



Notice of the Annual General Meeting of Shareholders for the Year 2026

TISCO Bank Public Company Limited



Thursday, April 23, 2026, at 10:00 hrs.



**Conference Room, 12th Floor, TISCO Tower,
North Sathorn Road**



Hybrid Meeting

Registration at the meeting venue. and
access to the e-AGM system will commence at 9:00 hrs.

The shareholders who intend to attend the meeting in person or via electronic means,
please study the meeting attendance procedures and the proxy as per Annex 8.

***In order to comply with the guidance of regulators,
No Souvenirs, Food, and Beverages provided.***

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For further information, please contact

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Ref. SorLorTor 002/2026

April 1, 2026

To : The Shareholders

Re : Notice of the Annual General Meeting of Shareholders for the year 2026

TISCO Bank Public Company Limited (the “Bank”) will hold the Annual General Meeting of Shareholders for the year 2026 to be convened on **Thursday, April 23, 2026, at 10:00 hours** at the Conference Room, 12th Floor, TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand, in a form of hybrid meeting, to consider the following agenda.

1. To acknowledge the Board of Directors’ business activities conducted in 2025

Objective and Rationale: The Board of Directors clearly summarized all details of business activities and provided reasonable explanations to support the results of business operations for the year 2025 in the Report from the Board of Directors, as described in the “Report from the Board of Directors” presented in Annex 1 of this meeting notice. This information is also included in the 2025 Annual Registration Statement and Annual Report (Form 56-1 One Report), which the Bank has already sent to shareholders . *(available for download in electronic format via the QR Code)*

Board of Directors’ Opinion: The Board of Directors deemed it appropriate to propose that the shareholders acknowledge the Board of Directors’ business activities conducted in 2025.

Required Votes for Resolution: This agenda item does not require voting, as it is intended to inform the Meeting for acknowledgement.

2. To approve TISCO Bank Public Company Limited’s Statement of Financial Position and Statement of Comprehensive Income for the year ended December 31, 2025

Objective and Rationale: The Board of Directors shall arrange for preparation of the Financial Statements as of the end of the accounting period of TISCO Bank and shall submit to the shareholders at the Annual General Meeting to approve the Financial Statements.

Reference is made to the auditor’s report, TISCO Bank Public Company Limited’s Statement of Financial Position and Statement of Comprehensive Income are presented fairly, in all material respects, in compliance with generally accepted accounting principles. The Audit Committee agreed with the auditors that the Statement of Financial Position and Statement of Comprehensive Income presented fair and comprehensive performance and financial position of TISCO Bank.

www.tisco.co.th

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ศูนย์บริการลูกค้า (24 ชม.) โทรศัพท์ 02 633 6000 โทรสาร 02 633 6800 อีเมล : ContactCenter@tisco.co.th

TISCO Bank Public Company Limited
TISCO Tower, 48/2 North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand
Contact Center (24 hrs.) Tel. 02 633 6000 Fax. 02 633 6800 E-Mail : ContactCenter@tisco.co.th

The auditor's report and the Bank's Statement of Financial Position and Statement of Comprehensive Income for the year ended December 31, 2025, are provided in Attachment 9 of the 2025 Annual Registration Statement and Annual Report (Form 56-1 One Report) and in Annex 2 of this Notice of the Meeting as summarized below:

(Unit: Million Baht)

Description	Bank Only
Total assets	273,208
Total liabilities	236,387
Total shareholders' equity	36,821
Net profit (Company portion only)	3,774
Earnings per share (Baht)	4.10

Board of Directors' Opinion: The Board of Directors recommends that the shareholders approve TISCO Bank Public Company Limited's Statement of Financial Position and Statement of Comprehensive Income for the year ended December 31, 2025.

Required Votes for Resolution: The resolution for this agenda item requires the majority votes of the shareholders who attend the meeting and cast their votes.

3. To acknowledge the interim dividend payment and approve the appropriation of profit arising from the year 2025 operations and dividend payment

Objective and Rationale: In 2025, TISCO Bank recorded a net profit of 3,774,399,504 baht, decreased by 454,917,569 baht from year 2024.

The net profit on standalone basis for the year 2025 was 3,774,399,504 baht in accordance with the Section 115 of the Public Limited Companies Act B.E. 2535 (1992), rules and regulations of the Bank of Thailand as well as a Section 41 of the Bank's Articles of Association, the dividend payment shall be made from net profit on cash-basis and paid equally according to the numbers of shares. In addition, the Section 116 of the Public Limited Companies Act B.E. 2535 (1992), and Section 42 of the Bank's Articles of Association, the Bank shall allocate part of the annual net profit as reserve fund in an amount not less than 5 percent of the annual net profit less the sum accumulated loss brought forward (if any) until the reserve fund amounts to not less than 10 percent of the registered capital. As the statutory reserve of the Bank already reached 10 percent of registered capital, it is therefore not required to appropriate the statutory reserve for year 2025, according to the law.

The Bank's full year profit and unappropriated retained earnings at year end 2025 based on standalone financial statement are shown as follows;

	<i>(Unit: Baht)</i>
Unappropriated Retained Earnings (December 31, 2024)	23,533,670,214
Interim dividend payment from profit arising from 2024 operations	(939,320,413)
Dividend payment from profit arising from the first six months of 2025 operations	(1,013,724,461)
Net Profit for year 2025	3,774,399,504
Adjust non-cash items	(69,657,754)
Unappropriated Retained Earnings	25,285,367,091
Interim dividend payment from profit arising from 2025 operations	(1,566,665,076)
Remaining Unappropriated Retained Earnings (December 31, 2025)	23,718,702,014

As at the end of 2025, the Bank had unappropriated retained earnings amounting to 23,718,702,014 baht. The Bank has fully appropriated the legal reserve as required by law. Accordingly, the Bank considered the payment of dividends at the appropriate rate based on operating performance and complied with related rules and regulations while maintaining sufficient capital adequacy ratio (BIS Ratio) was strong with the BIS ratio of 20.5 percent and Tier I ratio of 18.4 percent, compared to the regulatory requirement of 11 percent and 8.5 percent, respectively, which was considered sufficient to support growth and withstand any uncertainties and volatilities in the foreseeable future.

The Board of Directors therefore concurs with the total dividend payment from the net profit arising from the year 2025 operations and unappropriated retained earnings at 3.65 baht per share or approximately 3,363,722,076 baht for common shareholders and preferred shareholders. The Bank already paid interim dividend at rate of 2.80 baht per share, amounting to 2,580,389,538 baht. Therefore, the remaining dividend will be proposed for appropriation at baht 0.85 per share or approximately 783,332,538 baht. The total dividend is equivalent to the dividend payout ratio of 89.1 percent on consolidated basis, compared to dividend payout ratio of 100 percent for year 2024.

Board of Directors' Opinion: The Board of Directors recommends that the shareholders acknowledge the interim dividend payment and approve the appropriation of profit arising from the year 2025 operations and dividend payment as follows:

- No legal reserve appropriation because the Bank's reserve has reached the amount required by laws;
- Appropriation of profit arising from the year 2025 operations as dividend payment for common shareholders and preferred shareholders at 3.65 baht per share of which the Bank paid interim dividend at rate of 2.80 baht per share amounting to 2,580,389,538 baht during the year and will pay remaining profit from the year 2025 operations as dividend at the rate of 0.85 baht per share, totaling 783,332,538 baht, making total dividend of 3,363,722,076 baht to shareholders, with the record date to determine the list of shareholders entitled to receive dividend on April 23, 2026, and the dividend payment shall be made on May 14, 2026;
- Appropriation of remaining profit arising from the year 2025 operations after annual dividend payment as regulatory capital fund.

Required Votes for Resolution: The resolution of this agenda item does not require voting for acknowledging the interim dividend payment and requires the majority voting of the shareholders who attend the meeting and cast their votes for approving the appropriation of profit arising from the year 2025 operations and dividend payment.

4. To approve the appointment of the auditors and their remuneration for the year 2026

Objective and Rationale: Pursuant to Section 120 of the Public Limited Companies Act B.E. 2535 (1992) and Section 43 of the Bank's Articles of Association which state that the annual general meeting of shareholders shall appoint an auditor and determine the remuneration of the auditor of the Bank every year. The Audit Committee, in accordance with the Bank's External Auditor Selection Guidelines, had considered proposal for the appointment of the Bank's auditors for the year 2026. It is recommended to the Board of Directors to propose the Annual General Meeting of Shareholders appointing Ms. Saranya Pludsri, or Ms. Bongkot Kriangphanamorn, or Ms. Ployjuta Sucanthamal of EY Office Limited as the Bank's auditors for the year 2026, subject to the approval from the Bank of Thailand, considering that they are qualified under the regulations of the Bank of Thailand and the Office of the Securities and Exchange Commission, and have shown satisfactory performance. Total audit fees for the Bank will not be exceeding 6,300,000 baht. Details are in Annex 3.

Board of Directors' opinion: The Board of Directors concurs with the proposal of the Audit Committee and recommends that the shareholders approve the appointment of Ms. Saranya Pludsri, CPA License No. 6768, or Ms. Bongkot Kriangphanamorn, CPA License No. 6777, or Ms. Ployjuta Sucanthamal, CPA License No. 10678 of EY Office Limited as the Bank's auditors for the year 2026 with remuneration of not exceeding 6,300,000 baht. All nominated auditors must be approved by the Bank of Thailand. Any one of these auditors is authorized to certify the auditor's report.

Required Votes for Resolution: The resolution for this agenda item requires a majority of votes of the shareholders who attend the meeting and cast their votes.

5. To approve the number of directors

Objective and Rationale : Pursuant to Section 67 of the Public Limited Companies Act B.E. 2535 (1992) and Section 24 of the Bank's Articles of Association which state that the shareholders shall, from time to time, by resolution of a general meeting, determine the number of directors, which shall be not less than five, and at least one-half of the directors must be domiciled in Thailand. In addition, the number of directors who are Thai nationals shall comply with the relevant laws.

The Board of Directors, after considering the Nomination and Compensation Committee of TISCO Financial Group's (TISCO NCC) recommendation that the current board composition and the number of directors, totaling thirteen (13), remain appropriate and aligned with the Bank's organizational structure, business scale, and the scope of duties and responsibilities of the Board of Directors.

Board of Directors' Opinion: The Board of Directors concurs with the proposal of TISCO NCC and recommends that the shareholders approve the number of directors at thirteen (13).

Required Votes for Resolution: The resolution for this agenda item requires a majority of votes of the shareholders who attend the meeting and cast their votes for the number of directors.

6. To approve the election of directors

Objective and Rationale: Pursuant to Section 70 of the Public Limited Companies Act B.E. 2535 (1992) and Section 25 of the Bank's Articles of Association, the entire Board of Directors shall be elected at the Annual General Meeting of Shareholders of each calendar year. The shareholders shall elect directors in accordance with the cumulative voting procedure as set out in Annex 8 hereto.

In considering the Bank's needs and acting in the best interests of the Bank, good corporate governance, and applicable laws and regulations, the Nomination and Compensation Committee of TISCO Financial Group (TISCO NCC) identifies qualified candidates who possess appropriate knowledge, capabilities, experience, and sufficient understanding of banking, finance, economics, information technology, laws, or other relevant fields consistent with the Bank's business strategies, and proposes such candidates to the Board of Directors for further recommendation to the shareholders for consideration.

Subsequent to the shareholders' approval of the number of directors under Agenda Item 5 at 13 (thirteen), the Board of Directors, after considering TISCO NCC's recommendation on the qualifications of the candidates in accordance with TISCO's Guidelines for Board Composition and Selection Criteria, proposes that the shareholders elect the existing twelve (12) directors, namely Mr. Pliu Mangkornkanok, Mr. Dung Ba Le, Ms. Penchun Jarikasem, Mr. Kanich Punyashthiti, Ms. Pongpen Ruengvirayudh, Mr. Tevin Vongvanich, Assoc. Prof. Dr. Sillapaporn Srijunpetch, Assoc. Prof. Dr. Vara Varavithya, Mr. Chi-Hao Sun (Howard Sun), Mr. Makoto Honda, Mr. Sakchai Peechapat, and Mr. Metha Pingsuthiwong, to continue their terms of office, and to elect one (1) new director, namely Ms. Sukhumarn Phanachet. All nominated candidates are knowledgeable, competent, experienced, and capable of providing independent and beneficial advice to support the Bank's business operations. The appointment of all nominated candidates have been approved by the Bank of Thailand. The profiles of the candidates and the definition of Independent Director are set out in Annex 4.

Board of Directors' Opinion: The Board of Directors concurs with the proposal of TISCO NCC and recommends that the shareholders approve the election of the nominated candidates, subject to the Bank of Thailand's approval, as shown in the list below.

