

(TRANSLATION)

No.CC. 007/2025

28 January 2025

Subject: Notification of the Resolution of the Board of Directors Meeting Re: Employee Joint Investment Program (EJIP2025)

To: President  
The Stock Exchange of Thailand

Enclosure: Information of Employee Joint Investment Program (EJIP2025)

According to the resolution of the Board of Directors of TMBThanachart Bank Public Company Limited ("the Bank") No. 1/2025 on 28 January 2025, resolved to approve the 2025 Employee Joint Investment Program (EJIP2025). The details are shown in the Enclosure.

The Board of Directors has an opinion that EJIP2025 is in compliance with the Notification of the Office of the Securities and Exchange Commission ("SEC") No. Sor Jor. 6/2024 Re: Preparation of Report on Changes to the Securities and Derivatives Holding of Director, Executive, Auditor, Plan Preparer, and Plan Administrator announced on 5 March 2024. ("SEC's Notification No. Sor Jor. 6/2024") and the program is also not intended to allow directors or executives to interfere with the investment. Furthermore, EJIP2025 is a program serving as a long-term incentive for employees which builds a sense of ownership in the organization, an employee retention tool, as well as an alternative to traditional compensation options.

To comply with the regulation Clause 9 (6) of SEC's Notification No. Sor Jor. 6/2024, the Bank shall propose the certified letter to the SEC on 29 January 2025 that the EJIP2024 is aligned with the regulation Clause 10 of the SEC's Notification No. Sor Jor. 6/2024.

Sincerely yours,

- *Signed* -

(Mrs. Manika Sitthichai)

Company Secretary

Corporate Counselor

Tel. 02-299-1402

## Information of Employee Joint Investment Program (EJIP2025)

Program Owner	TMBThanachart Bank Public Company Limited ("TTB")
Program Tenor	Program A: 3 years 5 months (March 2025 - July 2028) Program B: 5 years 5 months (March 2025 – July 2030)
Eligibility	<ul style="list-style-type: none"> <li>• Permanent staff and executives of TTB group (including its subsidiaries) with the criteria of performed annual PE rating, and their voluntaries.</li> <li>• Including Mr. Piti Tantakasem, Chief Executive Officer (CEO) as a management of the Bank.</li> <li>• Directors, ING executives and contract staff are excluded.</li> </ul>
Shares Contribution	4 times in March, June, September, and December 2025
Program Features	<p>Share contribution consists of</p> <ul style="list-style-type: none"> <li>• Employee's contribution: deduct 25% of salary from payroll account on each allocation.</li> <li>• TTB's contribution: contribute 100%-750% of participating employee's contribution based on TTB's defined criteria with the total budget of 841 MB.</li> </ul>
Agent	Thanachart Securities Public Company Limited is delegated as an agent to buy TTB shares in SET under EJIP2025 by the period set of each contribution and allocate those shares to program participants' accounts.
Silent Period	<p>Participated staff and executives can sell their accumulated TTB shares each year as follows:</p> <p><u>Program A:</u></p> <ul style="list-style-type: none"> <li>• By 30 July 2026, not exceeding 20%</li> <li>• By 30 July 2027, not exceeding 50%</li> <li>• By 27 July 2028, all accumulated TTB shares can be sold</li> </ul>

	<p><u>Program B:</u></p> <ul style="list-style-type: none"> <li>• By 30 July 2026, not exceeding 15%</li> <li>• By 30 July 2027, not exceeding 35%</li> <li>• By 27 July 2028, not exceeding 65%</li> <li>• By 30 July 2029, not exceeding 85%</li> <li>• By 30 July 2030, all accumulated TTB shares can be sold</li> </ul>
<p>Condition of Program Termination</p>	<p>The termination of program membership commences once the employee status ends. The participating staff and executives must pay back TTB shares (the portion of TTB's contribution in Silent Period) 10 business days prior to the effective date of termination.</p> <p><b>Remark:</b> For the normal retirement at 60 years old, end of contract or the termination of employment status from disability or death, TTB shares are subject to employee or descendant's ownership. All contribution shares of both employee and TTB remained in EJIP account will be released in 30 business days that the incident occurred.</p>