



**Invitation to the 2026 Annual General Meeting of Shareholders
Krungthai Card Public Company Limited**

Thursday, 2 April 2026 at 9.00 a.m.

By Electronic Means (E-AGM)

Pursuant to the Emergency Decree on Electronic Media
Conference B.E. 2563 (2020)
and Other Related Laws and Regulations



บริษัท บัตรกรุงไทย จำกัด (มหาชน)

591 อาคารสมัยชาวนา ชั้น 2 ชั้น 14 ถนนสุขุมวิท แขวงคลองตันเหนือ เขตวัฒนา กรุงเทพฯ 10110

โทร: 02 123 5100 โทรสาร: 02 123 5190

ทะเบียนเลขที่ 0107545000110

Krungthai Card Public Company Limited

591 United Business Centre II, 14th Fl., Sukhumvit Rd., North Klongton, Wattana, Bangkok 10110 Thailand

Tel: 02 123 5100 Fax: 02 123 5190

(Translated Version)

Ref. KTC391/2569

VIA ELECTRONIC MEANS ONLY

March 2, 2026

- Subject : Invitation to the 2026 Annual General Shareholders' Meeting
- To : Shareholders of Krungthai Card Public Company Limited
- Enclosures : 1. Guidelines, methods, and procedures for attending the Annual General Shareholders' Meeting via electronic means
2. List of required documents for registration and voting at the Annual General Shareholders' Meeting via electronic means and privacy notice
3. Form 56-1 One Report (E-One Report) for the Year 2025 (including copy of the financial statements for the year ended December 31, 2025 and auditor's report) and Sustainability Report for the Year 2025 (in QR Code format)
4. Document for consideration of Agenda 3: To consider and approve the dividend payment for the 2025 business performance and to consider the legal reserve allocation
5. Document for consideration of Agenda 4: To consider and elect directors in replacement of those retiring by rotation, including profiles summary and information of the nominated candidates to replace the directors retiring by rotation
6. Document for consideration of Agenda 5: To consider and approve the payment of the directors' remuneration
7. Document for consideration of Agenda 6: To consider and approve the appointment of the Company's auditors and determination of the audit fee for the year 2026
8. Profiles summary of Independent Directors nominated as a proxy of shareholders
9. Company's Articles of Association relating to shareholders' meetings
10. Proxy Form B.

The Board of Directors of Krungthai Card Public Company Limited (the “**Company**”) has resolved to convene the Annual General Shareholders’ Meeting on Thursday, April 2, 2026, at 09:00 hours. The meeting will be conducted exclusively via electronic means in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other relevant laws and regulations. The Company had invited shareholders to propose agenda for the meeting in advance through the Company’s website from October 3, 2025, to January 30, 2026. However, no shareholder proposed any agenda. Therefore, the agenda items for the Annual General Shareholders’ Meeting are as follows:

Agenda 1 : **To acknowledge the report on the Company’s business performance for the year 2025**

Facts and Rationale : The report on the Company’s business performance for the year 2025 is presented in the “Management Discussion and Analysis” section, along with the Audit Committee’s report which appears in the “Report of the Audit, Corporate Governance and Sustainability Committee” section. Details regarding anti-corruption policy implementation are included in the “Anti-Corruption” sub-section under “Code of Conduct” section of Form Form 56-1 One Report (E-One Report) for the Year 2025 and Sustainability Report for the Year 2025, respectively. Details of which are provided herewith as Enclosure 3 (in QR Code format).

Board of Directors’ Opinion : The Board of Directors considers that the shareholders should acknowledge these reports. As this agenda is for acknowledgment, therefore, voting is not required.

Agenda 2 : **To consider and approve the financial statements for the year ended December 31, 2025, and to acknowledge the auditor’s report**

Facts and Rationale : The consolidated financial statements for the year ended December 31, 2025, which have been audited by the auditor, can be summarized as follows:

Total Assets	THB	110,523,967,009
Total Liabilities	THB	66,505,375,697
Total Revenue	THB	27,695,017,111
Net Profit Attributable to Owners of the Parent	THB	7,781,634,824

Details are presented in the “Financial Statements” section under “Financial Statements and Notes to Financial Statements” of Form Form 56-1 One Report (E-One Report) for the Year 2025, provided herewith as Enclosure 3 (in QR Code format).

Board of Directors’ Opinion : The Board of Directors recommends that the shareholders should approve the financial statements for the year ended December 31, 2025, which have been audited by the auditor, reviewed and approved by the Audit Committee. Therefore, the shareholders should acknowledge the auditor’s report.

Agenda 3 : To consider and approve the dividend payment for the 2025 business performance and to consider the legal reserve allocation

Facts and Rationale : Pursuant to Section 115 and Section 116 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) and the Company's Articles of Association, the Company, subject to an approval of the shareholders' meeting, may distribute dividends to its shareholders when the Company has profitable operations and no accumulated losses and the Company must allocate not less than 5 percent of its annual net profit (deducting any accumulated losses carried forward (if any)) as legal reserve until the legal reserve reaches an amount to not less than 10 percent of the registered capital.

In this regard, at the Board of Directors' Meeting No. 2/2026, the Board of Directors resolved to propose a dividend payment for the 2025 business performance at the rate of THB 1.77 per share, totaling THB 4,563,651,304. The Company has set April 16, 2026, as the date for determining shareholders entitled to receive dividends (Record Date), with the payment to be made on April 30, 2026. The dividend will be paid from net profits that have been subject to corporate income tax at the rate of 20 percent.

As the Company has already allocated its net profit as legal reserve in full compliance with legal requirements, therefore, there is no need to allocate the net profit from the Company's 2025 business performance as legal reserve under the Public Limited Companies Act B.E. 2535 (1992) (as amended).

In this regard, the document for consideration of Agenda 3, including the Company's dividend payment policy, is provided herewith as Enclosure 4.

Board of Directors' Opinion : The Board of Directors recommends that the shareholders should approve the dividend payment and acknowledge that no additional legal reserve allocation is required as proposed.

Agenda 4 : To consider and elect directors in replacement of those retiring by rotation

Facts and Rationale : In compliance with laws and the Company's Articles of Association, the Annual General Shareholders' Meeting is required to consider the election of directors to replace those retiring by rotation. For this meeting, the following three directors are due to retire by rotation:

- (1) Mr. Prasong Poontaneat - Independent Director, Chairman of the Board of Directors, and Chairman of the Nomination and Remuneration Committee

- (2) Mr. Somchai Kuvijitsuwan - Independent Director, and Member of the Audit, Corporate Governance and Sustainability Committee
- (3) Mrs. Pittaya Vorapanyasakul - Director and President & Chief Executive Officer

In accordance with good corporate governance principles, the Company provided an opportunity for minority shareholders to nominate qualified persons for directorship. The criteria were announced on the Company's website from October 3, 2025, to January 30, 2026, for the Nomination and Remuneration Committee to consider the suitability of the nominees. For this meeting, it was noted that the shareholder(s) nominated Mr. Suripong Tantiyanon for consideration as a director of the Company.

In this regard, the Nomination and Remuneration Committee considered the knowledge, capabilities, and appropriate qualifications of the directors who are due to retire by rotation, namely Mr. Prasong Poontaneat and Mrs. Pittaya Vorapanyasakul, and deemed it appropriate to re-appoint them for another term as directors of the Company. The Committee further deemed it appropriate to appoint Mr. Suripong Tantiyanon as a director of the Company in replacement of Mr. Somchai Kuvijitsuwan. Therefore, the Committee proposed that the Board of Directors should consider and approve this matter for further proposal to the shareholders' meeting.

Board of Directors' Opinion : The Board of Directors has carefully and prudently considered, selected, and screened the nominated individuals in accordance with the Company's prescribed consideration guidelines, and is of the opinion that the nominated persons on this occasion have passed the consideration process as determined by the Company and possess qualifications in accordance with the relevant laws and regulations, as well as being appropriate for the conduct of the Company's business. In addition, the Board of Directors has further considered and is of the opinion that the persons proposed for appointment as independent directors possess the qualifications required under the relevant laws and regulations governing independent directors.

Therefore, the shareholders should appoint the two directors retiring by rotation, namely Mr. Prasong Poontaneat and Mrs. Pittaya Vorapanyasakul, to resume their positions as directors of the Company for another term. Furthermore, it is proposed that Mr. Suripong Tantiyanon, who possesses complete qualifications as prescribed by the relevant rules and regulations, be appointed as a director of the Company in replacement of Mr. Somchai Kuvijitsuwan.

In this regard, the document for consideration of Agenda 4, including profiles summary and information of the nominated candidates to replace the directors retiring by rotation, is provided herewith as Enclosure 5.

Agenda 5 : **To consider and approve the payment of the directors' remuneration**

Facts and Rationale : The 2025 Annual General Shareholders' Meeting held on April 4, 2025, approved the directors' remuneration at rates that have remained unchanged since 2004.