1.	Mr. Pliu Mangkornkanok	Non-Executive Director
2.	Mr. Dung Ba Le	Non-Executive Director
3.	Ms. Penchun Jarikasem	Independent Director
4.	Mr. Kanich Punyashthiti	Independent Director
5.	Ms. Pongpen Ruengvirayudh	Independent Director
6.	Mr. Tevin Vongvanich	Independent Director
7.	Assoc. Prof. Dr. Sillapaporn Srijunpetch	Independent Director
8.	Assoc. Prof. Dr. Vara Varavithya	Independent Director

9.	Ms. Sukhumarn Phanachet (<i>New</i>)	Independent Director
10.	Mr. Chi-Hao Sun (Howard Sun)	Non-Executive Director
11.	Mr. Makoto Honda	Non-Executive Director
12.	Mr. Sakchai Peechapat	Executive Director
13.	Mr. Metha Pingsuthiwong	Executive Director

The Board of Director is of the opinion that the proposed director candidates possess the requisite qualifications and suitability for the Bank's business and do not have any prohibited characteristics under applicable laws and regulations. In addition, the existing directors have performed their duties with responsibility, due care, and integrity, in compliance with applicable laws, regulatory requirements, the Bank's Articles of Association, and the resolutions of the Board of Directors and the Annual General Meeting of Shareholders.

Furthermore, Ms. Penchun Jarikasem, Mr. Kanich Punyashtiti, Ms. Pongpen Ruengvirayudh, Mr. Tevin Vongvanich, Assoc. Prof. Dr. Sillapaporn Srijunpetch, Assoc. Prof. Dr. Vara Varavithya, and Ms. Sukhumarn Phanachet also qualify as Independent Directors under the Bank's criteria and are able to express independent opinions in compliance with the relevant requirements.

Required Votes for Resolution: The resolution for this agenda item requires that cumulative voting be applied according to the Bank's Articles of Association.

7. To approve the remuneration of directors for the year 2026

Objective and Rationale : The Nomination and Compensation Committee of TISCO Financial Group (TISCO NCC) made an annual review of the remuneration of directors to ensure that the remuneration is commensurate with their duties and responsibilities, as well as consistent with the remuneration of directors in the commercial banks of the same level and size. The directors' remuneration for the year 2026 has been considered by TISCO NCC and proposed to the Board of Directors, as detailed in Annex 5.

Board of Directors' Opinion: The Board of Directors concurs with the proposal of the Nomination and Compensation Committee of TISCO Financial Group and recommends that the shareholders approve the rates of remuneration for Directors and sub-committee members for the year 2026, in the form of monthly fee and meeting fee, to remain at the same rate as the 2025 Annual General Meeting of Shareholders' approval due to the aforementioned rate is nevertheless comparable to the commercial banks of the same level and size. Also, the non-monetary benefits offered to directors include group life and accident insurance or health insurance or medical benefit or travel insurance as appropriate, including the Directors & Officers Liability Insurance, to be valid until amended.

Required Votes for Resolution: The resolution of this agenda item requires a vote of not less than two-thirds of the total number of votes of shareholders who attend the meeting.

8. Other businesses (if any)

You are cordially invited to attend the meeting in the form of hybrid meeting (at Head office and via electronic media), at the above-mentioned date, hour, and venue. The Bank has set the date of closing registration book on April 1, 2026, to determine the list of shareholders who have the right to attend the Annual General Meeting of Shareholders for the year 2026.

For the shareholders or proxies who wish to attend the meeting via electronic media (e-AGM), please study the guidelines and Identification Documents Required for the Meeting Attendance as per Annex 8 and the method of use for the meeting system via electronic as attached in Annex 9. The Bank will send a username, password, and weblink to the shareholders according to the email address that you have registered. After the Bank has checked the names and the accuracy of various documents of shareholders or proxies. The registration system will be available from April 16, 2026, at 8:30 hours until the end of the Meeting on April 23, 2026.

For the shareholders who wish to attend the meeting in person, in order to facilitate the shareholders' travel to the venue of the Meeting, the Bank has prepared a map of the venue and methods of transportation in Annex 12.

For shareholders who wish to appoint another individual as a proxy to attend the meeting on their behalf, please study the guidelines and documents or evidence for attending the shareholder meeting and grant a proxy as per Annex 8. Additionally, we would like to request that shareholders or proxies, to bring a letter invitation or proxy form along with evidence required to show the right to attend the meeting. This letter and evidence must be presented to the registration officer on the day of the meeting.

The Bank also uploaded proxy forms (Forms A, B, and C) through the Bank's website. They are available for printing at www.tisco.co.th. Alternatively, you may request the original proxy forms from Corporate Secretariat Office at Tel. +66 2633 6855 or email to tisco_cs@tisco.co.th or Contact Center at Tel. +66 2633 6000. Details are provided in Annex 7.

In addition, the shareholders can consider appointing a proxy to the Bank's independent directors to attend the meeting and cast votes on the shareholder's behalf in this meeting, the shareholder can inform your intention to vote on every agenda in Proxy Form B, so that the Bank's independent directors can clearly vote according to your wishes. Profiles of independent directors to be appointed appear in Annex 6. In doing so, please complete and submit the proxy form together with identification documents by post to the Corporate Secretariat Office, TISCO Bank Public Company Limited, 7th Floor, TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500 or email at tisco_cs@tisco.co.th. If you have any questions concerning the agenda of this meeting, please submit them in advance to the Bank via the channels specified by the Bank, by April 21, 2026.

All shareholders can view the 2025 Form 56-1 One Report and related document by scanning QR Code, as shown in the invitation letter or the Bank's website at www.tisco.co.th from April 1, 2026. Any shareholder who requires the publication form of our reports, please fill in the details by scanning QR Code, as shown in Annex 7 and provide the contact information.

Yours sincerely,

TISCO Bank Public Company Limited



(Mr. Nipon Wongchotiwat)

Company Secretary

By order of the Board of Directors

Corporate Secretariat Office

Email: tisco_cs@tisco.co.th

Tel: +66 2633 6855

With concern about the personal data protection of the shareholders, TISCO Bank Public Company Limited has produced the Privacy Notice in relation to the collection, use, and disclosure of the shareholder's personal data in accordance with the Personal Data Protection Act B.E. 2562 (2019) and other related laws and regulations on the website at www.tisco.co.th. In case you grant proxy to another person for attending this meeting on your behalf, please notify that person of the mentioned Privacy Notice.

For consideration of Agenda 1: To acknowledge the Board of Directors' business activities conducted in 2025**Report from the Board of Directors**

In 2025, Thailand's economy faced significant pressure from a combination of structural weaknesses and external challenges. The year began with sluggish purchasing power, weak consumer confidence, and elevated household debt levels. Although exports showed some early resilience, the imposition of US reciprocal tariffs, raising import duties on Thai goods to 19%, together with a slowdown in tourism, dampened recovery prospects. Political instability further heightened uncertainty and eroded investor confidence. Severe flooding in the South and escalating tensions with Cambodia added further strain on infrastructure and economic activity. Despite subdued domestic consumption, the automotive sector showed tentative signs of stabilization, with domestic car sales rebounding modestly by 8.5% from their lowest level.

In response, the Bank of Thailand reduced the policy rate four times, from 2.25% to 1.25%, in an effort to support growth and liquidity. The "You Fight, We Help" assistance program played an important role in easing the burden of vulnerable borrowers and providing targeted financial relief. Toward the end of the year, the government introduced additional stimulus measures, including the "Half-Half Plus" initiative aimed at stimulating domestic spending and supporting business activity. Supported by stronger consumption and investment in the final quarter, GDP growth reached 2.4%.

Against this challenging backdrop, TISCO Bank reported a 10.8% year-on-year decline in net profit to 3,774 million baht, primarily reflecting higher provisioning expenses amid cautious economic conditions and the normalization of credit costs. Nonetheless, profit before provisions (PPOP) improved by 4.4%, driven by disciplined cost management and steady core business performance. Loan portfolio slightly declined by 0.2% from last year, attributable to loan repayment in corporate and SME segments, whereas hire purchase lending recovered, alongside improvements in the automotive market and higher penetration rates. Net interest income was affected by policy rate reductions and interest waivers granted under borrower assistance programs.

High-yield businesses, particularly auto-title loans, experienced a temporary slowdown in line with prudent risk management amid economic uncertainty. TISCO Bank remained committed to supporting vulnerable borrower groups through responsible lending practices and timely, targeted debt restructuring solutions in alignment with regulatory guidance. As a result, asset quality remained strong, and the loan loss coverage ratio was strengthened to 182%, reinforcing financial resilience and preparedness for potential volatility.

Fee-based businesses recorded improvement, particularly in bancassurance income generated through hire purchase operations. At the same time, TISCO Bank continued to strengthen its position as a holistic financial advisory provider by emphasizing its "Megatrend Retirement Planning" framework, aligned with Thailand's transition to an aging society and the need for structured long-term financial preparation. The "TISCO My Goal" program was introduced alongside advisory services from certified financial planners to support clients in achieving long-term objectives of wealth creation and wealth protection in a systematic manner.

Despite lower earnings, TISCO Bank maintained strong financial fundamentals, achieving a Return on Equity (ROE) of 10.3% while preserving a solid capital position with a BIS ratio of 20.5%. In parallel, Mr. Sakchai Peechapat, Group CEO, was recognized with the “Best CEO Award 2025” for the second consecutive year, reflecting leadership excellence.

TISCO Bank continued to embed ESG principles into its core operations. Green finance initiatives expanded through a higher proportion of EV-related lending and continued support for alternative energy projects. Lending practices consistently adhered to responsible lending principles, with appropriate assistance provided during periods of hardship to promote long-term financial sustainability. Governance standards remained anchored in transparency, accountability, and integrity. These efforts resulted in TISCO receiving a SET ESG Rating of AAA for the third consecutive year and recognition through the “Commended Sustainability Awards 2025” at the SET Awards.

Innovation remains central to long-term competitiveness. Artificial intelligence was identified as a strategic pillar, and an AI Center of Excellence was established in partnership with a leading global technology company to build sustainable digital capabilities and strengthen workforce competencies. AI applications have been progressively integrated across the organization to enhance productivity, improve analytical capabilities, and support the development of new business opportunities in an increasingly digital financial landscape.

Looking ahead to 2026, the Board anticipates continued economic headwinds driven by subdued domestic consumption, ongoing impacts from US tariffs, and political uncertainty. In response, the Bank will pursue a disciplined and selective growth strategy, focusing on lower-risk lending segments, maintaining strong capital buffers, and preserving balance sheet resilience while remaining attentive to strategic opportunities that support long-term value creation.

The Board of Directors expresses its sincere appreciation to shareholders, customers, business partners, management, and employees for their continued trust and dedication. Guided by prudent governance and a long-term strategic perspective, the Board remains confident in TISCO Bank’s ability to navigate economic volatility and deliver sustainable value to all stakeholders.

The Board of Directors

Remark

You can view the Annual Registration Statement and Annual Report (Form 56-1 One Report) for the year 2025 by scanning the QR code below.



For consideration of Agenda 2: To approve TISCO Bank Public Company Limited's Statement of Financial Position and Statement of Comprehensive Income for the year ended December 31, 2025

Independent Auditor's Report

To the Shareholders of TISCO Bank Public Company Limited

Opinion

I have audited the accompanying financial statements of TISCO Bank Public Company Limited (the Bank), which comprise the statement of financial position as at 31 December 2025, and the related statements of comprehensive income, changes in equity and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information (collectively "the financial statements").

In my opinion, the financial statements referred to above present fairly, in all material respects, the financial position of TISCO Bank Public Company Limited as at 31 December 2025, its financial performance and cash flows for the year then ended in accordance with Thai Financial Reporting Standards and the Bank of Thailand's regulations.

Basis for Opinion

I conducted my audit in accordance with Thai Standards on Auditing. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the Bank in accordance with the Code of Ethics for Professional Accountants including Independence Standards issued by the Federation of Accounting Professions (Code of Ethics for Professional Accountants) that are relevant to my audit of the financial statements, and I have fulfilled my other ethical responsibilities in accordance with the Code of Ethics for Professional Accountants. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Thai Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with

Thai Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Thai Standards on Auditing, I exercise professional judgement and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

I am responsible for the audit resulting in this independent auditor's report.



