

(TRANSLATION)

No.CC. 093/2025

Date 25 November 2025

Subject: Notification of the Resolution of the Board of Directors Meeting Re: Employee Joint Investment Program (EJIP2026)

To: President
The Stock Exchange of Thailand

Enclosure: Information of Employee Joint Investment Program (EJIP2026)

Reference is made to the resolution of the Board of Directors of TMBThanachart Bank Public Company Limited ("the Bank") No. 11/2025, held on 25 November 2025, to approve the 2026 Employee Joint Investment Program (EJIP2026). The details are shown in the Enclosure.

The Board of Directors opined that EJIP2026 is in compliance with the Notification of the Office of the Securities and Exchange Commission No. Sor Jor. 6/2024 Re: Reporting Changes to the Securities and Derivatives Holdings of Directors, Executives, Auditors, Planner and Plan Administrator, dated 5 March 2024 ("SEC's Notification No. Sor Jor. 6/2024"). In addition, the program does not allow directors or executives to interfere with the investment decision. Furthermore, EJIP2026 provides long-term incentives for employees, fosters a culture of ownership in the organization, supports employee retention, and offers an alternative to traditional compensation options.

In compliance with Clause 9 (6) of SEC's Notification No. Sor Jor. 6/2024, the Bank will submit a letter to the SEC on 26 November 2025 to certify the alignment of EJIP2026 with Clause 10 of the said Notification.

Sincerely yours,

- Signed -

(Mrs. Manika Sitthichai)

Company Secretary

Information of Employee Joint Investment Program (EJIP2026)

Program Owner	TMBThanachart Bank Public Company Limited ("TTB")
Program Tenor	3 years and 10 months (March 2026 - December 2029)
Eligibility	<ul style="list-style-type: none"> Permanent staff and executives of TTB group (including its subsidiaries) with eligible PE rating and voluntary participation Mr. Piti Tantakasem, Chief Executive Officer (CEO), as Management of the Bank, is included. Directors, ING executives, and contract staff are excluded.
Shares Contribution	4 times, scheduled in March, June, September, and December 2026
Program Features	<p>Share contribution throughout the program consists of</p> <ul style="list-style-type: none"> Employee's contribution: deduct 25% of salary from payroll account on each allocation. TTB's contribution: contribute 200%-1,400% of participating employee's contribution based on TTB's defined criteria.
Agent	Thanachart Securities Public Company Limited is delegated as an agent to buy TTB shares in SET under EJIP2026 during the period of each contribution and allocate those shares to program participants' accounts.
Silent Period	<p>Participating staff and executives can sell TTB shares accumulated each year as follows:</p> <ul style="list-style-type: none"> By 20 December 2027, not exceeding 20% of the shares By 20 December 2028, not exceeding 50% of the shares By 20 December 2029, all accumulated TTB shares can be sold.
Condition of Program Termination	<p>The termination of program membership commences once the employee status ends. The participating staff and executives must repay TTB shares (the portion of TTB's contribution in Silent Period) 10 business days prior to the effective date of termination.</p> <p>Exception: Upon retirement at age 60, end of contract, or termination of employment due to disability or death, full ownership of all TTB shares shall be vested in the employee. The Bank will release the lock-up period on the remaining shares, contributed by both the employee and the Bank, within 30 business days after the date of the event.</p>