Board of Directors' Opinion : The Board of Directors (upon recommendation from the Nomination and Remuneration Committee) has considered the matter of directors' remuneration and proposes that the shareholders should approve the continuation of directors' monthly remuneration at the same rates as previously approved by the 2025 Annual General Shareholders' Meeting held on April 4, 2025. In addition to monthly remuneration, the shareholders should further approve an additional remuneration based on 2025 business performance of THB 30,000,000.

The 2026 Annual General Shareholders' Meeting shall consider and determine any additional remuneration for directors aside from monthly remuneration, authorizing the Nomination and Remuneration Committee to propose, and the Board of Directors to allocate such amount to each director.

In this regard, the document for consideration of Agenda 5 is provided herewith as Enclosure 6.

Agenda 6 : **To consider and approve the appointment of the Company's auditors and determination of audit fee for the year 2026**

Facts and Rationale : To comply with the law and the Company's Articles of Association, the Annual General Shareholders' Meeting is required to appoint auditors and determine audit fee for 2026.

Board of Directors' Opinion : The Board of Directors (upon recommendation from the Audit Committee) recommends that the shareholders should appoint Miss Rachada Yongsawadvanich (Certified Public Accountant No. 4951) and/or Miss Wanwilai Phetsang (Certified Public Accountant No. 5315) and/or Miss Chutiwan Chanswangphuwana (Certified Public Accountant No. 8265) of EY Office Limited as the Company's auditors for the year 2026. Any of these auditors shall be authorized to audit and express opinions on the Company's financial statements. In case these auditors cannot perform their duties, EY Office Limited shall provide other certified public accountants to perform the duties instead. The audit fee for the year 2026 is proposed at THB 4,600,000 in total. For any

additional work beyond the annual audit scope, the Board of Directors is authorized to approve such additional fees on an actual cost basis.

In this regard, the document for consideration of Agenda 6, including auditors' profiles, is provided herewith as Enclosure 7.

Agenda 7 : To consider other matters (if any)

The date for determining the shareholders entitled to attend the 2026 Annual General Shareholders' Meeting is fixed to be on Friday, February 27, 2026 (Record Date).

For the 2026 Annual General Shareholders' Meeting, the Company will use electronic means for registration, voting, and vote counting. The Company has invited legal consultants to inspect the voting process and ensure compliance with relevant laws and regulations regarding the shareholders' meetings and electronic meetings, including the Company's Articles of Association relating to shareholders' meetings provided herewith as Enclosure 9.

Any shareholder, who wishes to appoint a proxy to attend and vote through the electronic meeting, may use Proxy Form B., provided herewith as Enclosure 10, or may consider appointing one of the Company's independent directors to attend and vote on their behalf. Profiles summary of independent directors available for proxy appointment are provided herewith as Enclosure 8.

For any foreign shareholder who wishes to appoint their custodian securities depositories as a proxy to attend the meeting, they may use Proxy Form C., which can be downloaded from the Company's website. Alternatively, the shareholder may grant proxy electronically through the e-Proxy Voting system provided by Thailand Securities Depository Company Limited (TSD).

The shareholders who wish to submit questions in advance may do so from now until March 31, 2026, through the following channels:

- (a) By email: agm@ktc.co.th, or
- (b) By post to the Company's at the following address:
Office of Directors and Chief Executive Officer
Krungthai Card Public Company Limited
591 United Center Building II, 14th Floor, Sukhumvit 33 Road, Klongton Nua, Wattana Bangkok 10110

You are cordially invited to attend the meeting at the date and time mentioned above. Please follow the guidelines, methods, and procedures for attending the Annual General Shareholders' Meeting via electronic means, provided herewith as Enclosure 1.

Yours sincerely,

By the instruction of the Board of Directors

[SIGNATURE]

Mr. Peerapong Pitrpibulpatit

Head of Office of President & CEO

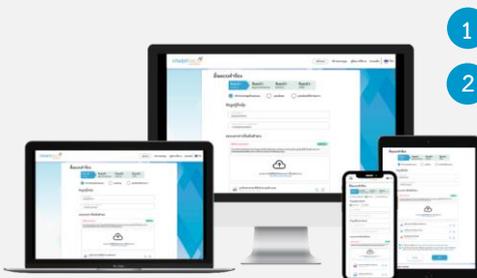
Authorized Person to Disclose Information

Guidelines, methods, and procedures for attending the Annual General Shareholders' Meeting via electronic means

The Board of Directors of Krungthai Card Public Company Limited (the “Company”) has resolved to convene the 2026 Annual General Shareholders' Meeting via electronic means only according to the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other relevant laws and regulations, in which the Company shall not provide onsite registration or voting on the meeting day. Therefore, shareholders are kindly requested to attend the meeting via electronic means. Shareholders and proxies who wish to attend the meeting via electronic means can follow the procedures to submit the request form to attend the meeting via electronic means, along with the required documents to attend the meeting provided herewith as Enclosure 2.

Step for requesting Username & Password from e-Request System

1. The shareholders must submit a request form to attend the meeting via web browser at <https://app.inventech.co.th/KTC678034R/#/homepage> or scan this QR Code  and follow the steps as shown in the picture.



**** To merge user accounts, please use
the same email and phone number ****

- 1 Click link URL or scan QR Code in the AGM Invitation letter of the meeting.
- 2 Choose a request form and follow 4 steps below.
 - Step 1 Fill in the shareholder's information
 - Step 2 Fill in other shareholder's information for verification
 - Step 3 Verify identity via OTP
 - Step 4 If transaction is completed, the system will display information again for final verification
- 3 Please wait for an email to confirm and inform meeting details and password.

2. For shareholders who would like to attend the meeting by yourself, or the proxy holders who are not the Company's Independent Directors, please note that the request system will be available from **March 26, 2026 at 08:30 hours, and will be closed on April 2, 2026 when the meeting is adjourned.**

3. The registration of meeting system will be available on April 2, 2026 at 7:00 hours (2 hours before opening of the meeting). Shareholders or proxy holders are required to use the provided Username and Password, and follow instruction to access the system.

Appointment of Proxy to the Company's Independent Director

For shareholders who wish to authorize one of the Company's Independent Directors to attend and vote on his or her behalf, the shareholders can submit a request form to attend the meeting by electronic means of the specified procedures above, and send the proxy form together with the required documents to the Company by post to the following address. The proxy form and required documents shall be delivered to the Company within March 31, 2026 at 17:00 hours.

Office of President & CEO

Krungthai Card Public Company Limited

591 United Business Center II, 14 FL., Sukhumvit 33 Rd, North Klongton, Wattana, Bangkok 10110

If you have any problems with the software, please contact Inventech Call Center



02-460-9225



@inventechconnect



The system available during March 26, 2026 - April 2, 2026 at 08:30 - 17:30 hours.

(Specifically excludes holidays and public holidays)



Report a problem
@inventechconnect

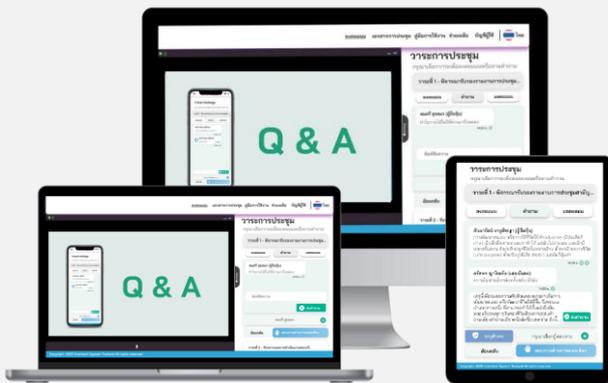
Steps for registration for attending the meeting (e-Register) and voting process (e-Voting)

- 1 Fill out the email address and password received in your email, or request for OTP.
- 2 Click “Register” button, the system will count votes as a quorum.
- 3 Click “Join Attendance”, then click “Accept” button.
- 4 Select the agenda that you wish to vote.
Then, click “Vote” button.
- 5 Click a voting button as you wish.
- 6 The system will display status of your latest vote.



To cancel the latest vote, please press the button “Cancel latest vote” (This means that your most recent vote will be equal to not voting, or your vote will be determined by the agenda result). You may modify your vote until the system closes voting for that particular agenda.

Steps to ask questions via InvenTech Connect



- Select an agenda of the meeting.
 - Click “Question” button.
- 1 Ask a question
 - Type the question, then click “Send”.
 - Click “Ask the question via video” button.
 - 2 Ask the question via video.
 - Click “OK” to confirm your queue.
 - Please wait for your queue, then you can open the microphone and camera.