Saranya Pludsri

Certified Public Accountant (Thailand) No. 6768

EY Office Limited

Bangkok: 26 February 2026

TISCO Bank Public Company Limited

Statement of financial position

As at 31 December 2025

(Unit: Thousand Baht)

	Note	2025	2024
Assets			
Cash		818,057	901,308
Interbank and money market items - net	3.2, 3.8	38,669,646	38,091,183
Financial assets measured at fair value through profit or loss	3.3	1,444,544	1,293,898
Derivatives assets	3.4	91,174	55,782
Investments - net	3.5, 3.8	6,929,890	4,075,276
Loans to customers and accrued interest receivables	3.6, 3.8		
Loans to customers		237,747,993	238,103,818
Accrued interest receivables and undue interest income		1,782,935	1,658,586
Total loans to customers and accrued interest receivables		239,530,928	239,762,404
Less: Deferred revenue		(10,296,491)	(10,252,070)
Less: Allowance for expected credit loss	3.7	(8,081,873)	(7,464,893)
Total loans to customers and accrued interest receivables - net		221,152,564	222,045,441
Properties foreclosed - net	3.9	1,273,103	14,126
Investment properties	3.10	50,885	50,885
Premises and equipment - net	3.11	738,057	747,757
Right-of-use assets - net	3.12	312,314	399,750
Intangible assets - net	3.13	12,954	17,157
Deferred tax assets	3.30	256,223	324,032
Other assets	3.14	1,458,415	845,155
Total assets		273,207,826	268,861,750

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited
Statement of financial position (continued)
As at 31 December 2025

(Unit: Thousand Baht)

	Note	2025	2024
Liabilities and equity			
Liabilities			
Deposits	3.15	213,119,187	208,230,353
Interbank and money market items	3.16	10,156,306	9,856,352
Liabilities payable on demand		222,901	239,179
Debts issued and borrowings	3.17	2,918,768	2,776,122
Lease liabilities	3.18	315,427	401,380
Provisions	3.19	1,343,616	1,237,106
Accrued interest payable		1,333,487	1,726,448
Income tax payable		331,702	403,746
Dividend payable	4	1,566,665	2,156,468
Other liabilities	3.20	5,078,561	5,201,087
Total liabilities		236,386,620	232,228,241

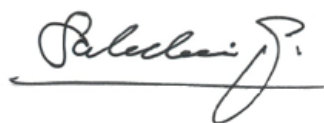
The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited
Statement of financial position (continued)
As at 31 December 2025

(Unit: Thousand Baht)

	Note	2025	2024
Equity			
Share capital			
Registered			
104 preference shares of Baht 10 each	3.21	1	1
921,567,588 ordinary shares of Baht 10 each		9,215,676	9,215,676
		<u>9,215,677</u>	<u>9,215,677</u>
Issued and fully paid-up			
104 preference shares of Baht 10 each	3.21	1	1
921,567,588 ordinary shares of Baht 10 each		9,215,676	9,215,676
		<u>9,215,677</u>	<u>9,215,677</u>
Share premium on ordinary shares		2,543,024	2,543,024
Other components of equity	3.23	359,803	357,138
Retained earnings			
Appropriated - statutory reserve		984,000	984,000
Unappropriated		23,718,702	23,533,670
Total equity		<u>36,821,206</u>	<u>36,633,509</u>
Total liabilities and equity		<u>273,207,826</u>	<u>268,861,750</u>
		-	-

The accompanying notes are an integral part of the financial statements.



Mr. Sakchai Peechapat
(Chairman of the Executive Board)




Mr. Metha Pingsuthiwong
(President)

TISCO Bank Public Company Limited
Statement of comprehensive income
For the year ended 31 December 2025

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2025	2024
Profit or loss:			
Interest income	3.24	16,679,518	17,599,482
Interest expenses	3.25	(4,648,633)	(5,258,333)
Net interest income		12,030,885	12,341,149
Fee and service income		1,803,436	1,554,562
Fee and service expenses		(96,566)	(88,779)
Net fee and service income	3.26	1,706,870	1,465,783
Net gain on financial instruments measured at fair value through profit or loss	3.27	111,248	198,200
Net gain on investments	3.28	7,003	2,594
Penalty fee income from loans		127,156	115,886
Other operating income		334,421	130,943
Total operating income		14,317,583	14,254,555
Operating expenses			
Employee expenses		2,652,213	2,680,157
Premises and equipment expenses		1,177,788	1,203,853
Taxes and duties		371,210	378,859
Intercompany supporting fee expenses	3.32	3,089,592	3,188,677
Other operating expenses		665,116	707,104
Total operating expenses		7,955,919	8,158,650
Expected credit loss	3.29	1,648,220	812,129
Profit from operations before income tax expenses		4,713,444	5,283,776
Income tax expenses	3.30	939,045	1,054,459
Profit for the year		3,774,399	4,229,317

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited

Statement of comprehensive income (continued)

For the year ended 31 December 2025

(Unit: Thousand Baht, except earnings per share expressed in Baht)

	Note	2025	2024
Other comprehensive income:			
<i>Other comprehensive income to be reclassified</i>			
<i>to profit or loss in subsequent periods</i>			
Gain on valuation of investments in debt instruments			
measured at fair value through other comprehensive income	3.23	6,425	10,926
Income tax effects	3.30	(1,285)	(2,185)
Other comprehensive income to be reclassified			
to profit or loss in subsequent periods - net of income tax		5,140	8,741
<i>Other comprehensive income not to be reclassified</i>			
<i>to profit or loss in subsequent periods</i>			
Changes in surplus on revaluation of assets	3.23	-	15,343
Actuarial loss		(90,938)	(73,333)
Income tax effects	3.30	18,188	11,598
Other comprehensive income not to be reclassified			
to profit or loss in subsequent periods - net of income tax (loss)		(72,750)	(46,392)
Other comprehensive income for the year (loss)		(67,610)	(37,651)
Total comprehensive income for the year		3,706,789	4,191,666
Earnings per share			
Basic earnings per share (Baht per share)	3.31	4.10	4.59

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited

Statement of cash flows

For the year ended 31 December 2025

	(Unit: Thousand Baht)	
	2025	2024
Cash flows from operating activities		
Profit from operations before income tax	4,713,444	5,283,776
Adjustments to reconcile profit from operations before income tax to net cash provided by (paid from) operating activities		
Depreciation and amortisation	211,888	218,904
Expected credit loss	3,415,507	2,763,412
Other provisions (reversal)	(42,453)	1,755
Reversal of allowance for impairment of properties foreclosed	-	(36)
Gain on disposal of investments in securities	(6,340)	(304)
Unrealised (gain) loss on foreign exchange transactions and trading derivatives	170,063	(53,049)
Gain on financial instruments measured at fair value through profit or loss	(150,646)	(248,041)
Gain on disposal of properties foreclosed	(8,575)	(10,536)
Gain on changes in fair value of investment properties	-	(1,257)
(Gain) loss on disposal/write-off of equipment, vehicles and intangible assets	(419)	518
Employee benefit expenses	142,967	147,956
Increase in accrued income	(47,254)	(3,870)
Increase (decrease) in accrued expenses	9,756	(162,678)
Net interest income	(12,030,885)	(12,341,149)
Dividend income	(62,914)	(50,896)
Cash received on interest income	16,480,888	17,600,494
Cash paid on interest expenses	(4,047,159)	(3,902,874)
Cash received on dividend income	62,914	50,896
Cash paid on income tax	(925,758)	(1,262,802)
Profit from operating activities before changes in operating assets and liabilities	7,885,024	8,030,219

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited
Statement of cash flows (continued)
For the year ended 31 December 2025

	(Unit: Thousand Baht)	
	2025	2024
Operating assets (increase) decrease		
Interbank and money market items	(584,436)	9,042,238
Loans to customers	(2,700,142)	(4,416,652)
Properties foreclosed	(1,258,977)	10,829
Other assets	(568,223)	148,704
Operating liabilities increase (decrease)		
Deposits	4,888,834	(2,499,651)
Interbank and money market items	299,954	1,460,173
Liabilities payable on demand	(16,278)	1,745
Short-term debts issued and borrowings	(117,354)	100,000
Provision for employee benefits	(58,951)	(44,500)
Other liabilities	(986,068)	(909,817)
Net cash flows from operating activities	6,783,383	10,923,288
Cash flows from investing activities		
Cash paid for purchase of investments in securities	(10,221,374)	(9,385,364)
Cash received from disposal of investments in securities	7,411,859	8,200,046
Cash paid for purchase of building improvements, equipment and vehicles	(34,406)	(22,943)
Cash paid for purchase of intangible assets	(1,066)	(1,065)
Cash received from disposal of building improvements, equipment and vehicles	608	376
Net cash flows used in investing activities	(2,844,379)	(1,208,950)
Cash flows from financing activities		
Cash received from issuance of long-term debentures	2,200,000	-
Cash paid for redemption of long-term debentures	(1,940,000)	(5,200,000)
Cash paid on lease liabilities	(172,742)	(174,728)
Dividend paid	(4,109,513)	(4,349,799)
Net cash flows used in financing activities	(4,022,255)	(9,724,527)
Net decrease in cash	(83,251)	(10,189)
Cash at beginning of the year	901,308	911,497
Cash at end of the year	818,057	901,308
Supplement cash flows information		
Non-cash transactions		
Right-of-use assets	80,245	106,982
Transfer-in of properties foreclosed in settlement of loans to customers	1,954,646	835,970

The accompanying notes are an integral part of the financial statements.

TISCO Bank Public Company Limited

Statement of changes in equity

For the year ended 31 December 2025

(Unit: Thousand Baht)

	Issued and fully paid-up		Share premium on ordinary shares	Other components of equity			Retained earnings		
	Preference shares	Ordinary shares		Surplus (deficit) on changes in value of investments		Total	Appropriated	Unappropriated	Total
				measured at fair value through other comprehensive income	Surplus on revaluation of assets				
Balance as at 1 January 2024	1	9,215,676	2,543,024	(1,434)	340,070	338,636	984,000	23,341,049	36,422,386
Dividend paid (Note 4)	-	-	-	-	-	-	-	(3,981,172)	(3,981,172)
Profit for the year	-	-	-	-	-	-	-	4,229,317	4,229,317
Other comprehensive income for the year (loss)	-	-	-	8,741	12,274	21,015	-	(58,666)	(37,651)
Total comprehensive income for the year	-	-	-	8,741	12,274	21,015	-	4,170,651	4,191,666
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	(2,513)	(2,513)	-	3,142	629
Balance as at 31 December 2024	1	9,215,676	2,543,024	7,307	349,831	357,138	984,000	23,533,670	36,633,509
Balance as at 1 January 2025	1	9,215,676	2,543,024	7,307	349,831	357,138	984,000	23,533,670	36,633,509
Dividend paid (Note 4)	-	-	-	-	-	-	-	(3,519,710)	(3,519,710)
Profit for the year	-	-	-	-	-	-	-	3,774,399	3,774,399
Other comprehensive income for the year (loss)	-	-	-	5,140	-	5,140	-	(72,750)	(67,610)
Total comprehensive income for the year	-	-	-	5,140	-	5,140	-	3,701,649	3,706,789
Transfer surplus on revaluation of assets to retained earnings	-	-	-	-	(2,475)	(2,475)	-	3,093	618
Balance as at 31 December 2025	1	9,215,676	2,543,024	12,447	347,356	359,803	984,000	23,718,702	36,821,206

The accompanying notes are an integral part of the financial statements.

For consideration of Agenda 4: To approve the appointment of the auditors and their remuneration for the year 2026

Pursuant to the Public Limited Companies Act B.E. 2535 and Section 43 of the Bank's Articles of Association which state that the annual general meeting of shareholders shall appoint an auditor and determine the remuneration of the auditor of the Bank every year. The Audit Committee, in accordance with the Bank's External Auditor Selection Guidelines, had considered proposal for the appointment of the Bank's auditors for the year 2026. The Board of Directors concurred with the proposal of the Audit Committee and considered it appropriate for the meeting of shareholders to consider as follows.

To appoint the auditor

To consider appointing auditors of EY Office Limited for the year 2026, based on the quality of work, the firm's credentials, proficiency, and audit delivery timeframe. All nominated auditors must be approved by the Bank of Thailand. Any one of these auditors is authorized to certify the auditor's report. The proposed auditors and their profiles are presented herewith.

Name of auditors	CPA License Number	No. of working years with the Company
1. Ms. Saranya Pludsri	6768	3 Years
2. Ms. Bongkot Kriangphanamorn	6777	None <i>(Having never signed on the auditor's reports)</i>
3. Ms. Ployjuta Suncanthamal	10678	None <i>(Having never signed on the auditor's reports)</i>

Auditors' Profile No. 1

Name : Ms. Saranya Pludsri

Age : 53 years

Education : - Master's Degree in Business Administration, Thammasat University
- Bachelor's Degree in Accounting, Thammasat University

CPA License Number : 6768

Year of Registration : 2008

Current Position : Audit Partner, EY Office Limited

Other Position : None

Work Experiences : 2017-Present Audit Partner, EY Office Limited
1996-Present EY Office Limited

Number of working years with TISCO Group : 3 Years

Direct or indirect benefit or interest in the Company, its subsidiaries, managements, the Company's major shareholders or related persons : None

Auditors' Profile No. 2

Name : Ms. Bongkot Kriangphanamorn

Age : 49 years

Education : - Master's Degree in Accounting, Thammasat University
- Bachelor's Degree in Accounting, Chulalongkorn University

CPA License Number : 6777

Year of Registration : 2008

Current Position : Audit Partner, EY Office Limited

Other Position : None

Work Experiences : 2017-Present Audit Partner, EY Office Limited
1999-Present EY Office Limited

Number of working years with TISCO Group : None (*Having never signed on the auditor's reports*)

Direct or indirect benefit or interest in the Company, its subsidiaries, managements, the Company's major shareholders or related persons : None

Auditors' Profile No. 3

Name : Ms. Ployjuta Sucanthamal

Age : 42 years

Education : - Master's Degree in Accountancy, Kasetsart University
- Bachelor's Degree in Accountancy, Kasetsart University

CPA License Number : 10678

Year of Registration : 2018

Current Position : Audit Partner, EY Office Limited

Other Position : None

Work Experiences : 2023-Present Audit Partner, EY Office Limited
2005-Present EY Office Limited

Number of working years with TISCO Group : None (*Having never signed on the auditor's reports*)


Direct or indirect benefit or interest in the Company, its subsidiaries, managements, the Company's major shareholders or related persons : None

To approve the audit fees

The total fee quoted by EY Office Limited for the year 2026 is 6,300,000 baht, increased by 3.1% from the 2025 fee of 6,110,000 baht. This increase is due to audit workload following the ongoing expansion of loan portfolios together with more review of internal control related to IT system. The increase also reflects the normal rate of increase and inflation.

