

Headline: Schedule and Agenda of the Electronic Annual General Meeting of Shareholders (e-AGM) No. 114 and Dividend payment
Security Symbol: BAY

Announcement Details

Schedule of Shareholders' meeting	
Subject	Schedule of Annual General Meeting of Shareholders
Date of Board resolution	25-Feb-2026
Shareholder's meeting date	23-Apr-2026
Beginning time of meeting (hh:mm)	14 : 00
Record date for the right to attend the meeting	12-Mar-2026
Ex-meeting date	11-Mar-2026
Significant agenda item	- Cash dividend payment - Changing / renewal of the term of the director(s)
Type of meeting	Electronic meeting
Venue of the meeting	Electronic meeting
Agenda Item 1	
Agenda Detail	The Board of Directors' Report on 2025 Operations
Type	To acknowledge
Board's Resolution	
This is a proposal to the e-AGM to acknowledge.	

Agenda Item 2

Agenda Detail	The Bank's Statements of Financial Position (Balance Sheets) and Statements of Profit or Loss and Other Comprehensive Income (Profit and Loss Statements) for the Year ended December 31, 2025
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Type	To Consider and approve
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Board's Resolution

This is a proposal to the e-AGM to consider and approve the Bank's Statements of Financial Position (Balance Sheets) and Statements of Profit or Loss and Other Comprehensive Income (Profit and Loss Statements) for the year ended December 31, 2025, which have been endorsed by the Audit Committee and audited and certified by the Bank's auditor with unmodified opinions.

More detail Agenda Item 2

Summary of the Bank's Statements of Financial Position (Balance Sheets) and Statements of Profit or Loss and Other Comprehensive Income (Profit and Loss Statements) for the Year ended December 31, 2025

Unit : THB Thousand

Description	Consolidated	Bank Only
Total assets	2,647,156,690	2,333,918,858
Total liabilities	2,207,065,664	2,040,037,290
Total shareholders' equity (Bank portion only)	414,761,844	293,881,568
Net profit (Bank portion only)	31,738,438	15,450,831
Total comprehensive income (Bank portion only)	29,036,216	15,224,788
Earnings per share (THB)	4.31	2.10

Agenda Item 3

Agenda Detail	Profit Allocation from the Performance of the Year ended December 31, 2025 and Dividend Payment
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Type	To Consider and approve
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Board's Resolution

This is a proposal to the e-AGM to consider and approve the Bank's profit allocation from the performance of the year ended December 31, 2025, including the dividend payment for the six-month period ended December 31, 2025, which is in compliance with the Bank of Thailand's regulation and the Bank's dividend payment policy. The Bank has no allocation of the legal reserve because the Bank has fully allocated the legal reserve as required by laws.

More detail Agenda Item 3

Summary of Dividend Payment

Unit : THB

Description	Amount
Interim dividend for the six-month period ended June 30, 2025 for 7,355,761,773 ordinary shares at the rate of THB 0.40 each	2,942,304,709.20
Dividend for the six-month period ended December 31, 2025 for 7,355,761,773 ordinary shares at the rate of THB 0.90 each	6,620,185,595.70

This dividend payment will be made from the retained earnings subject to the Corporate Income Tax rates of 20% for which individual shareholders are eligible to claim tax by multiplying dividend amount with 20/80 pursuant to Section 47 bis of the Revenue Code.

From the Bank's operating performance for the six-month period ended June 30, 2025, the Bank has already paid the interim dividend to the shareholders of 7,355,761,773 ordinary shares at the rate of THB 0.40 per share on Thursday, September 25, 2025.