User Manual and instructional video of InvenTech Connect

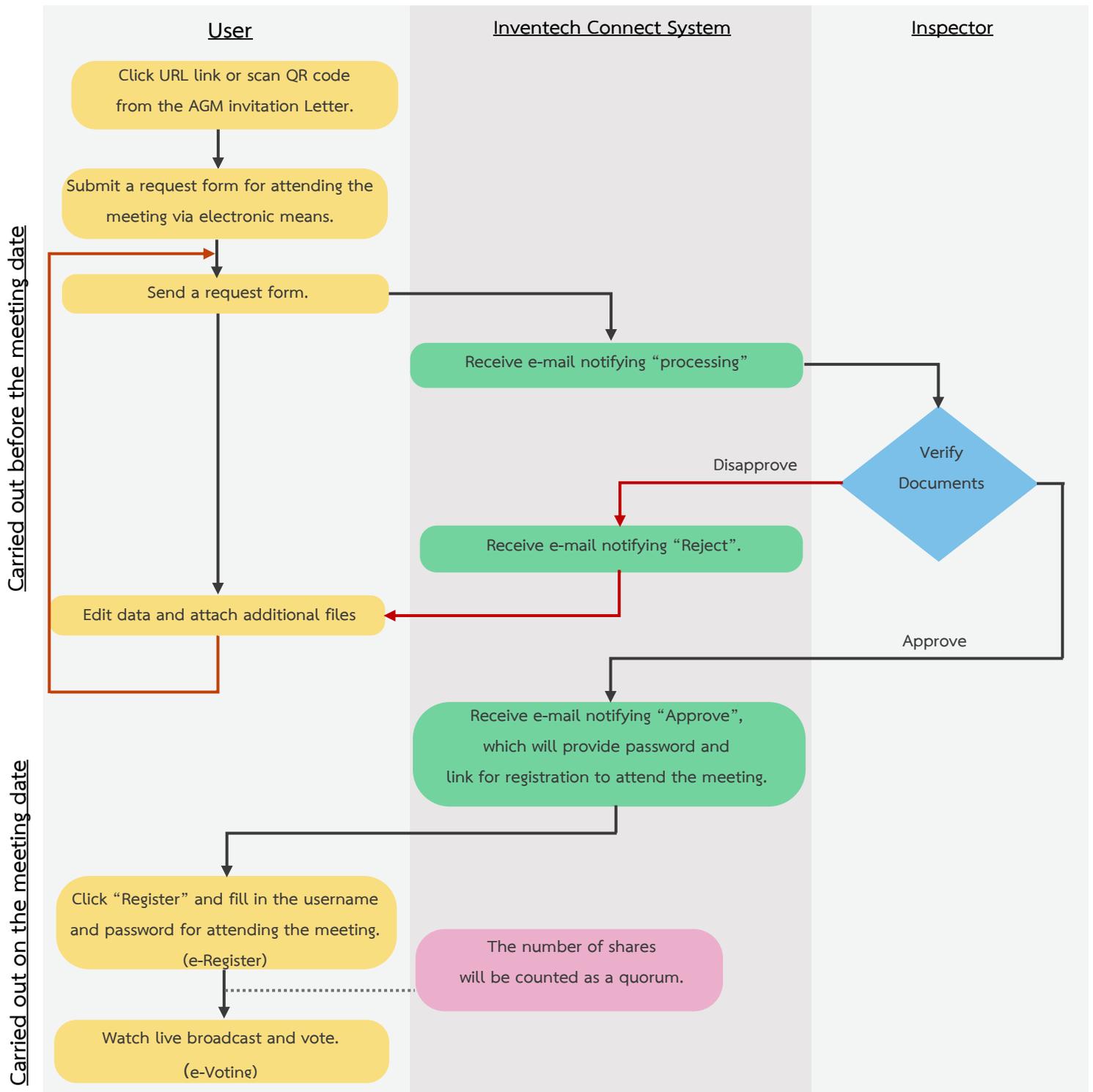


User Manual and instructional video of InvenTech Connect

* Notes: Operation of the electronic meeting and InvenTech Connect system depends on the supporting internet system of the shareholders or proxies, including equipment and/or program of devices or equipment. Please use equipment and/or program as follows to use systems.

1. Recommended Internet Speed
 - High-Definition Video: Internet speed should be at 2.5 Mbps (recommended speed).
 - High Quality Video: Internet speed should be at 1.0 Mbps.
 - Standard Quality Video: Internet speed should be at 0.5 Mbps.
2. Practicable Equipment
 - Smartphone / tablet that uses IOS or android OS.
 - PC / laptop that uses Windows or Mac OS.
3. Internet Browser: Chrome (recommended) / Safari / Microsoft Edge **** The system does not support Internet Explorer.**

Flowchart for registration and electronic meeting attendance (e-Meeting)



Conditions of Use

In Case of Merging Accounts / Changing Account

In case of multiple requests by using the same email and phone number, the system will merge the accounts. In the case that the user has more than 1 account, the user can click on "Change Account", and the previous account will also be counted as attendee in the meeting.

In Case of Leaving the Meeting

Attendees can click "Register to leave the quorum", the system will deduct the number of votes from the agendas which are not resolved.



**List of required documents for registration and voting
at the Annual General Shareholders' Meeting via electronic means and privacy notice**

Please study the guidelines, methods, and procedures for attending the Annual General Shareholders' Meeting via electronic means, provided herewith as Enclosure 1. Nonetheless, the Company, at its sole discretion, reserves the right to waive any of these requirements for some of the shareholders or proxies, as the Company deems appropriate.

For the benefit of verifying the status and rights to participate in the shareholders' meeting via electronic means, the shareholders shall present/submit the following documents:

1) Attendance in person

1.1 For an individual shareholder

Thai Citizen	Non-Thai Citizen
<ol style="list-style-type: none">1. National I.D. card; or2. Government officer I.D. card; or3. State enterprise employee I.D. card; or4. Driver's license	<ol style="list-style-type: none">1. Certificate of identity for alien; or2. Passport; or3. Document in substitution for passport

1.2 For a juristic entity shareholder

Juristic Entity Registered in Thailand	Juristic Entity Registered Outside Thailand
<ol style="list-style-type: none">1. The Affidavit of such entity issued by the Department of Business Development, Ministry of Commerce for a period no longer than 1 year prior to the meeting date; and2. National I.D. card, or passport(in case of a foreigner) <u>of the authorized director(s) who attend(s) the meeting.</u>	<ol style="list-style-type: none">1. The Affidavit of such entity; and2. Passport, or a document in substitution for passport <u>of the authorized representative(s) who attend(s) the meeting.</u>

2) Attendance by proxy

2.1 For an individual shareholder

2.1.1 Appointing a proxy who is not the Company's Independent Director

- (a) Proxy Form B. that is duly completed in full and accurately and signed by both the shareholder and the proxy.

- (b) Supporting documents required from the shareholder
 - (In case of a Thai citizen) A valid copy of the national I.D. card, government officer I.D. card, state enterprise employee I.D. card, or driver's license of the shareholder, which is duly certified as a true copy by the shareholder.
 - (In case of a foreigner) A valid copy of a certificate of identity for alien, passport, or a document in substitution for passport of the shareholder, which is duly certified as a true copy by the shareholder.
- (c) Supporting documents required from the proxy
 - (In case of a Thai citizen) A valid copy of the national I.D. card, government officer I.D. card, state enterprise employee I.D. card, or driver's license of the proxy, which is duly certified as a true copy by the proxy.
 - (In case of a foreigner) A valid copy of a certificate of identity for alien, passport, or a document in substitution for passport of the proxy, which is duly certified as a true copy by the proxy.

2.1.2 Appointing a proxy to the Company's Independent Director

- (a) Proxy Form B. that is duly completed in full and accurately and signed by the shareholder.
- (d) Supporting documents required from the shareholder
 - (In case of a Thai citizen) A valid copy of the national I.D. card, government officer I.D. card, state enterprise employee I.D. card, or driver's license of the shareholder, which is duly certified as a true copy by the shareholder.
 - (In case of a foreigner) A valid copy of a certificate of identity for alien, passport, or a document in substitution for passport of the shareholder, which is duly certified as a true copy by the shareholder.

2.2 For a juristic entity shareholder

2.2.1 Appointing a proxy who is not the Company's Independent Director

- (a) Proxy Form B. that is duly completed in full and accurately and signed by both the shareholder and the proxy.
- (b) Supporting documents required from the shareholder
 - (In case of a juristic entity registered in Thailand) A copy of an affidavit issued by the Department of Business Development, Ministry of Commerce (issued for a period no longer than 1 year prior to the meeting date), and a valid copy of national I.D. card (in case of a Thai citizen); or a valid copy of passport, (in case of a foreigner) of the authorized director(s) of the juristic entity, which is duly certified as a true copy by the authorized director(s) of such juristic entity.
 - (In case of a juristic entity registered outside Thailand) A copy of an affidavit of such juristic entity, and a valid copy of passport of the representative(s) of the juristic entity, which is duly certified as a true copy by the representative(s) of such juristic entity.
- (c) Supporting documents required from proxy

- (In case of a Thai citizen) A valid copy of the national I.D. card, government officer I.D. card, state enterprise employee I.D. card, or driver's license of the proxy, which is duly certified as a true copy by the proxy.
- (In case of a foreigner) A valid copy of a certificate of identity for alien, passport, or a document in substitution for passport of the proxy, which is duly certified as a true copy by the proxy.