For consideration of Agenda 6: To approve the election of directors

Candidate's Profile No. 1

<p>Name - Surname</p> <p>Proposed Director Status</p> <p>Current Position</p> <p>Number of years holding directorship up to the present term</p> <p>Age</p> <p>Nationality</p> <p>Education</p> <p>Director Training</p> <p>TISCO Bank Shareholding</p> <p>Position in TISCO Group</p>	<p>: Mr. Pliu Mangkornkanok</p> <p>: Non-Executive Director</p> <p>: Non-Executive Director Chairman of the Board of Directors</p> <p>: 17 years 4 months <i>(First appointment in September 2008, Latest appointment in April 2025)</i></p> <p>: 78</p> <p>: Thai</p> <p>: - Master of Business Administration (Finance), University of California at Los Angeles, USA - Master of Science (Industrial Engineering), Stanford University, USA - Bachelor of Engineering (Industrial Engineering), Chulalongkorn University</p> <p>: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Strategic Board Master Class - Audit Committee Program - Role of Chairman Program - Director Certification Program - Directors Leadership Certification Program, Class 0/2021 - Chairman Forum 2025: Building Future-Ready Organizations Through Chairman <u>Training courses by Capital Market Academy (CMA)</u> - Senior Executive Program, Capital Market Academy (CMA), Class 10 <u>Training courses by Thailand Energy Academy (TEA)</u> - The Executive Program in Energy Literacy for a Sustainable Future, Class 5 <u>Training courses by the National Defense College of Thailand (NDC)</u> - National Defense Course, Class 10 <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i></p> <p>: - None.</p> <p>: - Chairman of the Board / Non-Executive Director, TISCO Financial Group Plc. - Chairman of the Board / Non-Executive Director, TISCO Bank Plc.</p>	
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Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	:	- None.			
Position in Other Company with Conflict of Interest	:	- None.			
Position in Other Listed Company	:	- None.			
Position in Other Non-listed Company (3 companies)	:	- Director, Amata Spring Development Co., Ltd. - Director, Chuchawal-Royal Haskoning Co., Ltd. - Advisor, Design 103 International Ltd.			
Position in Other Organization (2 organizations)	:	- Vice Chairman, TISCO Foundation - Advisor, Sem Pringpuangkeo Foundation			
Experience in the past 5 years	:	- Independent Director, TISCO Financial Group Plc. - Independent Director, TISCO Bank Plc. - Vice Chairman / Member of Human Resources Committee / Independent Director / Chairman of the Audit Committee, Star Petroleum Refining Plc. - Director, Chuchawal-Royal Haskoning Co., Ltd.			
Meeting Attendance in 2025	:	- Ordinary Shareholders' Meeting	1	out of	1 meeting
		- Board of Directors	6	out of	6 meetings

Remark: Information as of January 31, 2026.

Candidate's Profile No. 2



Name - Surname	:	Mr. Dung Ba Le	
Proposed Director Status	:	Non-Executive Director	
Current Position	:	Non-Executive Director Vice Chairman of the Board of Directors	
Number of years holding directorship up to the present term	:	9 months <i>(First appointment in April 2024)</i>	
Age	:	60	
Nationality	:	American	
Education	:	- Master of Science (Foreign Service), Georgetown University, USA - Master of Science (Electrical Engineering), State University of New York, USA - Bachelor of Science (BS) Electrical Engineering, Virginia Polytechnic Institute & State University, USA	
Director Training	:	<u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Director Certification Program (DCP), Class 361/2024 - Director Accreditation Program (DAP), Class 211/2023 - Director's Briefing 1/2025: Top 10 sustainability trends to watch in 2025 <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>	
TISCO Bank Shareholding	:	- None.	
Position in TISCO Group	:	- Non-Executive Director / Vice Chairman of the Board of Directors / Member of the Nomination and Compensation Committee, TISCO Financial Group Plc. - Non-Executive Director/ Vice Chairman of the Board of Directors / TISCO Bank Plc.	
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	:	- None.	
Position in Other Company with Conflict of Interest	:	- None.	
Position in Other Listed Company	:	- None.	
Position in Other Non-listed Company	:	- None.	
Position in Other Organization	:	- None.	
Experience in the past 5 years	:	- Advisor to the Chairman of the Board, Vietnam Technological and Commercial Joint-stock Bank	
Meeting Attendance in 2025	:	- Ordinary Shareholders' Meeting - Board of Directors	First appointment in AGM2025 5 out of 5 meetings

Remark: Information as of January 31, 2026.

Candidate's Profile No. 3



Name - Surname	:	Ms. PENCHUN JARIKASEM
Proposed Director Status	:	Independent Director
Current Position	:	Independent Director Chairperson of the Audit Committee
Number of years holding directorship up to the present term	:	3 years 9 months <i>(First appointment in April 2022, Latest appointment in April 2025)</i>
Age	:	71
Nationality	:	Thai
Education	:	- Master of Business Administration, Thammasat University - Bachelor of Arts, Chulalongkorn University
Director Training	:	<u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Board Nomination and Compensation Program - The Board's Role in Mergers and Acquisitions - Advanced Audit Committee Program (Class 47/2023 & Class 7/2012) - IT Governance and Cyber Resilience Program - Risk Management Program for Corporate Leaders - Board Matters and Trends - Ethical Leadership Program - Role of Chairman Program - Director Certificated Program - Director Accreditation Program <u>Training courses by the Capital Market Academy (CMA)</u> - Capital Market Academy Leadership, Class 4 <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>
TISCO Bank Shareholding	:	- None.
Position in TISCO Group	:	- Chairperson of the Audit Committee / Member of the Nomination and Compensation Committee / Independent Director, TISCO Financial Group Plc. - Chairperson of the Audit Committee / Independent Director, TISCO Bank Plc.
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	:	- None.
Position in Other Company with Conflict of Interest	:	- None.

- Position in Other Listed Company** : - Independent Director / Chairperson of the Audit Committee, Osotspa Plc.
(1 company)
- Position in Other Non-listed Company** : - Independent Director / Chairperson of the Audit Committee, Ritta Holdings Co., Ltd.
(1 company)
- Position in Other Organization** : - Member of the Board of Governors / Chairperson of the Audit Committee / Chairperson of the Securities Investor Protection Fund Committee (SIPF),
(1 company) The Stock Exchange of Thailand
- Experience in the past 5 years** : - Subcommittee on Finance and Accounting and the working group established to resolve accounting issues, The Energy Conservation Fund
- Independent Director / Chairperson of the Audit Committee / Member of Audit Committee / Chairperson of the Risk Management Committee, PTT Exploration and Production Plc.
- Member of the Audit Committee, TISCO Financial Group Plc.
- Member of the Audit Committee, TISCO Bank Plc.
- Meeting Attendance in 2025** : - Ordinary Shareholders' Meeting 1 out of 1 meeting
- Board of Directors 6 out of 6 meetings
- Audit Committee 13 out of 13 meetings
- Joint Meeting of Risk Oversight Committee and Audit Committee 1 out of 1 meeting

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026.

Candidate's Profile No. 4



Name - Surname	: Mr. Kanich Punyashtithi
Proposed Director Status	: Independent Director
Current Position	: Independent Director
Number of years holding directorship up to the present term	: 4 years 9 months (First appointment in April 2021, Latest appointment in April 2025)
Age	: 57
Nationality	: Thai
Education	: - Master of Laws (cum laude), The Catholic University Leuven, Belgium - Master of Laws, The University of Michigan, USA - Master of Laws, Harvard University, USA - Bachelor of Laws, Chulalongkorn University
Director Training	: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Role of the Chairman Program - Director Certification Program - Director Accreditation Program - Board Nomination and Compensation Program - ESG Legal Risk Prevention and Due Diligence - ESG in the Boardroom: A Practical Guide for Board (ESG) - Corporate Governance for Executives, Class 24/2024 - Director Forum 2025: Future-Ready Boards: Board Nomination and Compensation Strategies <u>Training courses by the Thailand Institute of Justice</u> - High Level Justice Process Administrators Certificate, Class 17 <u>Training courses by the National Defense College of Thailand</u> - National Defense Course (NDC), Class 64 (Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)
TISCO Bank Shareholding	: - None.
Position in TISCO Group	: - Chairman of the Nomination and Compensation Committee / Member of the Governance and Sustainability Committee / Independent Director, TISCO Financial Group Plc. - Independent Director, TISCO Bank Plc.
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	: - None.

Position in Other Company with Conflict of Interest	:	- None.			
Position in Other Listed Company <i>(1 company)</i>	:	- Independent Director / Member of the Audit Committee / Chairman of the Nomination and Compensation Committee, Thai President Foods Plc.			
Position in Other Non-listed Company <i>(6 companies)</i>	:	- Independent Director / Member of the Audit Committee /Chairman of Corporate Governance Committee, Muang Thai Life Assurance Plc. - Director, B.Grimm S.Napa Solar Power Co., Ltd. - Director, SNC (2015) Co., Ltd. - Legal Advisor, Siam Piwat Co., Ltd. - Legal Advisor, S. Napa (Thailand) Co., Ltd. - Director / Legal Advisor, Global Utilities Service Co., Ltd.			
Position in Other Organization <i>(7 organizations)</i>	:	- Committee Member, Consideration and Reformation Committee of Partnership and Companies Law - Director, Chitralada Technology Institute - Director, The National Identity Foundation - Director, Prince Mahidol Foundation - Director, H.R.H. Princess Maha Chakri Sirindhorn Foundation for Chitralada School - Vice Chairman, Rajpracha Samasai School Foundation - Director, H.R.H. Princess Maha Chakri Sirindhorn Foundation for the Faculty of Arts, Chulalongkorn University			
Experience in the past 5 years	:	- Member of the Nomination and Compensation Committee, Thai President Foods Plc. - Member of the Nomination and Compensation Committee, TISCO Financial Group Plc. - Independent Director / Chairman of the Nomination and Remuneration Committee / Member of the Audit Committee, Thitikorn Plc. - Assistant Professor / Vice Dean, Chulalongkorn University - Director, Law Reform Commission of Thailand Committee - Director, Pangjee Design Co., Ltd.			
Meeting Attendance in 2025	:	- Ordinary Shareholders' Meeting	1	out of	1 meeting
		- Board of Directors	6	out of	6 meetings

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026.

Candidate's Profile No. 5



Name - Surname	: Mrs. Pongpen Ruengvirayudh
Proposed Director Status	: Independent Director
Current Position	: Member of the Audit Committee
Number of years holding directorship up to the present term	: 3 years 9 months (First appointment in April 2022, Latest appointment in April 2025)
Age	: 71
Nationality	: Thai
Education	: - Master of Business Administration, Thammasat University - Master of Business Administration (Finance), Katholieke University, Belgium - Bachelor of Business Administration, Thammasat University
Director Training	: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Risk Management Program for Corporate Leaders - Director Certification Program (Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)
TISCO Bank Shareholding	: - None.
Position in TISCO Group	: - Lead Independent Director / Member of the Audit Committee / Member of the Governance and Sustainability Committee / Independent Director, TISCO Financial Group Plc. - Member of the Audit Committee / Independent Director, TISCO Bank Plc.
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	: - None.
Position in Other Company with Conflict of Interest	: - None.
Position in Other Listed Company	: - None.
Position in Other Non-listed Company (1 company)	: - Independent Director, Yip In Tsoi & Co., Ltd.
Position in Other Organization (4 organizations)	: - Associate Judge, the Central Intellectual Property and International Trade Court - Chairperson of the Supervisory Board of ABF Thailand Bond Index Fund (ABFTH), The Bank of Thailand - Chairperson of the Investment Seeking Benefits from Money and Assets Supervision Subcommittee, Equitable Education Fund - Qualified member, Dhurakij Pundit University Council

- Experience in the past 5 years** : - Independent Director / Member of the Audit Committee, SCG Packaging Plc.
- Honorary Director of the Corporate Bond Stabilization Fund (BSF) Committee, The Bank of Thailand
- Member of the Investment Management Subcommittee, Social Security Fund
- Chairperson of the Monetary Policy Subcommittee, Thai Health Promotion Foundation
- Meeting Attendance in 2025** : - Ordinary Shareholders' Meeting 1 out of 1 meeting
- Board of Directors 6 out of 6 meetings
- Audit Committee 13 out of 13 meetings
- Joint Meeting of Risk Oversight Committee and Audit Committee 1 out of 1 meeting

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026.