The comparison of dividend payments in the last 5 years is as follows:

Unit : THB : Share

Year	Interim dividend for the six-month period ended June 30	Dividend for the six-month period ended December 31	Total
2025 (proposed)	0.40 Paid on Thursday, September 25, 2025	0.90 To be paid on Thursday, May 21, 2026	1.30
2024	0.40	0.45	0.85
2023	0.40	0.45	0.85
2022	0.40	0.45	0.85
2021	0.40	0.45	0.85

Dividend payment / Omitted dividend payment	
Subject	Cash dividend payment
Date of Board resolution	25-Feb-2026
Type of dividend payment	Cash dividend payment
Record date for the right to receive dividends	06-May-2026
Ex-dividend date	05-May-2026
Payment for	Common shareholders
Cash dividend payment (baht per share)	0.90
Par value (baht)	10.00
Payment date	21-May-2026
Paid from	Retained Earnings

Agenda Item 4

Agenda Detail	Election of Directors to Replace Those Retiring by Rotation
Type	To consider and approve the appointment of directors
Board's Resolution	

This is a proposal to the e-AGM to consider and re-elect Ms. Duangdao Wongpanitkrit (Executive Director), Mr. Virat Phairatphiboon (Non-Executive Director), Mr. Noriaki Goto (Independent Director), and Mrs. Tongurai Limpiti (Independent Director) who will retire by rotation to serve as the Bank's Directors for another term. Based on the Nomination and Remuneration Committee and the Board of Directors' consideration process (without participation of the directors with related interest), all of them are qualified for the Bank's business operations. It is subject to endorsement from the Bank of Thailand.

Change of director/Executive	
Re-election	
Director Name	Miss DUANGDAO WONGPANITKRIT
Position in company (1)	DIRECTOR
Effective Date (1)	28-Mar-2016

Change of director/Executive	
Re-election	
Director Name	Mr. VIRAT PHAIRATPHIBOON
Position in company (1)	DIRECTOR
Effective Date (1)	29-Apr-2022
Position in company (2)	Chairperson of the Risk and Compliance Committee / Nomination and Remuneration Committee Member

Change of director/Executive**Re-election**

Director Name	Mr. NORIAKI GOTO
Position in company (1)	CHAIRMAN OF THE BOARD
Effective Date (1)	25-Jul-2023
Position in company (2)	INDEPENDENT DIRECTOR
Effective Date (2)	25-Jul-2023

Change of director/Executive**Re-election**

Director Name	Mrs. TONGURAI LIMPITI
Position in company (1)	INDEPENDENT DIRECTOR
Effective Date (1)	02-Jan-2020
Position in company (2)	CHAIRPERSON OF THE AUDIT COMMITTEE
Effective Date (2)	28-Apr-2022

Agenda Item 5

Agenda Detail	The Directors' Remuneration
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Type	To Consider and approve
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Board's Resolution

This is a proposal to the e-AGM to consider and approve adjustment of the 2026 Directors' remuneration structure by combining Retainer Fee and Attendance Fee while maintaining the total remuneration at the existing rate, and adjustment of remuneration rate for Chairperson and Member of oversight committees reporting to the Board of Directors by 5 percent.

Other benefits, i.e. entitlement to medical benefits and annual health check-up, company car, are in accordance with the Bank's regulations and remain unchanged from previous year.

More detail Agenda Item 5

Structure and Rate of the Directors' Remuneration for Year 2026 as proposed in Comparison with Those of Year 2025

Unit : THB

Position	Retainer Fee per month		Attendance Fee per month		Other Annual Compensation per month		Total Remuneration per person / year	
	2025	2026	2025	2026	2025	2026	2025	2026
<u>Board of Directors</u>								
1. Chairman	328,000	474,000	146,000	-	204,000	204,000	8,136,000	8,136,000
2. Vice Chairman	272,000	403,000	131,000	-	138,000	138,000	6,492,000	6,492,000
3. Non-Executive Director (each)	218,000	323,000	105,000	-	109,000	109,000	5,184,000	5,184,000
4. Independent Director (each)	218,000	323,000	105,000	-	109,000	109,000	5,184,000	5,184,000
<u>Remark</u> Executive Director does not receive any Director's remuneration.								
<u>Oversight Committees reporting to the Board of Directors</u>								
(i.e. Audit Committee, Nomination and Remuneration Committee, and Risk and Compliance Committee)								
1. Chairperson	77,000	80,850	-	-	-	-	924,000	970,200
2. Member (each)	70,000	73,500	-	-	-	-	840,000	882,000

Other benefits, i.e. entitlement to medical benefits and annual health check-up, company car, are in accordance with the Bank's regulations and remain unchanged from the previous year.