2.2.2 Appointing a Proxy to the Company's Independent Director

- (a) Proxy Form B. that is duly completed in full and accurately and signed by the shareholder.
- (b) Supporting documents required from the shareholder
 - (In case of a juristic entity registered in Thailand) A copy of an affidavit issued by the Department of Business Development, Ministry of Commerce (issued for a period no longer than 1 year prior to the meeting date), and a valid copy of national I.D. card (in case of a Thai citizen); or a valid of passport (in case of a foreigner) of the authorized director(s) of the juristic entity, which is duly certified as a true copy by the authorized director(s) of such juristic entity.
 - (In the case of a juristic entity registered outside Thailand) A copy of an affidavit of the juristic entity, and a valid copy of a passport of the representative(s) of the juristic entity, which is duly certified as a true copy by the representative(s) of such juristic entity.

Shareholders should study the details of the agenda prior to deciding to grant proxy. The solicitor (the Company) undertakes that the proxy who is an independent director of the Company shall act in accordance with the authorization granted by the shareholders. In case of any failure of compliance, the shareholders suffering the loss may exercise their rights under the law. (Please see the details from the Notification of the Capital Market Supervisory Board No. TorJor. 79/2564 re: Criteria for inviting shareholders of the company to grant proxies to attend and vote at the shareholders' meeting in general, dated December 29, 2021.)

Certification of True Copies of the Meeting Documents

All copies must be certified as true copies by the shareholders on each and every page of the copies. In the case of documents produced or executed outside Thailand, such documents are required to be notarized by a notary public. The notarized documents should be valid for no more than 1 year prior to the meeting date.

The proxy form shall be affixed with a stamp duty of THB 20.



Privacy Notice

The Company is greatly aware of the importance of personal data protection and thus would like to inform you of the following information to comply with the Personal Data Protection Act B.E. 2562 (2019) (the “**Personal Data Protection Act**”). Such information can be found on the Company’s website (www.ktc.co.th).

Objectives, Necessities and Personal Data to be Collected

The Company is required to collect and compile your personal data that you have provided to the Company, i.e., name, surname, address, telephone number and identification number, to be used for the following objective:

- Invitation for the 2026 Annual General Shareholders’ Meeting and sending of meeting documents for consideration as well as holding the 2026 Annual General Shareholders’ Meeting as required by law.

Retention Period for Personal Data

The Company shall retain your personal data as specified in this document for the period necessary to satisfy the above-mentioned objective and within the timeframe specified by the Company.

Rights of Personal Data Owner

As the owner of the personal data, you shall have the rights as stipulated in the Personal Data Protection Act, which may include the right to withdraw the consent, right to access and obtain a copy of your personal data, right to rectify the personal data, right to request for deletion or destruction of your personal data, right to request for suspension of the use of your personal data, right to request for the transfer of your personal data according to the procedures stipulated by the laws, right to complain and right to object to the collection, use or disclosure of your personal data.

แบบ 56-1 One Report (E-One Report) ประจำปี 2568
(พร้อมสำเนางบการเงิน สำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568 และรายงานของผู้สอบบัญชี)
และรายงานความยั่งยืน ประจำปี 2568
Form 56-1 One Report (E-One Report) for the Year 2025
(including copy of the financial statements for the year ended December 31, 2025 and auditor's report)
and Sustainability Report for the Year 2025

แบบ 56-1 One Report (E-One Report) ประจำปี 2568 (ในรูปแบบ QR Code)
Form 56-1 One Report (E-One Report) for the Year 2025 (in QR Code Format)



ภาษาไทย



English Language

รายงานความยั่งยืน ประจำปี 2568 (ในรูปแบบ QR Code)
Sustainability Report for the Year 2025 (in QR Code Format)



ภาษาไทย



English Language

Document for consideration of Agenda 3:

To consider and approve the dividend payment for the 2025 business performance
and to consider the legal reserve allocation

Dividend policy

The Company has the dividend payment policy at the amount of approximately 40 percent of the net profits, after tax deduction and the appropriation to the legal reserve, provided that the Board of Directors shall have the authority to consider either waiving or amending such dividend policy from time to time subject to the condition that it shall bring the best interest to the shareholders such as to be used as a reserve for debt repayment, capital investment for the Company's business expansion or a support in case of change to market conditions which would affect the Company's future cash flow.

Dividend payment for business performance for the year 2025

The Board of Directors Meeting No. 2/2026 has resolved to propose to the 2026 Annual General Shareholders' Meeting to consider and approve the payment of dividend for the business performance of the year ended December 31, 2025, to the shareholders at the rate of THB 1.77 per 1 ordinary share resulting in the total dividend payment being THB 4,563,651,304. The date to be entitled to receive a dividend was set to be on April 16, 2026 (Record Date), whereby the dividend payment shall proceed on April 30, 2026, and the aforesaid dividend shall be paid from net profits that have been subject to corporate income tax at the rate of 20 percent.

In this regard, the dividend payment shall be in accordance with the dividend payment policy of the Company as per the details as appeared in the following table:

Dividend payment comparison

	2025	2024	2023
Annual net profit (THB)*	8,288,858,608	7,521,635,156	7,240,681,084
Dividend paid (THB per share)	1.77	1.32	1.27
Total dividend payment (THB)	4,563,651,304	3,403,400,972	3,274,484,269
Dividend payout ratio (%)	55.06	45.25	45.22

* Separate financial statement

Legal reserve allocation

According to Article 37 of the Company's Articles of Association, the Company must allocate a part of the annual net profit as legal reserve at the amount of not less than 5 percent of the annual net profits deducting any accumulated losses carried forward (if any) until the legal reserve reaches an amount to not less than 10 percent of the registered capital of the Company. In this meeting, the Company has sufficient legal reserve as required by law and therefore is not required to make further appropriation of the net profit from the 2025 Company's operating performance to be the legal reserve pursuant to the Public Limited Company Act B.E. 2535 (1992) (as amended).

Document for consideration of Agenda 4:

To consider and elect directors in replacement of those retiring by rotation, including profiles summary and information of the nominated candidates to replace the directors retiring by rotation

In compliance with laws and the Company's Articles of Association, one third of directors are required to replace those retiring by rotation at the Annual General Shareholders' Meeting. The following directors are due to retire by rotation this year as follows:

	Name	Position
1.	Mr. Prasong Poontaneat	Independent Director, Chairman of the Board of Directors, and Chairman of the Nomination and Remuneration Committee
2.	Mr. Somchai Kuvijitsuwan	Independent Director, and Member of the Audit, Corporate Governance and Sustainability Committee
3.	Mrs. Pittaya Vorapanyasakul	Director, and President & Chief Executive Officer

As the Company provided an opportunity to nominate a person for directorship, it was noted that the shareholder proposed Mr. Suripong Tantiyanon for nomination as a director of the Company. The Nomination and Remuneration Committee has considered and proposed to the Board of Directors' Meeting that they were of the opinion as follows:

1. two directors who are retiring by rotation, i.e Mr. Prasong Poontaneat and Mrs. Pittaya Vorapanyasakul, should be reappointed as the directors for another term;
2. The shareholder proposed a qualified individual with suitability for nomination as a director of the Company, namely Mr. Suripong Tantiyanon. Accordingly, it is proposed that Mr. Suripong Tantiyanon should be nominated for appointment as a director of the Company in replacement of Mr. Somchai Khuvijitsuwan; and
3. to propose the 2026 Annual General Shareholders' Meeting for approval.

The Board of Directors has carefully and meticulously considered, selected, and screened based on the guidelines for consideration and the consideration proposed by the Nomination and Remuneration Committee, and is of the opinion that the persons nominated as directors have been considered in accordance with the Company's nomination process and have qualifications in accordance with relevant regulations and suitability for the Company's business operations. Moreover, the Board of Directors has considered that the persons who is nominated to be the independent directors are fully qualified in accordance with the relevant laws on qualifications of the independent director. The shareholders should reappoint two directors retiring by rotation, namely Mr. Prasong Poontaneat and Mrs. Pittaya Vorapanyasakul, to resume their positions as directors of the Company for another term, and propose Mr. Suripong Tantiyanon, who possesses complete qualifications as prescribed by the relevant regulations, to be appointed as a director of the Company in replacement of Mr. Somchai Kuvijitsuwan.