Candidate's Profile No. 6



- Name : Mr. Tevin Vongvanich
- Proposed Director Status : Independent Director
- Current Position : Independent Director
Member of the Risk Oversight Committee
- Number of years holding directorship up to the present term : 9 months
(First appointment in April 2025)
- Age : 68
- Nationality : Thai
- Education : - Ph.D. (Honorary) in Engineering, Faculty of Engineering, Chulalongkorn University
- Ph.D. (Honorary) in Civil Engineering, Faculty of Industry and Technology, Raja Mangala University of Technology Isan
- Master of Science (Petroleum Engineering), University of Houston, USA
- Master of Science (Chemical Engineering), Rice University, USA
- Bachelor of Engineering (Chemical Engineering), (First-Class Honors), Chulalongkorn University
- Director Training : Accredited and extension courses by the Thai Institute of Directors (IOD)
- Director Certification Program (DCP 21/2002)
- Financial Statements for Directors (FSD 6/2009)
- Role of the Compensation Committee (RCC 13/2011)
- Anti-corruption for Executive Program (ACEP 15/2015)
- Ethical Leadership Program (ELP 7/2017)
- ID Forum 2025: Role of Independent Directors in Overseas Expansion and International Markets
Training courses by the Capital Market Academy
- Capital Market Academy Leadership Programs, Class 6
Training courses/seminars by the Thailand Energy Academy (TEA)
- The Executive Program in Energy Literacy for a Sustainable Future, Class 3
Training courses by the National Defense College of Thailand
- Diploma, National Defense College, the Joint State-Private Sector Course, Class 22
(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)

TISCO Bank Shareholding	:	- None.
Position in TISCO Group	:	- Independent Director / Member of the Risk Oversight Committee, TISCO Financial Group Plc. - Independent Director / Member of the Risk Oversight Committee, TISCO Bank Plc.
Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	:	- None.
Position in Other Company with Conflict of Interest	:	- None.
Position in Other Listed Company (3 companies)	:	- Vice Chairman of the Board of Directors, Berli Jucker Plc. - Chairman of the Nomination and Compensation committee / Member of the Sustainability and Risk Management Committee / Independent Director and Member of Audit Committee, Indorama Ventures Plc. - Independent Director / Member of the Corporate Governance and Sustainability Development Committee / Chairman of the Risk Management Committee, Amata Corporation Plc.
Position in Other Non-listed Company (5 companies)	:	- Chairman, Amata U Co., Ltd. - Director, Twin & A Co., Ltd. - Chairman, Nice Group Holding Corp Co., Ltd. - Director, Khaoyai Casa Resort Co., Ltd. - Director, Khaoyai Casa (2024) Co., Ltd
Position in Other Organization (4 organizations)	:	- Fellow Member, Thai Institute of Directors (IOD) - Board of Trustees, Thailand Management Association (TMA) - Council Member, Chulalongkorn University Council - Council Member, King Mongkut's University of Technology Thonburi

Experience in the past 5 years

- Chairman of the Board and Director, InnoSpace (Thailand) Co., Ltd.
- Qualified Director / Chairman of the Subcommittee on National Competitiveness Development (NCCPD), Office of the National Economic and Social Development Council (NESDC)
- Director, Bio-Circular-Green Economy: BCG Model
- Board member and chairman of the subcommittee for the preparation of the state enterprise development plan, State Enterprise Policy Office (SEPO)
- Chairman of the Subcommittee on Capital Market Competitiveness Development, Office of the Securities and Exchange Commission
- Chairman of the Executive Board of the National Competitiveness Enhancement Fund Management and Administration Unit (NCPAM), Office of National Higher Education Science Research and Innovation Policy Council (NXPO)

Meeting attendance in 2025

- : - Ordinary Shareholders' Meeting First appointment in 2025 AGM
- Board of Directors 5 out of 5 meetings
 - Risk Oversight Committee 6 out of 6 meetings
 - Joint Meeting of Risk Oversight Committee and Audit Committee 1 out of 1 meeting

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026.

Candidate's Profile No. 7



Name - Surname	: Assoc. Prof. Dr. Sillapaporn Srijunpetch
Proposed Director Status	: Independent Director
Current Position	: Independent Director Member of the Audit Committee
Number of years holding directorship up to the present term	: 3 years 6 months <i>(First appointment in July 2022, Latest appointment in April 2025)</i>
Age	: 63
Nationality	: Thai
Education	: - Doctor of Philosophy (Accounting), Manchester Business School, University of Manchester, UK - Master of Business Administration, The George Washington University, U.S.A. - Master of Accounting, Thammasat University - Bachelor of Accounting (Honors), Thammasat University
Director Training	: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Director Accreditation Program (DAP) <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>
TISCO Bank Shareholding	: - None.
Position in TISCO Group	: - Member of the Nomination and Compensation Committee / Member of the Audit Committee / Independent Director, TISCO Financial Group Plc. - Member of the Audit Committee / Independent Director, TISCO Bank Plc.
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	: - None.
Position in Other Company with Conflict of Interest	: - None.
Position in Other Listed Company	: - None.
Position in other non-listed company (1 company)	: - Director, Pataya Food Industries Limited
Position in Other Organization (2 organizations)	: - Chairman of the Accounting Education and Technology Committee, Federation of Accounting Professions under The Royal Patronage of His Majesty the King - Member of the Audit Committee / Independent Director, Institute for Small and Medium Enterprises Development

- Experience in the past 5 years** : - Director, T T T Holding Co., Ltd.
 - Member of the Audit Committee, The Thailand Automotive Institute
 - Independent Director, Member of the Audit Committee and Member of the Corporate Governance Committee, Principal Capital Plc.
 - Faculty Member of Department of Accounting, Faculty of Commerce and Accountancy, Thammasat University
- Meeting Attendance in 2025** : - Ordinary Shareholders' Meeting 1 out of 1 meeting
 - Board of Directors 6 out of 6 meetings
 - Audit Committee 13 out of 13 meetings
 - Joint Meeting of Risk Oversight Committee 1 out of 1 meeting and Audit Committee

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026.

Candidate's Profile No. 8



Name - Surname	: Assoc. Prof. Dr. Vara Varavithya
Proposed Director Status	: Independent Director
Current Position	: Independent Director Member of the Risk Oversight Committee
Number of years holding directorship up to the present term	: 3 years 1 month <i>(First appointment in December 2022, Latest appointment in April 2025)</i>
Age	: 58
Nationality	: Thai
Education	: - Doctor of Philosophy (Computer Engineering), Iowa State University, USA - Master of Computer Engineering, Iowa State University, USA - Bachelor of Engineering (First-Class Honors), King Mongkut's University of Technology North Bangkok
Director Training	: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Role of the Chairman Program - Director Certification Program (DCP 349/2023) <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>
TISCO Bank Shareholding	: - None.
Position in TISCO Group	: - Member of the Governance and Sustainability Committee / Member of the Risk Oversight Committee / Independent Director, TISCO Financial Group Plc. - Member of the Risk Oversight Committee / Independent Director, TISCO Bank Plc.
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	: - None.
Position in Other Company with Conflict of Interest	: - None.
Position in Other Listed Company	: - None.
Position in other non-listed company	: - None.
Position in Other Organization	: - Dean, Faculty of Digital Technology, Chitralada Technology Institute <i>(1 organization)</i>


- Experience in the past 5 years** : - Faculty Member of the Department of Digital Technology, Chitralada Technology Institute
- Faculty Member of the Department of Electrical Engineering, King Mongkut's University of Technology North Bangkok
- Meeting Attendance in 2025** : - Ordinary Shareholders' Meeting 1 out of 1 meeting
- Board of Directors 6 out of 6 meetings
- Risk Oversight Committee 8 out of 8 meetings
- Joint Meeting of Risk Oversight Committee and Audit Committee 1 out of 1 meeting

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026

Candidate's Profile No. 9 *(New)*

Name - Surname	:	Ms. Sukhumarn Phanachet	
Proposed Director Status	:	Independent Director	
Current Position	:	<i>No directorship in TISCO Bank Plc.</i>	
Number of years holding directorship up to the present term	:	<i>No directorship in TISCO Bank Plc.</i>	
Age	:	60	
Nationality	:	Thai	
Education	:	- Master of Business Administration (International Finance), University of British Columbia, Canada - Bachelor of Accounting (First-Class Honors), Chulalongkorn University	
Director Training	:	- Certified Financial Analyst, CFA Institute, U.S.A. - Fletcher Executive Education Program on Climate Change, Tuft University, USA - ICMA Sustainable Bond Certificate Program (2023) and Operations Certificate Program - Prosci Change Management Certificate Program - Specialized Courses on Risk Management (2013) and Payment System Policy and Oversight, Federal Reserve Bank of New York, USA <u>Training Accredited and extension courses/seminars by the Thai Institute of Directors (IOD)</u> - Director Certification Program <u>Training courses/seminars by the Capital Market Academy (CMA)</u> - Capital Market Academy Executives Program	
TISCO Bank Shareholding	:	- None.	
Position in TISCO Group	:	- <i>No directorship in TISCO Financial Group Plc. and TISCO Bank Plc.</i>	
Position in Rival Companies/ Connected Business that may Cause Conflicts of Interest	:	- None.	
Position in Other Company with Conflict of Interest	:	- None.	
Position in Other Listed Company	:	- None.	
Position in Other non-listed company (<i>1 company</i>)	:	- Deputy Treasurer, Treasury Department, Asian Development Bank Manila, Philippines	
Position in Other Organization	:	- None.	

Experience in the past 5 years : - Assistant Treasurer, Treasury Services Division, Asian Development Bank
Manila, Philippines

Meeting Attendance in 2025 : No directorship in TISCO Financial Group Plc. and TISCO Bank Plc.

Additional qualification for independent director

Type of relationship with the Company	Yes	No
1. Being close relative of management or major shareholder of the Company or its subsidiaries		✓
2. Having the following relationship with the Company, parent company, subsidiary company, associated company or any juristic persons who might have a conflict of interest at present or during the past 2 years;		
2.1 Taking part in the management or being an employee, staff member, advisor who receives a regular salary		✓
2.2 Being professional services provider, e.g. auditor, legal advisor		✓
2.3 Having business relation that is material and could be barrier to independent judgment		✓

Remark: Information as of January 31, 2026

Candidate's Profile No. 10



Name - Surname	:	Mr. Chi-Hao Sun (Howard Sun)			
Proposed Director Status	:	Non-Executive Director			
Current Position	:	Executive Director			
		Member of the Executive Board			
Number of years holding directorship up to the present term	:	14 years 7 months			
		<i>(First appointment in June 2011, Latest appointment in April 2025)</i>			
Age	:	49			
Nationality	:	Taiwanese			
Education	:	- Master of Science (Finance), Bentley University, USA			
		- Master of Business Administration, Boston University, USA			
		- Bachelor of Arts (Economics), Taipei University, Taiwan			
Director Training	:	<u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u>			
		- Director Accreditation Program (DAP 225/2024)			
		<i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>			
TISCO Bank Shareholding	:	- None.			
Position in TISCO Group	:	- Member of the Executive Board / Executive Director, TISCO Financial Group Plc.			
		- Member of the Executive Board / Executive Director, TISCO Bank Plc.			
Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	:	- None.			
Position in Other Company with Conflict of Interest	:	- None.			
Position in Other Listed Company	:	- None.			
Position in Other Non-listed Company (1 company)	:	- Senior Vice President, CDIB & Partners Investment Holding Corporation			
Position in Other Organization	:	- None.			
Experience in the past 5 years	:	- None.			
TISCO Shareholding	:	- None.			
Meeting attendance in 2025	:	- Ordinary Shareholders' Meeting	1	out of	1 meeting
		- Board of Directors	6	out of	6 meetings
		- Executive Board	12	out of	12 meetings

Remark: Information as of January 31, 2026.


Candidate's Profile No.11



Name	:	Mr. Makoto Honda
Proposed Director Status	:	Non-Executive Director
Current Position	:	Executive Director Member of the Executive Board
Number of years holding directorship up to the present term	:	1 year 9 months (First appointment in April 2024, Latest appointment in April 2025)
Age	:	62
Nationality	:	Japanese
Education	:	- Bachelor of Business Administration, Meiji University, Japan
Director Training	:	<u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Director Accreditation Program, (DAP 225/2024) (Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)
TISCO Bank Shareholding	:	- None.
Position in TISCO Group	:	- Member of the Executive Board / Executive Director, TISCO Financial Group Plc. - Member of the Executive Board / Executive Director, TISCO Bank Plc. - Director of TISCO Tokyo Leasing Co., Ltd. - Director, HTC Leasing Co., Ltd.
Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	:	- None.
Position in Other Company with Conflict of Interest	:	- None.
Position in Other Listed Company (1 company)	:	- Chief Officer, ASEAN Region, Tokyo Century Corporation
Position in Other Non-listed Company (1 companies)	:	- President Director, PT Century Tokyo Leasing Indonesia
Position in Other Organization	:	- None.
Experience in the past 5 years	:	- Director, TC Car Solutions (Thailand) Co., Ltd. - President Commissioner, PT Tokyo Century Indonesia
Meeting attendance in 2025	:	- Ordinary Shareholders' Meeting 1 out of 1 meeting - Board of Directors 6 out of 6 meetings - Executive Board 12 out of 12 meetings

Remark: Information as of January 31, 2026.

Candidate's Profile No.12

Name - Surname	: Mr. Sakchai Peechapat	
Proposed Director Status	: Executive Director	
Current Position	: Executive Director Chairperson of the Executive Board Member of the Risk Oversight Committee	
Number of years holding directorship up to the present term	: 9 years 9 months <i>(First appointment in April 2017, Latest appointment in April 2025)</i>	
Age	: 59	
Nationality	: Thai	
Education	: - Master of Business Administration (International Business), University of Hawaii at Manoa, USA - Bachelor of Engineering (Civil Engineering), (Honors), Kasetsart University	
Director Training	: <u>Accredited and extension courses by the Thai Institute of Directors (IOD)</u> - Board Nomination and Compensation Program - Director Certification Program - Director Accreditation Program - Director Forum 2025: Future-Ready Boards: Board Nomination and Compensation Strategies <u>Training courses by the Capital Market Academy (CMA)</u> - Capital Market Academy Leadership, Class 27 <u>Training courses/seminars by the Office of Insurance Commission (OIC)</u> - Advanced Insurance Science Program <u>Training courses/seminars by the National Defense College of Thailand (NDC)</u> - National Defense Course (NDC), Class 66 <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>	
TISCO Bank Shareholding	: - None.	
Position in TISCO Group	: - Chairperson of the Executive Board / Member of the Risk Oversight Committee / Executive Director / Group Chief Executive, TISCO Financial Group Plc. - Chairperson of the Executive Board / Member of the Risk Oversight Committee / Executive Director, TISCO Bank Plc.	

Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	:	- None.
Position in Other Company with Conflict of Interest	:	- None.
Position in Other Listed Company (1 company)	:	- Independent Director / Member of Audit Committee / Chairman of Nomination and Compensation Committee, T.Man Pharmaceutical Plc.
Position in Other Non-listed Company	:	- None.
Position in Other Organization (2 organizations)	:	- Director, TISCO Foundation - Distinguished Committee Member of the Department of Finance, Thammasat University
Experience in the past 5 years	:	- Independent Director, AXA Insurance Plc. - Chief Operating Officer / Senior Executive Vice President / Member of the Executive Board, TISCO Financial Group Plc. - Member of the Executive Board / President, TISCO Bank Plc.
Meeting attendance in 2025	:	- Ordinary Shareholders' Meeting 1 out of 1 meeting - Board of Directors 6 out of 6 meetings - Executive Board 12 out of 12 meetings - Risk Oversight Committee 8 out of 8 meetings - Joint Meeting of Risk Oversight Committee and Audit Committee 1 out of 1 meeting

Remark: Information as of January 31, 2026.

Candidate's Profile No. 13



Name - Surname	: Mr. Metha Pingsuthiwong
Proposed Director Status	: Executive Director
Current Position	: Executive Director Member of the Executive Board Member of the Risk Oversight Committee President
Number of years holding directorship up to the present term	: 5 years 9 months <i>(First appointment in April 2021, Latest appointment in April 2025)</i>
Age	: 59
Nationality	: Thai
Education	: - Master of Business Administration (Finance), University of Wisconsin-Milwaukee, USA - Bachelor of Engineering (Electrical Engineering), Chulalongkorn University
Director Training	: <u>Training Courses/Seminars organized by Thai Institute of Directors (IOD)</u> - Director Certification Program <i>(Further details on training courses and seminars, please refer to Form 56-1 One Report under Section 8: Report on Important Operational Results of Corporate Governance and Attachment 1: Profiles of Directors.)</i>
TISCO Bank Shareholding	: - None.
Position in TISCO Group	: - Member of the Executive Board / Executive Director / Chief Operating Officer, TISCO Financial Group Plc. - Member of the Executive Board / Member of the Risk Oversight Committee / Executive Director / President, TISCO Bank Plc.
Positions in Rival Companies/ Connected Business that May Cause Conflicts of Interest	: - None.
Position in Other Company with Conflict of Interest	: - None.
Position in Other Listed Company	: - None.
Position in Other Non-listed Company (1 company)	: - Director, Dole Thailand Ltd.
Position in Other Organization	: - None.

Experience in the past 5 years : - First Executive Vice President, TISCO Financial Group Plc.
 - First Executive Vice President - Wealth Management & Banking Services, TISCO Bank Plc.
 - Chairman of the Board / Member of the Audit Committee / Director, TISCO Securities Co., Ltd.
 - Chairman of the Board / Member of the Audit Committee / Director, TISCO Asset Management Co., Ltd.

Meeting Attendance in 2025 :

- Ordinary Shareholders' Meeting	1	out of	1	meeting
- Board of Directors	6	out of	6	meetings
- Executive Board	12	out of	12	meetings
- Risk Oversight Committee	8	out of	8	meetings
- Joint Meeting of Risk Oversight Committee and Audit Committee	1	out of	1	meeting

Remark: Information as of January 31, 2026.

Definition of Independent Director

A person to be nominated or appointed as an independent director must comply with the announcement of the Bank of Thailand, the Capital Market Supervisory Board, the Securities and Exchange Commission, including qualifications according to the requirements as defined in the policy and guidelines of TISCO's Corporate Governance, all of which are summarized below.

1. Holding shares not exceeding 0.50 per cent of the total number of voting rights of the Bank, its parent company, subsidiary and affiliate, and related companies of which the Bank's major shareholders or The Bank's controlling person, including the shares held by persons related to such independent director.
2. Not being or having been an executive director, employee, staff, advisor who receives earn a regularly salary, or authorized controlling person of the Bank, its parent company, subsidiary, affiliate, same level subsidiary related companies, or juristic person of which the Bank's major shareholder or the Bank's controlling person who may have conflicts of interest unless the foregoing status has ended not less during the period of two preceding years before the appointment. than two years prior to the day the appointment request is submitted.
3. Not being a person related by blood or legal registration such as parents, spouse, sibling, and children, including spouse of children, of any other directors, executives, major shareholders, authorized controlling persons, or any person to be nominated as a director, executive, or authorized controlling persons of the Bank or its subsidiary.
4. Not having a business relationship with the Bank, its parent company, subsidiary, affiliate or related companies, major shareholders, controlling person in a way that could obstruct his/her independent discretion; including must never have been or be a significant shareholder or controlling person of parties with business relationship with the Bank, its parent company, subsidiary, affiliate or related companies, major shareholders, or controlling person except where such association has ended at least two years before his/her appointment.
5. Not being nor having been an auditor of the Bank, its parent company, subsidiary, affiliate or related companies, major shareholders, controlling person must not be a significant shareholder, controlling person, or partner of an audit office in which an auditor of the Bank, its parent company, subsidiaries, affiliate or related companies, major shareholders, or controlling person serves, except where such association has ended at least two years before his/her appointment.
6. Nor being nor having been any professional service provider, including legal or financial advisor with a fee of more than two million Baht a year paid by the Bank, its parent company, subsidiary, affiliate or related companies, major shareholders, controlling person or partner of the professional service provider in question, except where such association has ended at least two years before his/her appointment.
7. Not being a director who has been appointed as a representative of the Bank's director, a major shareholder, or a shareholders connected to the Bank's major shareholder.
8. Not undertaking any business in the same nature and in competition to the business of the Bank or its subsidiary, or not being a significant partner in a partnership or being an executive director, employee, staff, advisor who receives salary or holding shares exceeding one per cent of the total number of shares with voting rights of other company which undertakes business in the same nature and in significant competition with the business of the Bank or its subsidiary.
9. Not having any characteristics which make him/her incapable of expressing independent opinions with regarding the Bank's business affairs.
10. not being an independent director for more than nine consecutive years in the Bank or its subsidiaries

* Remark: *This requirement is stricter than the regulation of the Capital Market Supervisory Board, which stipulates a maximum of one percent.*

For consideration of Agenda 7: To approve the remuneration of directors

To consider the remuneration of directors, the Nomination and Compensation Committee of TISCO Financial Group Public Company Limited made an annual review on the directors' remuneration to determine the appropriate rate of remuneration for directors who do not hold any directorship in TISCO and/or is employee or holds full time position in TISCO Financial Group of companies.

The Board of Directors concurs with the proposal of the Nomination and Compensation Committee of TISCO Financial group Public Company Limited and recommends that the shareholders approve the remuneration for Directors and Sub-committees' members for the year 2026 in the form of monthly fee and meeting fee, to remain at the same rate as the 2025 Annual General Meeting of Shareholders' approval. Also, the non-monetary benefits offered to directors include group life and accident insurance or health insurance or travel insurance or medical benefits as appropriate, and Directors & Officers Liability Insurance, to be valid until amended.

Summary of the monetary benefits and the non-monetary benefits are as follows.

- Monetary Remuneration

(Unit: Baht)

	April 2025 - Present		Proposed to AGM 2026		Changed (percentage)
	Monthly Fee	Meeting Fee	Monthly Fee	Meeting Fee	
Board of Directors					
Chairman	260,000	75,000	260,000	75,000	-
Member	60,000	55,000	60,000	55,000	-
Executive Board					
Chairperson	None	75,000	None	75,000	-
Member	None	55,000	None	55,000	-
Risk Oversight Committee					
Chairperson	None	75,000	None	75,000	-
Member	None	55,000	None	55,000	-
Audit Committee					
Chairperson	None	75,000	None	75,000	-
Member	None	55,000	None	55,000	-

- Non-monetary Remuneration

1. Group life and accident insurance, or health insurance, or travel insurance, or medical benefits as appropriate
2. Directors & Officers Liability Insurance (D&O).

The scope of authority, duties, and responsibilities of the Board of Directors, Chairman of the Board, all Board Committees, as well as individual remuneration are shown in Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) or the Bank's website at www.tisco.co.th.

Profile of Independent Directors to be appointed as a Proxy No. 1

Name - Surname : Ms. Pechun Jarikasem
 Type of Director / Current Position : Independent Director and Chairperson of Audit Committee
 Age : 71
 Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
 Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
 TISCO Bank Shareholding : - None.
 Special Interest in any agenda : - Agenda 5: To approve the number of directors
 - Agenda 6: To approve the election of directors
 - Agenda 7: To approve the remuneration of directors

Profiles of independent directors to be appointed as a Proxy No. 2

Name - Surname : Mr. Kanich Punyashthiti
 Type of Director / Current Position : Independent Director
 Age : 57
 Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
 Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
 TISCO Bank Shareholding : - None.
 Special Interest in any agenda : - Agenda 5: To approve the number of directors
 - Agenda 6: To approve the election of directors
 - Agenda 7: To approve the remuneration of directors

Profile of Independent Directors to be appointed as a Proxy No. 3

Name - Surname : Mrs. Pongpen Ruengvirayudh
 Type of Director / Current Position : Independent Director and Member of the Audit Committee.
 Position
 Age : 71
 Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
 Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
 TISCO Bank Shareholding : - None.
 Special Interest in any agenda : - Agenda 5: To approve the number of directors
 - Agenda 6: To approve the election of directors
 - Agenda 7: To approve the remuneration of directors

Profiles of independent directors to be appointed as a Proxy No. 4

Name - Surname : Mr. Tevin Vongvanich
Type of Director / Current Position : Independent Director and Member of the Risk Oversight Committee
Age : 68
Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
TISCO Shareholding : - None.
Special Interest in any agenda : - Agenda 5: To approve the number of directors
- Agenda 6: To approve the election of directors
- Agenda 7: To approve the remuneration of directors

Profiles of independent directors to be appointed as a Proxy No. 5

Name - Surname : Assoc. Prof. Dr. Sillapaporn Srijunpetch
Type of Director / Current Position : Independent Director and Member of the Audit Committee
Age : 63
Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
TISCO Shareholding : - None.
Special Interest in any agenda : - Agenda 5: To approve the number of directors
- Agenda 6: To approve the election of directors
- Agenda 7: To approve the remuneration of directors

Profiles of independent directors to be appointed as a Proxy No. 6

Name - Surname : Assoc. Prof. Dr. Vara Varavithya
Type of Director / Current Position : Independent Director and Member of the Risk Oversight Committee
Age : 58
Address : 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500
Positions in Rival Companies/ Connected Business that may Cause Conflicts of Interest : - None.
TISCO Bank Shareholding : - None.
Special Interest in any agenda : - Agenda 5: To approve the number of directors
- Agenda 6: To approve the election of directors
- Agenda 7: To approve the remuneration of directors

Remarks:




1. Shareholders should study details of meeting agenda before making the decision to assign a proxy.
2. If you grant proxy status to any of the foregoing directors of the Bank to attend the meeting and vote on your behalf, please refer to the Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting the request form via electronic media or sending a well-completed proxy form together with identity verification documents to the Bank at least one working day in advance of the scheduled meeting date. The Bank directors who are proxy holders affirm that they will perform in accordance with the action assigned by the shareholders who have granted them a proxy.
3. Detailed profiles of the above six directors are shown in the Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) and can be found on the Bank's website, www.tisco.co.th

Channels for Requesting Proxy Forms A, B, and C

(Shareholders may request hard-copy proxy forms since March 25, 2026.

via email at tisco_cs@tisco.co.th or download them from the Bank’s website at www.tisco.co.th.)

The Department of Business Development, Ministry of Commerce, has prescribed proxy forms for shareholder meetings. Shareholders may choose to use one of the three proxy form types as follows:


Types of Proxy Forms	Scan QR Code
<p>(1) Form A – A simple and uncomplicated general proxy form <i>(Applicable to all shareholders.)</i></p>	
<p>(2) Form B – A proxy form that specifies detailed and fixed items to be granted <i>(This is the form recommended by the Ministry of Commerce.)</i></p>	
<p>(3) Form C – A proxy form used exclusively for shareholders who are foreign investors and appoint a custodian in Thailand as their share depository and caretaker.</p>	

For the 2026 Annual General Meeting of Shareholders, if you are unable to attend the meeting in person, you may appoint one of the independent directors designated by the Bank to attend the meeting on your behalf. The Bank has prepared the proxy forms, which are accessible via the QR code provided above. Shareholders who wish to appoint another person as their proxy are requested to use either Proxy Form A or Proxy Form B only.