Agenda Item 6

Agenda Detail	Appointment of the Auditors and Determination of the Audit Fees
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Type	To Consider and approve
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Board's Resolution

This is a proposal to the e-AGM to approve the appointment of the auditors and determination of reasonable audit fees of the Bank including its foreign branch/representative office and acknowledge the appointment of the auditors and determination of reasonable audit fees of the companies in the Financial Business Group i.e. 20 companies in Thailand and 10 companies outside Thailand for the fiscal year 2026, which has been considered and endorsed by the Audit Committee and in consistent with the Consolidated Supervision Principles.

More detail Agenda Item 6**Summary of Appointment of the Auditors and Determination of the Audit Fees**

This is a proposal to the e-AGM to consider and approve:

Nominated Auditors	Audit for	Amount proposed this time*	Proposed fee in previous year*
Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. by 1) Mrs. Nisakorn Songmanee and /or 2) Miss Kornthong Luangvilai and /or 3) Mrs. Wilasinee Krishnamra and /or 4) Mr. Wee Sujarit**	Bank	THB 16,436,000 (increased by THB 1,304,000 or 8.6%)	THB 15,132,000
Deloitte (Lao) Sole Co., Ltd.	Vientiane Branch, Lao PDR	LAK 314,093,055 (increased by LAK 34,296,840 or 12.3%)	LAK 279,796,215
Myanmar Vigour Co., Ltd.	Representative Office in Yangon, Myanmar	USD 3,000***	USD 3,000

This is a proposal to the e-AGM to acknowledge:

Auditors	Audit for	Amount proposed this time*	Proposed fee in previous year*
Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. by 1) Mrs. Nisakorn Songmanee and/or 2) Miss Kornthong Luangvilai and/or 3) Mrs. Wilasinee Krishnamra and/or 4) Mr. Wee Sujarit**	20 companies in the Financial Business Group in Thailand (included a new subsidiary)	THB 18,441,000 (increased by THB 392,700 or 2.2%)	THB 17,318,300 (Actual THB 18,048,300 included audit fee of new subsidiary of THB 730,000****)
Deloitte (Lao) Sole Co., Ltd.	2 companies in the Financial Business Group in Lao PDR	LAK 446,797,033 (increased by LAK 31,258,640 or 7.5%)	LAK 415,538,393
Deloitte Cambodia Co., Ltd.	2 companies in the Financial Business Group in Cambodia	USD 127,867 (increased by USD 5,567 or 4.6%)	USD 122,300
Deloitte Vietnam Co., Ltd.	1 company in the Financial Business Group in Vietnam	VND 610,000,000 (increased by VND 70,000,000 or 13.0%)	VND 540,000,000
KAP Liana Ramon Xenia & Rekan (Deloitte Indonesia)	1 company in the Financial Business Group in Indonesia	IDR 1,580,000,000 (decreased by IDR 870,000,000 or 35.5%)	IDR 2,389,000,000 (Actual IDR 2,450,000,000)
Punongbayan & Araullo (Grant Thornton)	3 companies in the Financial Business Group in the Philippines	PHP 3,809,500	PHP 3,907,500 (Actual PHP 3,809,500)
On process (2025: Sycip Gorres Velayo and Co.)	1 company in the Financial Business Group in the Philippines	On process*****	_ ***** (Actual PHP 1,450,554)

Remarks:

* Exclusive of VAT (if any) and other audit-related expenses.

** During consideration from the Bank of Thailand's endorsement regarding the auditor appointment for the Bank and six companies in Solo Consolidation in Thailand.