Name: Mr. Prasong Poontaneat

Nominated Positions: Independent Director, Chairman of the Board of Directors, and Chairman of the Nomination and Remuneration Committee

Age (years): 66 years
Nationality: Thai
Date of Appointment: 21 October 2021
Number of Years of Directorship: 4 years 5 months
Number of Years of Independent Directorship: 3 years 4 months
 (Date of appointment 14 November 2022)



Education	<ul style="list-style-type: none"> - Honorary Doctorate of Business Administration (Finance), Rajamangala University of Technology Isan - Honorary Doctorate of Business Administration, Dhurakij Pundit University - Ph.D. in Public Administration (Management for Development College), Thaksin University - Master of Business Administration (Organization Management), Dhurakij Pundit University - Bachelor of Business Administration in Accounting, Rajamangala University of Technology - Bachelor of Laws, Sukhothai Thammathirat Open University
Relevant Trainings Organized by Thai Institute of Directors Association (IOD) and other Trainings	<ul style="list-style-type: none"> - Director Certification Program (DCP76/2006), Thai Institute of Directors (IOD) - Top Administrator Program Class 49, Interior College, Prince Damrong Rajanupab Institute of Research and Development - Senior Police Officers Course Class 18, Police College - Leader Program Class 14, Capital Market Academy, The Stock Exchange of Thailand - Executive Program, Energy Academy, Thailand Energy Academy (TEA2) - Certificate, National Defence Course (NDC52), The National Defence College - The Program of Senior Executive on Justice Administration Batch 23, Judicial Training Institute
Number / Percentage of Shares Held in the Company	None / 0%
Family Relationship between Executives	None
Expertise	Banking, Real Estate, Accounting, Finance, Legal, Risk Management
Position in Other Listed Companies	<p>3 Listed companies;</p> <ol style="list-style-type: none"> 1. Independent Director, Chairman of the Board of Directors, and Chairman of the Nomination and Remuneration Committee Krungthai Card Public Company Limited / 2021 – Present 2. Chairman of the Board of Directors, Independent Director, and Authorized Signing Director BCPG Public Company Limited / May 2025 – Present 3. Vice Chairperson, Independent Director, and Chairperson of the Enterprise-wide Risk Management Committee Bangchak Corporation Public Company Limited / 2021 – Present

Position in Other Non-Listed Companies	5 Non-listed companies; 1. Chairman of the Board of Directors Thai Kali Company Limited 2. Honorary Members of the University Council Rajamangala University of Technology Isan 3. Honorary Members of the National Scout Executive Board National Scout Council of Thailand 4. Member of the Sub-Committee of the National Scout Executive Board National Scout Council of Thailand 5. Council of State, Division 3 Office of the Council of State
Position as Director / Executive in other Businesses that may Give Rise to Conflict of Interests with the Company	No position as a director / executive in such businesses.
Work Experiences	<ul style="list-style-type: none"> - Independent Director, Chairman of the Board of Directors, Chairman of the Audit Committee and / Insurverse Public Company Limited / 2022 - Aug 2025 - Qualified Director of the University Council Office / Mahasarakham University / 2017 – 2022 - Director / Erawan Insurance Public Company Limited / 2022 - Chairman of the Board of Directors / Krungthai Bank Public Company Limited / 2020 - Permanent Secretary of the Ministry of Finance / Ministry of Finance / 2018 – 2020 - Chairman of the Board of Directors / TMB Bank Public Company Limited / 2018 – 2020 - Chairman of the Board of Directors / Thanachart Bank Public Company Limited / 2018 – 2020 - Chairman of the Board of Directors / Airports of Thailand Public Company Limited / 2014 - 2020 - Director / Bangchak Corporation Public Company Limited / 2012 - 2020 - Director-General of the Revenue Department / The Revenue Department / 2014 – 2018 - Chairman of the Board of Directors / Export-Import Bank of Thailand / 2011 - Director-General of State Enterprise Policy Office / State Enterprise Policy Office (SEPO) / 2011 - 2014 - Director-General of the Customs Department / Customs Department / 2010 – 2011 - Inspector-General of the Ministry of Finance / Ministry of Finance / 2009 - 2010 - Qualified Director of the Anti-Money Laundering Office / Anti-Money Laundering Office / 2009 - 2010 - Vice President of the Financial Institutions Development Fund / Financial Institutions Development Fund / 2009 - 2010 - Chairman of the Board of Directors / The Erawan Group Public Company Limited /



	<p>2009 - 2010</p> <ul style="list-style-type: none">- Director / Government Housing Bank (GHB) / 2009 - 2010- Director / Expressway Authority of Thailand / 2009 - 2010- Director / Tourism Authority of Thailand / 2009 - 2010- Director / Thailand Post Co., Ltd. / 2009 - 2010
Attendance of the Board of Directors' Meetings (Year 2025)	Attended 15 out of the total of 15 Meetings / 100%
Attendance of the Board of Directors' Meetings without the Management Team (Year 2025)	Attended 2 out of the total of 2 Meetings / 100%
Attendance of the Nomination and Remuneration Committee Meetings (Year 2025)	Attended 5 out of the total of 5 Meetings / 100%



Name: Mrs. Pittaya Vorapanyasakul

Nominated Positions: Director, and President & Chief Executive Officer

Age (years): 64 years

Nationality: Thai

Date of Appointment: 20 November 2023

Number of Years of Directorship: 2 Year 4 Months



Education	- Bachelor's Degree, Travel Industry Management, University of Hawaii, USA
Relevant Trainings Organized by Thai Institute of Directors Association (IOD) and other Trainings	<ul style="list-style-type: none"> - Path to Climate Leadership for KTC / Krungthai Card Public Company Limited - Corporate Governance, Sustainability Development / Krungthai Card Public Company Limited - Risk Awareness / Krungthai Card Public Company Limited - Risk Culture / Krungthai Card Public Company Limited - Gartner IT Symposium / XpoTM 2024, USA - Generative AI Mastery for Executives / Skooldio and MFEC - Orchestrating Winning Performance / International Institute for Management Development (IMD), Switzerland - Associate Certified Coach (ACC) / International Coaching Federation (ICF), USA - Coaching Essentials and Principles Certification Program / AcComm Group - TLCA Executive Development Program (EDP) / Class of Year 2020: Building Regional Leaders / Thai Listed Companies Association (TLCA) - Design Thinking / Khun May Sripattanasakul, Lookkid Co., Ltd. - Strategic Thinking Pure & Simple / PacRim Group - Leader as a Coach / PacRim Group
Number / Percentage of Shares Held in the Company	None / 0%
Family Relationship between Executives	None
Expertise	Business Administration, Marketing, Human Resource Management, Management, Strategy, Legal, Risk Management
Position in Other Listed Companies	1 Listed company; <ul style="list-style-type: none"> - Director, and President & Chief Executive Officer Krungthai Card Public Company Limited / 2024 - Present
Position in Other Non-Listed Companies	None
Position as Director / Executive in other Businesses that may Give Rise to Conflict of Interests with the Company	No position as a director / executive in such businesses.
Work Experiences	<ul style="list-style-type: none"> - Chief Marketing & Communication Officer / Marketing & Communications Group / Krungthai Card Public Company Limited / 1997 – 2023 - Director and Member of the Audit Committee / Krungthai Asset Management Public Company Limited / 2005 – 2010
Attendance of the Board of Directors' Meetings (Year 2025)	Attended 15 out of the total of 15 Meetings / 100%

Name: Mr. Suripong Tantiyanon

Nominated Position: Director

Age (years): 53 years

Nationality: Thai

Date of Appointment: 2 April 2026



Education	<ul style="list-style-type: none"> - Master of Business Administration, Western Illinois University, Macomb, Illinois, USA - Bachelor of Arts (Political Science), Chulalongkorn University, Bangkok
Relevant Trainings Organized by Thai Institute of Directors Association (IOD) and other Trainings	<ul style="list-style-type: none"> - Advanced Leadership Program (Leading Visa Forward program), Insead / 2022 - Senior Executive Program (Aresty Institute of Executive Education X SCB), Wharton, University Pennsylvania / 2012 - Advanced Management Program, Hass School of Business, University of California, Berkeley & Nanyang Technology University / 2011 - 2012
Number / Percentage of Shares Held in the Company	None / 0%
Family Relationship between Executives	None
Expertise	Banking, Marketing, Brand Management, Change Management, Strategic Management
Position in Other Listed Companies	1 Listed company; <ul style="list-style-type: none"> - Chief Retail Banking Officer Krungthai Bank Public Company Limited
Position in Other Non-Listed Companies	2 Non-listed companies; <ol style="list-style-type: none"> 1. Chairman of the Board of Director, Krungthai Ventures Co., Ltd. / April, 2024 - Present 2. Director / Life Philosophy Co., Ltd. / 2014 - Present
Position as Director / Executive in other Businesses that may Give Rise to Conflict of Interests with the Company	No position as a director / executive in such businesses.
Work Experiences	<ul style="list-style-type: none"> - Advisor, Payment and Financial Technology Policy Division / Bank of Thailand / 2022 - 2023 - Member of the Sub-Committee: the Development and Promotion of Financial Technology (FINTECH), National Legislative Assembly / 2016 - Country Manager, VISA INTERNATIONAL (Thailand) Co., Ltd. / 2015 - 2022 - Executive Vice President, The Siam Commercial Bank Public Company Limited / 2008 - 2014

Document for consideration of Agenda 5:

To consider and approve the payment of the directors' remuneration

The remuneration for directors comprises monthly remuneration for the year 2026 and additional remuneration for directors based on 2025 business performance. The Nomination and Remuneration Committee has carefully reviewed the data on director remuneration in comparison with other listed companies within the same industry, as well as the remuneration survey data provided by the Thai Institute of Directors Association. This information was subsequently presented to the Board of Directors' Meeting for consideration and approval.