If a shareholder wishes to appoint one of the Bank’s independent directors as a proxy, please submit the completed proxy form together with the required supporting documents in advance to **Corporate Secretariat Office, TISCO Bank Public Company Limited 7th Floor, TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500** or via email at tisco_cs@tisco.co.th For any inquiries, please contact the Corporate Secretariat Office Tel. 02 633 6855 or Contact Center Tel. 02 633 6000, press 2, then press 0.

The Bank reserves the right to consider only those proxy forms received at the above-mentioned address no later than 17.00 hours on Tuesday, 21 April 2026.

To provide additional options and convenience for shareholders,
you may also scan the QR Code to request the documents instead of sending an email.



**Guidelines for Registration, Proxies, Documents or Evidence Required for Meeting Attendance,
Voting Process, and Vote Counting**

Identity Verification Documents for Meeting Attendance

1. For Individual Shareholders

- 1.1 In case of attendance in person: A copy of document issued by a government agency, bearing the shareholder's photograph, which has not yet expired, such as identification card or driving license or passport, certified true and correct by the shareholder.
- 1.2 In case of appointed a proxy:
 - (1) The Proxy Form B completely filled in and signed by the proxy grantor and the Proxy.
 - (2) A copy of identification document of the shareholder issued by a government agency, as specified in item 1.1 and certified true and correct by the proxy grantor.
 - (3) A copy of identification document of the proxy issued by a government agency, as specified in item 1.1 certified true and correct by the proxy.

2. For Juristic Shareholders

- 2.1 In case of attendance in person by the authorized representative:
 - (1) A copy of identification document of the director authorized to represent the company issued by a government agency containing details as specified in item 1.1, certified true and correct by the director.
 - (2) A copy of the juristic person certificate, issued by the Department of Business Development, Ministry of Commerce, of a shareholder, not longer than 6 months from the issue date of the certificate, certified true and correct by the director authorized to represent the company, affixed with the company seal (if any).
- 2.2 In case of appointed a proxy:
 - (1) The Proxy Form B filled in and signed and sealed (if any) by the director authorized to represent the company and signed by the proxy.
 - (2) A copy of the juristic person certificate, issued by the Department of Business Development, Ministry of Commerce, of a shareholder, not longer than 6 months from the issue date of the certificate, certified true and correct by the director authorized to represent the company, affixed with the company seal (if any).
 - (3) A copy of identification document of the director authorized to represent the company issued by a government agency containing details as specified in item 1.1, certified true and correct by the directors.
 - (4) A copy of identification document of the proxy issued by a government agency containing details as specified in item 1.1, certified true and correct by the proxy.

3. For Non-Thai Shareholders or Juristic Persons Incorporated under Foreign Law

- (1) Shareholder or proxy, being a natural person, attending the meeting must a copy of identification card or passport for foreign national, certified true and correct by the shareholder or proxy.

- (2) Shareholder or proxy of the juristic person shall use a copy of the juristic person certificate, issued by a government agency in a country where the juristic person is located. There shall be a list of the directors authorized to represent the juristic person, together with binding conditions and location of Head Office, and a copy of identification card or passport, certified true and correct by the director authorized to represent the company.
- (3) The Proxy Form, Form C, filled in and signed by the proxy grantor and the proxy.
- (4) English translation is required to be attached for any original document which is not made in English and such translation must be certified true and correct by the shareholder.

4. For Foreign Shareholders Appointing a Custodian in Thailand

- (1) All documents similar to those specified in item 3.(2) – 3.(3) above.
- (2) Power of Attorney granted by the shareholder authorizing the custodian to sign the Proxy Form on his/her behalf.
- (3) Letter certifying that the custodian, who signs the Proxy Form, is permitted to engage in the custodian business.

5. In Case Shareholders Deceased

In this case, the administrator of the deceased's estate attending the meeting in person or appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as administrator of the deceased's estate, signed by the authorized person.

6. In Case Shareholders are Minor

Their parents or legal guardians attending the meeting in person or appointing a proxy to attend the meeting on their behalf must use a copy of identification card or house particular, or birth certificate of their minors.

7. In Case Shareholders are Incompetent Persons or Quasi-incompetent Persons

The guardian or curator attending the meeting in person or appointing a proxy to attend the meeting on his/her behalf must use a copy of the court order appointing him/her as a guardian or curator, signed by the authorized person.

The Bank will refuse the registration and not allow the shareholder and/or the proxy to attend the meeting of shareholders in any of the following cases:

1. the issuing date of the photocopied Affidavit or Certificate of Incorporation of the shareholder (as referred to under clause 2.1 (2) and 2.2 (2) above) is later than one year prior to the date of this meeting of shareholders; or
2. the proxy form is not signed by the proxy grantor and/or the proxy; or
3. there is any change in material information contained in the proxy form without the proxy grantor's signature certifying on every change; or
4. the identification documents of the proxy grantor and/or the proxy required for the registration are lacking or incomplete.

The photocopy of your identification document you provided may contain Sensitive Personal Data, such as race, religion, blood type. The Bank has no intention or policy to collect, use and/or disclose your Sensitive Personal Data contained in such photocopy. You are advised to redact such data before submitting to the Bank. Otherwise, the Bank

reserves the right to redact it. In case the Bank is unable to redact due to technical issues, the Bank shall collect such photocopy as being part of your identification document only.

The Bank reserves the right to request additional registration documents for verification.

Meeting Attendance

Channel 1 Instruction for attending the Annual General Meeting of Shareholders in the Conference Room, 12th Floor, TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand (Physical Meeting)

The Bank will accept registration for attending the Annual General Meeting of Shareholders for the year 2026, from 09:00 hours onward, at 1st Floor, TISCO Tower, North Sathorn, per the attached map (Annex 12). The Bank has used the barcode system in the registration. For quicker registration, shareholders and/or proxies are requested to bring the Notice of the Meeting with barcode that has been sent to shareholders by post, for presenting to the registration officers on the meeting date at 1st Floor.

1. Self-Attending

- 1.1 Contact the registration desk and submit the Notice of Meeting with barcode, together with identification documents required for meeting attendance.
- 1.2 Receive voting ballots for each agenda item.

2. For Proxies

2.1 Appointment of Proxy

The Bank has provided Proxy Forms A, B, C for shareholders, as specified by the Department of Business Development, Ministry of Commerce. It shows clearly each item in order that the shareholders who are unable to attend the Meeting by themselves can consider appointing other persons, or any of the Bank's directors in the proposed list. The shareholder may appoint the following directors as proxy:

- | | |
|---|--|
| 1. Mr. Pliu Mangkornkanok | Chairman of the Board and Non-Executive Director |
| 2. Assoc. Prof. Dr. Angkarat Priebjrivat | Non-Executive Director and Chairperson of the Risk Oversight Committee |
| 3. Ms. PENCHUN Jarikasem | Independent Director and Chairperson of the Audit Committee |
| 4. Mr. Kanich Punyashthiti | Independent Director |
| 5. Mrs. Pongpen Ruengvirayudh | Independent Director and Member of the Audit Committee |
| 6. Mr. Tevin Vongvanich | Independent Director and Member of the Risk Oversight Committee |
| 7. Assoc. Prof. Dr. Sillapaporn Srijunpetch | Independent Director and Member of the Audit Committee |
| 8. Assoc. Prof. Dr. Vara Varavithya | Independent Director and Member of the Risk Oversight Committee |
| 9. Mr. Sakchai Peechapat | Executive Director, Chairperson of the Executive Board, Member of the Risk Oversight Committee |

(Profiles of independent directors to be appointed as a proxy are in the Annex 6)

In this circumstance, the completed Proxy Form and Registration and Voting Form shall be returned to the Bank at least one business day in advance of the meeting date in order that the Forms are submitted to the directors who are appointed as a proxy for further action.

Shareholders may appoint more than one Proxy to ensure flexibility in cases where any of the Proxies are unable to attend the Meeting, another Proxy can attend the Meeting on his/her behalf. However, only one Proxy is eligible to attend the Meeting and cast vote. Splitting votes is not allowed, except for the case of foreign shareholder with custodian in Thailand. Voting by such shareholder may be split by specifying the number of “For” votes, “Against” votes or “Abstain” votes, with the sum of the votes not exceeding the total votes held, exercised or granted.

To cast vote in each agenda item, the shareholders or Proxies can only cast vote as “For” votes, “Against” votes or “Abstain” votes. Each Proxy Form can be used in the following cases:

- Proxy Form A is a simple and general form (for all shareholders)
- Proxy Form B clearly indicates items for voting by a proxy.
- Proxy Form C is used exclusively for foreign shareholders appointing the custodian in Thailand.

Such Proxy Forms can be downloaded from the Bank’s website, www.tisco.co.th, or you can request the hard copy via the specified channel as per Annex 7.

2.2 Contact the documents checkpoint and submit the documents as follows.

- Notice of the Meeting with barcode and the proxy form, with only one of the above proxy forms, filled in correctly and completely signed by the proxy grantor and the proxy. The Bank will be responsible for Baht 20 stamp duty.
- Identification documents required for meeting attendance, as the case may be.

2.3 Contact registration desk, submit document as in 2.2, which has been verified.

2.4 Receive voting ballots for each agenda item.

2.5 For shareholders wishing to cancel the proxy appointment, such revocation may be made by submitting a written notice to the Chairman of the Board together with proof of identity. The documents may be sent by registered post to the Corporate Secretariat Office, TISCO Bank Public Company Limited, 7th Floor, 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500, or via email at tisco_cs@tisco.co.th, **no fewer than one business day prior to the commencement of the meeting.**

Channel 2 Instruction for attending the Annual General Meeting of Shareholders via Electronic Media (e-AGM)

1. Self-Attending via Electronic Media (e-AGM)

Please refer to Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting a request form via electronic media from April 16, 2026, at 8:30 hours until the end of the meeting.

2. For Proxies to appoint other persons to attend via Electronic Media

- 2.1 The shareholders who are unable to attend the Meeting by themselves via Electronic Media can consider appointing other persons, or any of the Bank's directors in the proposed list as specified in item 1.1-1.2 (Identity Verification Documents for Meeting Attendance section) certified true and correct by the proxy.
- 2.2 In case of appointing the Bank's directors as proxy, please refer to Procedures for Meeting Attendance via Electronic Media, per Annex 9 by submitting a request form via electronic media or sending a well-completed proxy form together with identity verification documents using the enclosed return envelope to the Bank in advance of the scheduled meeting date. This is to ensure orderly preparation for the meeting.
- 2.3 In case of appointing persons other than the Bank's directors as proxy, please refer to the Procedures for Meeting Attendance via electronic Media, per Annex 9. **The registration system will be available from April 16, 2026, at 8.30 hours until the end of the meeting.**
- 2.4 The Bank will examine documents to confirm the right to attend the meeting. After passing the authentication process, the company will deliver a username and password with a Weblink to log in to the Annual General Meeting of Shareholders via Electronic Media. In this regard, the shareholders are kindly requested to refrain from disclosing your username and password to others. In case your username and password are lost or have not been received by April 21, 2026, please contact the Bank immediately.
- 2.5 The registration system to attend the meeting 1 hour in advance before the opening of the meeting, the meeting will be start at 10.00 hours.
- 2.6 The Bank will be responsible for Baht 20 stamp duty.

Voting Process and Vote Counting Procedures

Voting Process

1. The Chairman of the Meeting shall propose the shareholders to cast their votes for each agenda item.
2. The shareholder and/or the proxy wishing to cast their votes as "Against" votes or "Abstain" votes are required to mark in a box as "Against" votes or "Abstain" votes on the ballots, and the ballots will be collected for counting with a barcode system.
3. The shareholder and/or the proxy, who will cast vote as "For" votes or do not indicate any mark on the ballots, will be assumed to have approved the agenda item as proposed by the Chairman. They do not have to submit the ballots to the officers. All ballots will be collected after the Meeting.
4. Shareholders and/or the proxy, who "For" votes, cancel the most recent vote or do not cast vote, will be assumed to have approved the agenda item as proposed by the Chairman.
5. After announcement of the voting results, the voting of such agenda item shall be deemed completed.
6. For e-AGM, shareholders wishing to cast their votes as "For", "Against" or "Abstain" can cast votes via electronic media or do not indicate any vote, will be assumed to have approved the agenda item as proposed, per details as in Annex 9.
7. In case of technical issues before or during the meeting, please contact Inventech Systems (Thailand) Co., Ltd., per details as in confirmation email.

Voting Counting Procedures

1. One share shall be counted one vote and the majority of votes shall be deemed a resolution, except as stated otherwise by law. In case a tie of votes, the Chairman shall have a deciding vote.
2. In counting the voting results for each agenda item, the Bank will deduct the total votes of shareholders or proxies attending the meeting via electronic media as “For” by deducting “Against” and “Abstain” of votes from the total votes of shareholder entitled to vote attending the meeting and proxies.
3. The announcement of total votes counted, there will be announcement of votes counted as “For”, “Against”, and “Abstain”, invalid ballots and not entitled to vote. The total shares, under shareholders, present at the meeting both physically and via electronic media, will be counted. In case the shareholders leave the meeting while the meeting is in progress, the votes of such shareholders will be deducted from the system.
4. One share shall be counted one vote and the majority of votes shall be deemed a resolution for agenda of the number of directors. Voting on only one aspect with all voting rights shall not apply to voting for the appointment of directors in agenda of approving the number of directors and the appointment of directors. The shareholder and/or the proxy may vote to elect all directors by equally splitting votes for each director or specifying the number of votes for certain directors. The Bank has implemented cumulative voting for director appointment, as details are stated in Section 24 of the Bank’s Articles of Association, to allow minority shareholders to exercise their rights in the nomination of directors. The cumulative voting procedures are as follows;
 - (1) Each shareholder shall have a number of votes equal to the number of shares multiplied by the number of the directors to be elected.
 - (2) Each shareholder may exercise all the votes he or she has under (1) to elect one or several persons as director of directors. If several persons are to be elected as directors, the shareholder may allot his or her votes to any person in any number.
 - (3) After the vote, the candidates shall be ranked in order descending from the highest number of votes received to the lowest and shall be elected as directors in that order until all of the director positions are filled. Where the votes cast for candidates in descending order are tied, which would otherwise cause the number of directors to be exceeded, the remaining elections shall be made by drawing lots.