*** The proposed audit fees in 2026 for approval shall be the audit fees for the period from April 1, 2026 to March 31, 2027.

**** For acknowledgement auditor appointments and their audit fees of a new subsidiary acquired in 2025

***** Appointment of the auditors and determination of the audit fees will happen after April every year.

In the case where the auditor of the companies in the Financial Business Group are not in the same as the Bank's auditor, the Board of Directors will oversee the preparation of financial statements to be finished within the due date.

The list of 20 companies in the Financial Business Group in Thailand that Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. is the auditor is as follows:

1. Ayudhya Development Leasing Co., Ltd.
2. Ayudhya Capital Auto Lease PCL
3. Tidlor Holdings PCL
4. Ngern Tid Lor PCL
5. Ayudhya Capital Services Co., Ltd.
6. General Card Services Ltd.
7. Krungsriayudhya Card Co., Ltd.
8. Siam Realty and Services Security Co., Ltd.
9. Total Services Solutions PCL
10. Krungsri Asset Management Co., Ltd.
11. Krungsri Ayudhya AMC Ltd.
12. Krungsri Securities PCL
13. Krungsri Nimble Co., Ltd.
14. Krungsri Genesis Co., Ltd.
15. Krungsri General Insurance Broker Ltd.
16. Lotus's Money Services Limited
17. Lotus's Life Assurance Broker Limited
18. Lotus's General Insurance Broker Limited
19. Krungsri Finnovate Co., Ltd.
20. Pattanasin Plus (1970) PCL (For the period from November 12, 2025 to November 11, 2026 since it is out of business and in liquidation process.)

The list of 10 companies in the Financial Business Group outside Thailand is as follows:

- Lao PDR: Krungsri Leasing Services Co., Ltd. and Krungsri Non-Deposit Taking Microfinance Institution Co., Ltd.
- Cambodia: Hattha Bank Plc. and Hattha Services Co., Ltd.
- Vietnam: SHBank Finance Company Limited
- Indonesia: PT. Home Credit Indonesia
- The Philippines: SB Finance, Inc. (on process), HC Consumer Finance Philippines, Inc., HCPH Financing 1, Inc. and HCPH Insurance Brokerage, Inc.

Auditors Appointment**No 1**

Auditor Name	Mrs. NISAKORN SONGMANEE
CPA License No.	5035
Accounting and Audit firm	DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.
Audit End Date	31-Dec-2026

No 2

Auditor Name	Ms. KORNTONG LUANGVILAI
CPA License No.	7210
Accounting and Audit firm	DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.
Audit End Date	31-Dec-2026

No 3

Auditor Name	Mrs. WILASINEE KRISHNAMRA
CPA License No.	7098
Accounting and Audit firm	DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.
Audit End Date	31-Dec-2026

No 4

Auditor Name	Mr. WEE SUJARIT
CPA License No.	7103
Accounting and Audit firm	DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT CO., LTD.
Audit End Date	31-Dec-2026

Agenda Item 7

Agenda Detail	Other Business (if any)
Type	To acknowledge

More detail

The Board of Directors Meeting of the Bank delegated an approval authority to President and CEO in case there is a necessity to change the AGM's meeting format, date, time, and venue, which is subject to the requirements of the relevant laws.

The shareholders are able to download the Notification of the e-AGM No. 114 and the meeting documents from the Bank's website: www.krungsri.com from Wednesday, March 18, 2026 onwards.

During Monday, September 1, 2025 to Sunday, November 30, 2025, the Bank had granted rights to the shareholders to propose any meeting agenda or nominate persons to be elected as the Bank's Directors in advance under the criteria as disseminated on the Bank's website, but no shareholder proposed any agenda or made such nomination.

The company hereby certifies that the information above is correct and complete.

Signature _____
(Mr.KENICHI YAMATO)
President and Chief Executive Officer
Authorized person to disclose information

Corporate Secretariat Department
Telephone: 0 2296 4437 / 0 2296 4453
e-mail: shareholder@krungsri.com

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