The Board of Directors' Meeting No. 2/2026 reviewed the information presented by the Nomination and Remuneration Committee, including details on the proposed directors' remuneration for the year 2026 and the directors' remuneration that was paid by the Company in 2025, along with other relevant supporting data. Following this review, the Board of Directors' Meeting resolved to approve the proposed 2026 directors' remuneration to the 2026 Annual General Shareholders' Meeting for their consideration. The proposed remuneration is as follows:

The regular remuneration for directors for the year 2026 is proposed to adhere to the existing criteria approved at the 2025 Annual General Shareholders' Meeting held on April 4, 2025, which have remained unchanged since 2004 and continue to be applicable.

Information on the directors' remuneration approved by the 2025 Annual General Shareholders' Meeting

(a) The monthly remuneration of the directors shall be paid per month in one lump sum as follows:

- Chairman of the Board of Directors : THB 25,000 per month
- Vice Chairman of the Board of Directors : THB 22,500 per month
- Directors : THB 20,000 per month

However, if there is more than one Board of Directors' Meeting per month, the directors who attend such Board of Directors' Meeting shall have the right to receive an additional remuneration at the rate of one-half of the above stated monthly rate.

(b) The remuneration of the Audit, Corporate Governance and Sustainability Committee (Audit Committee) shall be paid per month in one lump sum as follows:

- Chairman of the Audit Committee : THB 25,000 per month
- Other members of the Audit Committee : THB 20,000 per month

(c) The remuneration of the Nomination and Remuneration Committee shall be paid per month in one lump sum as follows:

- Chairman of the Nomination and Remuneration Committee : THB 20,000 per month
- Other members of the Nomination and Remuneration Committee : THB 16,000 per month



In addition, the Board of Directors' Meeting No. 2/2026 resolved to propose to the 2026 Annual General Shareholders' Meeting the approval of additional remuneration for directors based on 2025 business performance apart from the monthly remuneration that is amount of THB 30,000,000. It is recommended that the 2026 Annual General Shareholders' Meeting determine the allocation of this additional remuneration, apart from the monthly remuneration, and authorize the Nomination and Remuneration Committee to present the proposal. Furthermore, the Board of Directors shall consider an allocation the aforementioned amount to each director accordingly.

Types	Year 2026	Year 2025	Year 2024
1. Monthly Remuneration	Remain the same as in year 2025 (details as stated above)	Remain the same as in year 2024 (details as stated above)	Remain the same as in year 2023 (details as stated above)
2. Additional Remuneration	THB 30,000,000	THB 30,000,000	THB 30,000,000
3. Other Remuneration	None	None	None

Document for consideration of Agenda 6:

**To consider and approve the appointment of the Company's auditors
and determination of the audit fee for the year 2026**

The Audit Committee's Opinion:

The Audit, Corporate Governance and Sustainability Committee has made a recommendation to the Board of Directors and the 2026 Annual General Shareholders' Meeting to appoint EY Office Limited as the Company's and subsidiaries' external auditors for the year 2026. Since EY Office Limited has established high standards and is proficient in auditing, it performed its duties very well, including being independent. With all qualifications considered, the audit fee is appropriate. Details are as follows:

Name	Certified Public Accountant Number (CPA)	Percentage of Shares held in the Company	Relationship and/or any interests with the Company, Subsidiaries, Executives, Major Shareholder or Related Persons of Such Individuals	Number of years as an auditor to the Company (years)
1. Miss Rachada Yongsawadvanich or	4951	None	None	4
2. Miss Wanwilai Phetsang or	5315	None	None	4
3. Miss Chutiwan Chanswangphuwana	8265	None	None	2

Remark: The nominated auditors are the Company's auditors and are in the same audit firm as that of the subsidiaries.

Audit fee

The audit fee for the year 2026 which will be proposed to the meeting for approval is a total of THB 4,600,000. For any additional work beyond the annual audit scope, the Board of Directors is authorized to approve such additional fees on an actual cost basis.

Year	2026	2025	2024
Audit Fee	THB 4,600,000 (details as stated above)	THB 4,500,000	THB 4,500,000
Other Service Fees (Non – Audit Fee)	None	None	None

Profiles summary of Independent Directors nominated as a proxy of shareholders

Name	Mr. Praphaisith Tankeyura		
Position	Independent Director / Chairman of the Audit, Corporate Governance and Sustainability Committee / Member of the Nomination and Remuneration Committee		
Age (years)	71		
Address	591 UBC II, 14 FL., Sukhumvit 33 Rd., North Klongton, Wattana, Bangkok 10110		
Percentage of Shares Held in the Company	0%		
Family Relationship between Executives	None		
Any interest in this Annual General Shareholders' Meeting	Do not have any vested interest in any agenda proposed in this Annual General Shareholders' Meeting.		
Positions in Listed Companies			
2017 - Present	Independent Director / Chairman of the Audit, Corporate Governance and Sustainability Committee / Member of the Nomination and Remuneration Committee Krungthai Card Public Company Limited		
2023 - Present	Chairman of the Audit Committee / Member of the Risk Management Committee / Independent Director RATCH Group Public Company Limited		
2024 - Present	Advisor Thai Oil Public Company Limited		
Positions in Non-Listed Companies / Other Organizations			
2005 - Present	Managing Director Boathouse Hua Hin Co., Ltd.		

Name	Mr. Natapong Vanarat		
Positions	Independent Director / Member of the Audit, Corporate Governance and Sustainability Committee		
Age (years)	43		
Address	591 UBC II, 14 FL., Sukhumvit 33 Rd., North Klongton, Wattana, Bangkok 10110		
Percentage of Shares Held in the Company	0%		
Family Relationship between Executives	None		
Any interest in this Annual General Shareholders' Meeting	Do not have any vested interest in any agenda proposed in this Annual General Shareholders' Meeting.		
Positions in Listed Companies			
2022 - Present	Independent Director / Member of the Audit, Corporate Governance and Sustainability Committee Krungthai Card Public Company Limited		
2026 - Present	Independent Director / Member of the Audit Committee Country Group Holdings Public Company Limited		
Positions in Non-Listed Companies / Other Organizations			
2025 - Present	Deputy Secretary-General of the Office of the National Economic and Social Development Council Office of the National Economic and Social Development Council		



**Articles of Association
of
Krungthai Card Public Company Limited**

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Chapter 4: General Meeting of Shareholders

Article 24. The Board of Directors shall convene a shareholders' meeting to be held as an annual general meeting within 4 months from the last date of the accounting period of the Company.

All shareholders' meetings other than the aforesaid shareholders' meeting shall be called extraordinary shareholders' meetings.

The Board of Directors may convene an extraordinary shareholders' meeting whenever it deems appropriate, or a shareholder or shareholders holding shares in the aggregate of not less than 10 percent of the total number of sold shares may, at any time, make a letter requesting the Board of Directors to summon an extraordinary shareholders' meeting, provided that the agenda items and reasons for summoning such meeting must be clearly stated in the said letter. In such event, the Board of Directors shall arrange a shareholders' meeting within 45 days from the date of receipt of that letter from the shareholders.

In the event that the Board of Directors cannot arrange the meeting within the period stated in paragraph 3, the shareholders who subscribed their names or other shareholders holding shares in the aggregate number as required shall themselves call for the meeting within 45 days from the date required under paragraph 3. In such event, the meeting shall be deemed as a shareholders' meeting called by the Board of Directors. The Company shall be responsible for necessary expenses incurred from arrangements such meeting and shall facilitate such meetings as appropriate.

In the case where it appears that any shareholders' meeting which is called by the shareholders under the paragraph 4, the number of the shareholders presenting at the meeting does not constitute a quorum as prescribed in Article 27. The shareholders specified in paragraph 4 shall compensate the Company for any expenses incurred in arrangements for holding the meeting.

Article 25. In summoning a shareholders' meeting, the Board of Directors shall prepare a letter notice of the meeting, specifying the location, date, time, the agenda items and the matters to be proposed at the meeting by stating clearly which of them are proposed for acknowledgement, approval or consideration, including the opinions of the Board of Directors on such matters, together with any relevant details as appropriate; and shall send the same, together with any relevant documents, to the shareholders not less than 7 days prior to the date of such meeting. Publication of the notice of the meeting shall also be made in the newspaper for 3 consecutive days at least 3 days before the date of the meeting.

The shareholders' meeting may be arranged at the location of the Company's head office or at any other province throughout the Kingdom of Thailand.

Article 26. At a shareholders' meeting, a shareholder may appoint any person as his/her proxy to attend the shareholders' meeting and vote on his/her behalf. The instrument appointing a proxy shall be dated and signed by the appointing shareholder and shall be made in the form set out by the Registrar.

The said instrument shall be submitted to the Chairman or the person assigned by the Chairman at the meeting before the proxy attends the meeting.



Article 27. At the shareholders meeting, there must be shareholders and proxies (if any) present at the meeting to a number of not less than 25 and holding shares in aggregate to not less than one-third of the total number of the sold shares, or there must be shareholders and proxies present at the meeting to a number of not less than one-half of the total shareholders and holding shares in aggregate to not less than one-third of the total number of the sold shares, to form a quorum.

In the event that, after the lapse of an hour from the time appointed for any shareholders' meeting, the number of shareholders present at the meeting is not enough to form a quorum as prescribed, and if such meeting was summoned upon the requisition of shareholders, such meeting shall be dissolved. However, if such meeting was not summoned upon the requisition of the shareholders, another meeting shall be summoned again, and a notice of such meeting to the shareholders not less than 7 days prior to the date of the meeting. At the latter meeting, a quorum is not compulsory.

At a shareholders' meeting, the Chairman shall preside as the chairman of the meeting. If there is no such Chairman or he/she does not attend the meeting, the Vice Chairman shall then preside at such meeting. If there is no Vice Chairman, or he/she is absent or unable to perform his/her duties, the meeting shall then elect one of the shareholders present at the meeting to be the chairman of the meeting.

Article 28. For voting at the meeting, one share shall be counted as one vote and resolutions adopted at the shareholders meeting shall consist of the votes, as follows:

(1) In normal cases, majority votes of shareholders in attendance and voting shall prevail. In a case of tie-votes, the chairman of the meeting shall have another vote as a casting vote.

(2) In the following cases, at least three-fourths of all votes from shareholders present at the meeting and voting shall prevail:

(a) sale or transfer of the Company's entire or material parts of the business to any other person.

(b) purchase or acceptance of transfer of other company's or a private company's operations as its own.

(c) execution, revision or termination of agreements in relation to the lease out of the Company's entire operations or material parts, assignment to another party to handle management of the Company's affairs or merger of its operations with any other party for the purpose of sharing profits/losses.

(d) revision/expansion of the Memorandum of Association or the Articles of Association.

(e) increase or decrease of the Company's capital, or issuance of debentures.

(f) amalgamation/merger or dissolution of the Company.

Article 29. The following businesses should be transacted at an annual general meeting:

(1) to consider the Board of Directors' report presented at the meeting showing the results of the business operation of the Company during the previous year;

(2) to consider and approve the balance sheet and the profit and loss account for the preceding accounting year;

(3) to approve the appropriation of profits and the appropriation of funds to the reserve;

(4) to elect the directors to replace those retired by rotation and to determine remuneration for directors;



- (5) to appoint an auditor and determine the amount of the audit fee of the Company;
- (6) Other businesses.

Article 30. In the event that the Company or its subsidiaries enters into any connected transaction or any transaction with regard to acquisition or disposal of assets of the Company or its subsidiaries with the meanings and criteria as prescribed in the notification of the Stock Exchange of Thailand governing the execution of a connected transaction of listed companies or to the acquisition or disposal of assets of the listed company, as the case may be, the Company must also comply with the rules and procedures as prescribed in the said notification for such transaction accordingly.

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(ปิดอากรแสตมป์ 20 บาท)
(Duty Stamp THB 20)

หนังสือมอบฉันทะแบบ ข.

Proxy Form B.

(แบบที่กำหนดรายการต่างๆ ที่จะมอบฉันทะที่ละเอียดชัดเจนตายตัว)

(Proxy Form containing specific details)

ท้ายประกาศกรมพัฒนาธุรกิจการค้า เรื่อง กำหนดแบบหนังสือมอบฉันทะ (ฉบับที่ 5) พ.ศ. 2550
(Ref : Notification of Business Develop Department of Re : Proxy Form (No. 5) B.E. 2550)

เขียนที่
Written at

วันที่ เดือน พ.ศ.
Date Month Year

(1) ข้าพเจ้า สัญชาติ
I/We Nationality
อยู่บ้านเลขที่ ถนน ตำบล/แขวง
Residing at Road Sub-District
อำเภอ/เขต จังหวัด รหัสไปรษณีย์
District Province Postal Code

(2) เป็นผู้ถือหุ้นของบริษัท บัตรกรุงไทย จำกัด (มหาชน) (“บริษัทฯ”)
being a shareholder of Krungthai Card Public Company Limited (the “Company”)

โดยถือหุ้นจำนวนทั้งสิ้นรวม หุ้น และออกเสียงลงคะแนนได้เท่ากับ เสียง ดังนี้
holding the total amount of shares and having the right to vote equal to votes as follows:

หุ้นสามัญ หุ้น ออกเสียงลงคะแนนได้เท่ากับ เสียง
ordinary share shares having the right to vote equal to votes
หุ้นบุริมสิทธิ หุ้น ออกเสียงลงคะแนนได้เท่ากับ เสียง
preference share shares having the right to vote equal to votes

(3) ขอมอบฉันทะให้ (ผู้ถือหุ้นสามารถมอบฉันทะให้บุคคลใดหรือกรรมการอิสระของบริษัทฯ ได้ตามที่ระบุด้านล่าง)
Hereby appoint (shareholder may appoint any person or the Company’s Independent Director as specified below to be the proxy.)

(1)..... อายุ ปี
age years,
อยู่บ้านเลขที่ ถนน ตำบล/แขวง.....
Residing at Road Sub-District
อำเภอ/เขต จังหวัด รหัสไปรษณีย์ หรือ
District Province Postal Code or

(2) นายประไพสิทธิ์ ตันท์เกษียร อายุ 71 ปี
Mr. Praphaisith Tankeyura age 71 years,
อยู่บ้านเลขที่ 591 อาคารสมัชชชาวาณิช 2 ถนน สุขุมวิท 33 ตำบล/แขวง คลองตันเหนือ
Residing at 591 UBC II Road Sukhumvit 33 Sub-District North Klongton
อำเภอ/เขต วัฒนา จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10110
District Wattana Province Bangkok Postal Code 10110 or

(3) นายณัฐพงศ์ วรณรัตน์ อายุ 43 ปี
Mr. Natapong Vanarat age 43 years,
อยู่บ้านเลขที่ 591 อาคารสมัชชชาวาณิช 2 ถนน สุขุมวิท 33 ตำบล/แขวง คลองตันเหนือ
Residing at 591 UBC II Road Sukhumvit 33 Sub-District North Klongton
อำเภอ/เขต วัฒนา จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10110
District Wattana Province Bangkok Postal Code 10110



คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้าเพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้นประจำปี 2569
Anyone of the above as my/our proxy holder to attend and vote at the 2026 Annual General Shareholders' Meeting.

ในวันที่ 2 เมษายน 2569 เวลา 9.00 น. ผ่านสื่ออิเล็กทรอนิกส์ (E- Meeting)
to be held on 2 April 2026 time 9.00 a.m. By Electronic Means (E-Meeting)

หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย
or any adjournment at any date, time and place thereof.

(4) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้
In this Meeting, I/we grant my/our proxy to vote on my/our behalf as follows:

- (1) วาระที่ 1 เรื่อง รับทราบรายงานผลการดำเนินงานของบริษัทฯ ในรอบปี 2568
Agenda 1 Subject To acknowledge the report on the Company's business performance for the year 2025
- หมายเหตุ วาระนี้เป็นการรายงานเพื่อทราบ จึงไม่ต้องมีการลงมติ
Remark This agenda is for acknowledgement. Voting is not required.
- วาระที่ 2 เรื่อง พิจารณานุมัติงบการเงิน สำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568 และรับทราบรายงานของ
ผู้สอบบัญชี
Agenda 2 Subject To consider and approve the financial statements for the year ended December 31, 2025, and to acknowledge the auditor's report
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) To grant my/our proxy to vote at my/our desire as follows:
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain
- วาระที่ 3 เรื่อง พิจารณานุมัติการจ่ายเงินปันผลสำหรับผลประกอบการปี 2568 และพิจารณาเรื่องการจัดสรรทุนสำรองตามกฎหมาย
Agenda 3 Subject To consider and approve the dividend payment for 2025 business performance and to consider the legal reserve allocation
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) To grant my/our proxy to vote at my/our desire as follows:
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain
- วาระที่ 4 เรื่อง พิจารณาเลือกตั้งกรรมการแทนกรรมการที่ออกจากตำแหน่งตามวาระ
Agenda 4 Subject To consider and elect directors in replacement of those retiring by rotation
- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) To grant my/our proxy to vote at my/our desire as follows:
- การแต่งตั้งกรรมการทั้งชุด
Vote for all the nominated candidates as a whole.
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain
- การแต่งตั้งกรรมการเป็นรายบุคคล
Vote for an individual nominee.
1. ชื่อกรรมการ นายประสงค์ พูนธเนศ
The director's name Mr. Prasong Poontaneat
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

- | | | | | |
|----------------------------------|----|--|--|-------------------------------------|
| | 2. | ชื่อกรรมการ | นางพิทยา วรปัญญาสกุล | |
| | | The director's name | Mrs. Pittaya Vorapanyasakul | |
| | | <input type="checkbox"/> เห็นด้วย | <input type="checkbox"/> ไม่เห็นด้วย | <input type="checkbox"/> งดออกเสียง |
| | | Approve | Disapprove | Abstain |
| | 3. | ชื่อกรรมการ | นายสุริพงษ์ ตันติยานนท์ | |
| | | The director's name | Mr. Suripong Tantiyanon | |
| | | <input type="checkbox"/> เห็นด้วย | <input type="checkbox"/> ไม่เห็นด้วย | <input type="checkbox"/> งดออกเสียง |
| | | Approve | Disapprove | Abstain |
| <input type="checkbox"/> วาระที่ | 5 | เรื่อง | พิจารณาอนุมัติการจ่ายค่าตอบแทนให้แก่กรรมการ | |
| Agenda | 5 | Subject | To consider and approve the payment of the directors' remuneration | |
| | | <input type="checkbox"/> (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร | | |
| | | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. | | |
| | | <input type="checkbox"/> (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ | | |
| | | (b) To grant my/our proxy to vote at my/our desire as follows: | | |
| | | <input type="checkbox"/> เห็นด้วย | <input type="checkbox"/> ไม่เห็นด้วย | <input type="checkbox"/> งดออกเสียง |
| | | Approve | Disapprove | Abstain |
| <input type="checkbox"/> วาระที่ | 6 | เรื่อง | พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดค่าสอบบัญชี ประจำปี 2569 | |
| Agenda | 6 | Subject | To consider and approve the appointment of the Company's auditors and determination of audit fee for the year 2026 | |
| | | <input type="checkbox"/> (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร | | |
| | | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. | | |
| | | <input type="checkbox"/> (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ | | |
| | | (b) To grant my/our proxy to vote at my/our desire as follows: | | |
| | | <input type="checkbox"/> เห็นด้วย | <input type="checkbox"/> ไม่เห็นด้วย | <input type="checkbox"/> งดออกเสียง |
| | | Approve | Disapprove | Abstain |
| <input type="checkbox"/> วาระที่ | 7 | เรื่อง | พิจารณาเรื่องอื่นๆ (ถ้ามี) | |
| Agenda | 7 | Subject | To consider other matters (if any). | |
| | | <input type="checkbox"/> (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร | | |
| | | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. | | |
| | | <input type="checkbox"/> (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ | | |
| | | (b) To grant my/our proxy to vote at my/our desire as follows: | | |
| | | <input type="checkbox"/> เห็นด้วย | <input type="checkbox"/> ไม่เห็นด้วย | <input type="checkbox"/> งดออกเสียง |
| | | Approve | Disapprove | Abstain |
- (5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ ให้ถือว่า การลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ใช่เป็นการลงคะแนนเสียงของข้าพเจ้าในฐานะผู้ถือหุ้น
Voting of proxy holder in any agenda that is not as specified in this proxy shall be considered as invalid and not my voting as a shareholder.
- (6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้ หรือระบุไว้ไม่ชัดเจน หรือในกรณีที่ที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่ระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใด ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
In case I/we have not specified my/our voting intention in any agenda or not clearly specified or in case the meeting considers or passes resolutions in any matters other than those specified above, including in case there is any amendment or addition of any fact, the proxy shall have the right to consider and vote on my/our behalf as he/she may deem appropriate in all respects.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุไว้ในหนังสือมอบฉันทะให้ถือเสมือนว่าข้าพเจ้าได้กระทำเองทุกประการ

Any act performed by the proxy at said meeting except in case the proxy does not vote as I/we specifies/specify in the proxy form shall be deemed as having been performed by myself/ourselves in all respects.

ลงชื่อ/Signedผู้มอบฉันทะ/Grantor
(.....)

ลงชื่อ/Signedผู้รับมอบฉันทะ/Proxy
(.....)

ลงชื่อ/Signedผู้รับมอบฉันทะ/Proxy
(.....)

ลงชื่อ/Signedผู้รับมอบฉันทะ/Proxy
(.....)

หมายเหตุ:

1. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้
2. วาระเลือกตั้งกรรมการ สามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล
3. ในกรณีที่มีวาระที่จะพิจารณาในการประชุมมากกว่าวาระที่ระบุไว้ข้างต้น ผู้มอบฉันทะสามารถระบุเพิ่มเติมได้ในใบประจำต่อแบบหนังสือมอบฉันทะแบบ ข. ตามแนบ
4. ผู้ถือหุ้นสามารถมอบฉันทะให้กรรมการอิสระคนใดคนหนึ่งของบริษัทฯ ที่ระบุไว้ใน (3) ข้างต้นเป็นผู้รับมอบฉันทะแทนผู้ถือหุ้น (ทั้งนี้ ข้อมูลโดยสังเขปของกรรมการอิสระผู้รับมอบฉันทะจากผู้ถือหุ้น ปรากฏตามสิ่งที่ส่งมาด้วย 8 ของหนังสือเชิญประชุมสามัญผู้ถือหุ้นประจำปี 2569)

Remarks:

1. The shareholder appointing the proxy must authorize only one proxy to attend and vote at the meeting and may not split the number of shares to several proxies for splitting votes.
2. For Agenda appointing directors, the whole nominated candidates or an individual nominee can be appointed.
3. In case there is any further agenda apart from specified above brought into consideration in the meeting, the proxy holder may use the Allonge of Proxy Form B. as attached.
4. The shareholder may appoint anyone of the Company's Independent Directors as specified in (3) above. (Profile summary of Independent Directors nominated as a proxy of shareholders was shown in Enclosure No. 8 of the Invitation to the 2026 Annual General Shareholders' Meeting)



**ใบประจำต่อแบบหนังสือมอบฉันทะแบบ ข.
Allonge of Proxy Form B.**

การมอบฉันทะในฐานะเป็นผู้ถือหุ้นของบริษัท **บัตรเครดิตไทย จำกัด (มหาชน) ("บริษัทฯ")**

The appointment of proxy by the shareholder of **Krungthai Card Public Company Limited (the "Company")**
ในการประชุมสามัญผู้ถือหุ้นประจำปี 2569
At the 2026 Annual General Shareholders' Meeting

ในวันที่ 2 เมษายน 2569 เวลา 09.00 น. ผ่านสื่ออิเล็กทรอนิกส์ (E- Meeting)
to be held on 2 April 2026 time 09.00 a.m. By Electronic Means (E-Meeting)

หรือที่จะพึงเลื่อนไปในวันเวลาและสถานที่อื่นด้วย
or any adjournment at any date, time and place thereof.

- (1) วาระที่ เรื่อง
- | | |
|------------------------------|--|
| Agenda Item | Subject |
| <input type="checkbox"/> (ก) | ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร |
| | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. |
| <input type="checkbox"/> (ข) | ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ |
| | (b) To grant my/our proxy to vote at my/our desire as follows: |
| | <input type="checkbox"/> เห็นด้วย <input type="checkbox"/> ไม่เห็นด้วย <input type="checkbox"/> งดออกเสียง |
| | Approve Disapprove Abstain |
- วาระที่ เรื่อง
- | | |
|------------------------------|--|
| Agenda Item | Subject |
| <input type="checkbox"/> (ก) | ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร |
| | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. |
| <input type="checkbox"/> (ข) | ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ |
| | (b) To grant my/our proxy to vote at my/our desire as follows: |
| | <input type="checkbox"/> เห็นด้วย <input type="checkbox"/> ไม่เห็นด้วย <input type="checkbox"/> งดออกเสียง |
| | Approve Disapprove Abstain |
- วาระที่ เรื่อง
- | | |
|------------------------------|--|
| Agenda Item | Subject |
| <input type="checkbox"/> (ก) | ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร |
| | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. |
| <input type="checkbox"/> (ข) | ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ |
| | (b) To grant my/our proxy to vote at my/our desire as follows: |
| | <input type="checkbox"/> เห็นด้วย <input type="checkbox"/> ไม่เห็นด้วย <input type="checkbox"/> งดออกเสียง |
| | Approve Disapprove Abstain |
- วาระที่ เรื่อง
- | | |
|------------------------------|--|
| Agenda Item | Subject |
| <input type="checkbox"/> (ก) | ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร |
| | (a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects. |
| <input type="checkbox"/> (ข) | ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้ |
| | (b) To grant my/our proxy to vote at my/our desire as follows: |
| | <input type="checkbox"/> เห็นด้วย <input type="checkbox"/> ไม่เห็นด้วย <input type="checkbox"/> งดออกเสียง |
| | Approve Disapprove Abstain |

วาระที่ เรื่อง

Agenda Item Subject

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) To grant my/our proxy to consider and vote on my/our behalf as appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) To grant my/our proxy to vote at my/our desire as follows:

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

(2) วาระที่ เรื่อง เลือกตั้งกรรมการ (ต่อ)
Agenda Item Subject To approve the appointment of new directors (Continued)

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain

ชื่อกรรมการ

Director's name

เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Disapprove Abstain