Example: A listed company has 1,000 paid-up shares holding by the following shareholders;

Mr. A holds	600 shares,
Ms. B holds	200 shares, and
Other 8 shareholders hold	200 shares

At the shareholders’ ordinary general meeting, the Company wishes to elect 3 directors. There are 3 existing directors due for retirement, namely Mr. Kanok, Mr. Hiran, and Mr. Annop. Mr. A, a major shareholder, proposes that the existing 3 directors are re-elected for another term. Meanwhile, Ms. B proposes a new director, Mr. Pitsanu, for election.

Voting example:

Mr. A has the right for	1,800 votes (600 shares x 3 directors)
Ms. B has the right for	600 votes (200 shares x 3 directors)
Other 8 shareholders have the right for	600 votes (200 shares x 3 directors)


Shareholders	Voting Results				Total Votes
	Mr. Kanok	Mr. Hiran	Mr. Annop	Mr. Pitsanu	
Mr. A	600	600	600	-	1,800
Ms. B	-	-	-	600	600
Other shareholders	200	200	-	200	600
Total	800	800	600	800	3,000

As a result, Mr. Kanok, Mr. Hiran and Mr. Pitsanu will be elected as directors.

As the above example, the cumulative voting for director election would allow minority shareholders to propose their candidates and elect them as representatives in the board of directors.

Contact for suggestions or questions related to the Annual General Meeting of Shareholders

In order for the meeting to begin as quickly as feasible and in compliance with the agenda prescribed by law. Your submitted questions will be taken into consideration at the meeting. You may submit recommendation or questions in advance of the meeting date on April 16, 2026 by using the question form and submitting it through the following channels:


- By email at tisco_cs@tisco.co.th, or
- By post to Corporate Secretariat Office, TISCO Bank Public Company Limited, 7th Floor, No. 48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500, or
- You may scan this QR Code  to submit an inquiry instead of submitting paper form.

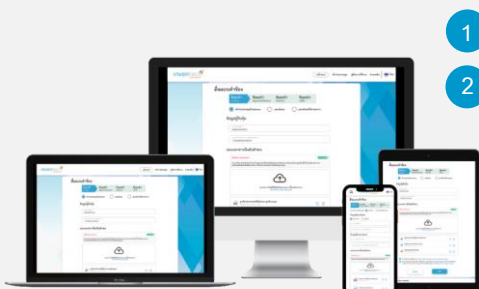
During the meeting, shareholders who attend the meeting via Electronic Media can submit the recommendation or questions concerning the agenda of this meeting through the meeting system, per details as in Annex 9.

Guidelines for attending of Electronic Meeting by Inventech Connect

➤ In case shareholders and proxies to attend the meeting via electronic media as follows:

Step for requesting Username & Password from via e-Request system

1. The Shareholders must submit a request to attend the meeting by electronic media via Web Browser at <https://fort.inventech.co.th/TISCOBANK776126R#/homepage> or scan QR Code  and follow the steps as shown in the picture



- 1 Click link URL or scan QR Code in the letter notice Annual General Meeting
- 2 Choose type request for request form to 4 steps
 - Step 1 Fill in the information shown on the registration page
 - Step 2 Fill in the information for verification
 - Step 3 Verify via OTP
 - Step 4 Successful transaction, the system will display shareholder's information again for verification
- 3 Please wait for an email information detail of meeting and Password

**** Merge user accounts, please using the same email and phone number ****

2. For Shareholders who would like to attend the Meeting via electronic media either by yourself or proxies who are not the Company's independent directors, please note that the registration system will be available from April 16, 2026 at 8:30 a.m. until the end of the meeting.

3. The electronic conference system will be available on April 23, 2026 at 09:00 a.m. (1 hour before the opening of the meeting). Shareholders or proxy holders shall use the provided Username and Password and follow the instruction manual to access the system.

Appointment of Proxy to the Bank's Directors

For Shareholders wishing to appoint the Bank's Independent Directors as proxy, please submit a request from together with the identification documents via electronic media, or send a well-completed proxy from together with the identification documents to the Bank in advance of the scheduled meeting date. The proxy form and required documents shall be delivered to the Bank within April 21, 2026 at 5.00 p.m.

Corporate Secretariat Office

TISCO Bank Public Company Limited, 7th Floor,

48/2 TISCO Tower, North Sathorn Road, Silom, Bangrak, Bangkok 10500

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



02-460-9220



@inventechconnect



The system available during April 16-23, 2026 at 08.30 a.m. – 05.30 p.m.

(Specifically excludes holidays and public holidays)

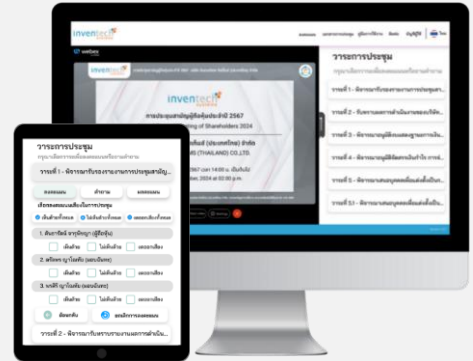


Report a problem

@inventechconnect

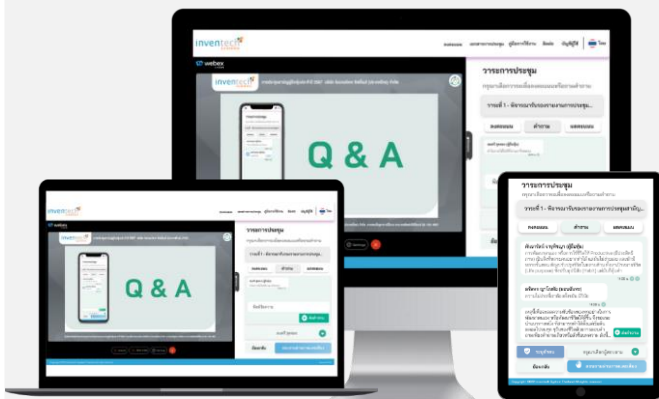
Steps for registration for attending the meeting (e-Register) and voting process (e-Voting)

- 1 Enter the email and password that you received from your email or request OTP
- 2 Click on "Register" button and you will counted as a quorum.
- 3 Click on "Join Attendance", Then click on "Accept" button
- 4 Select which agenda that you want to vote
- 5 Click on "Vote" button
- 6 Click the voting button as you choose
- 7 The system will display status 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) Voting can be changed until the closing of voting session.

Step to ask questions via InvenTech Connect



- Select which agenda
 - Click on "Question" button
- 1 Ask a question
 - Type the question then click "Send"
 - 2 Ask the question via video
 - Click on "Conference" button
 - Click on "OK" for confirm your queue
 - Please wait for your queue to ask questions before opening your microphone and camera.

How to use InvenTech Connect



User Manual and Video of using InvenTech Connect

* Note Operation of the electronic conferencing system and Inventech Connect systems. Check internet of shareholder or proxy include equipment and/or program that can use for best performance. Please use equipment and/or program as the follows to use systems.

1. Internet speed requirements
 - High-Definition Video: Must have internet speed at 2.5 Mbps (Speed internet that recommend).
 - High Quality Video: Must be have internet speed at 1.0 Mbps.
 - Standard Quality Video: Must be have internet speed at 0.5 Mbps.
2. Equipment requirements.
 - Smartphone/Tablet that use IOS or android OS.
 - PC/Laptop that use Windows or Mac OS.
3. Requirement Browser Chrome (Recommend) / Safari / Microsoft Edge **** The system does not support internet explorer.**

➤ In case shareholders and proxies to attend the meeting via meeting room as follows:

Step for requesting via register

1. In case of in person attendance

- 1 Bring the identification documents for verification
- 2 Wait for verification and registration
- 3 Received a ballot

2. In case of proxies

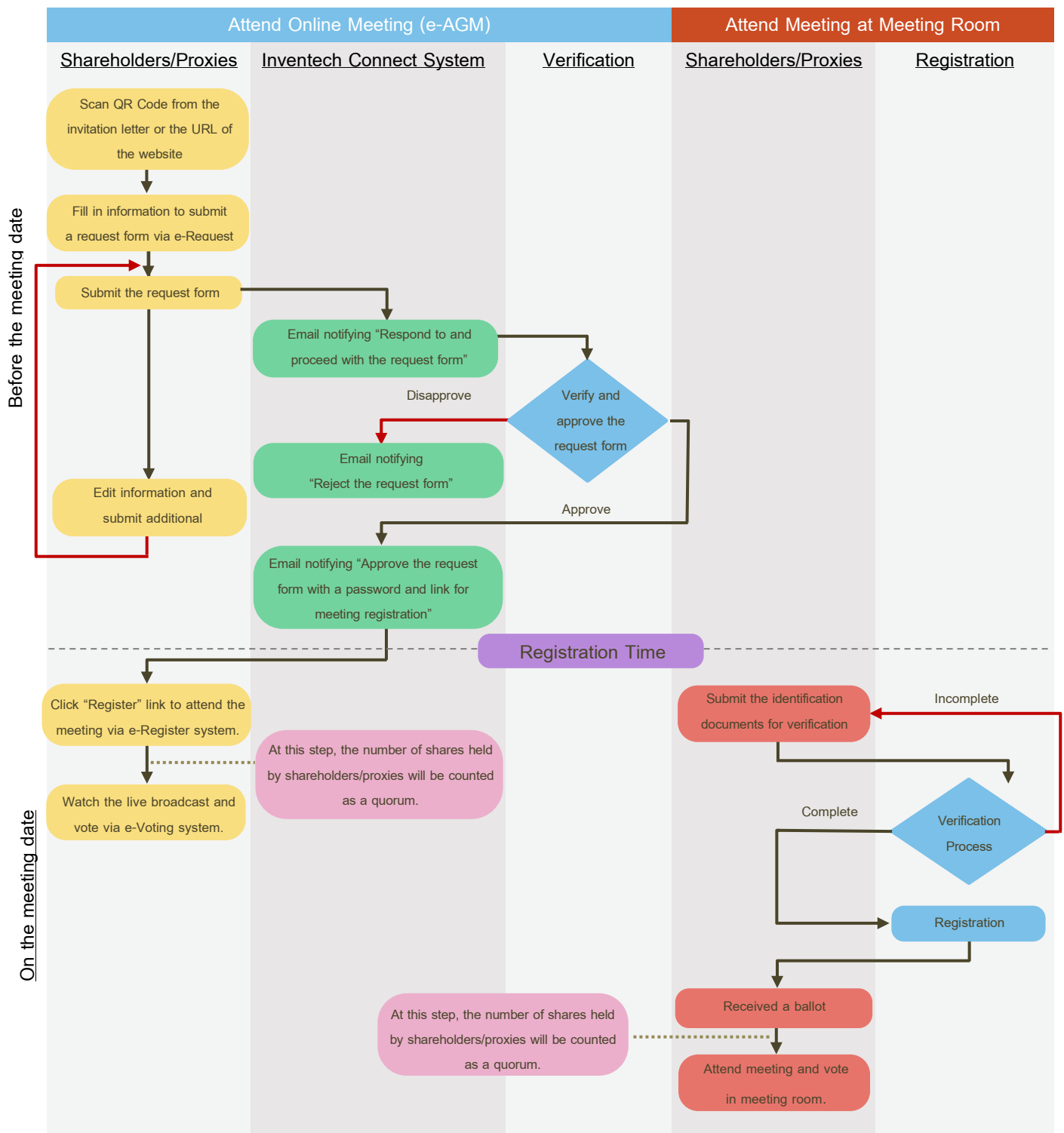
- 1 Bring the identification documents for verification
- 2 Wait for verification
- 3 Submit the verified documents for registration
- 4 Wait for register
- 5 Received a ballot

3. Join meeting in meeting room

4. Cast your vote by using ballot



Flowchart for Meeting Attendance via Electronic Media and Physical Meeting



System Usage Conditions via Electronic Meetings (e-Meeting)

In case of merging account/change account

In case of submitting multiple requests by using the same email address and phone number, the system will merge accounts or in case of more than 1 account, you can click on "Change account" button to switch between accounts, while the previous used accounts will still be counted as the base votes in the meeting.

In case of leaving the meeting

Attendees can click "Register for leaving the meeting". As such, the number of your shares will be deducted from the base votes in all remaining agenda items.

Articles of Association of the Company specifically relating to the Shareholders' Meeting

CHAPTER III General Meeting of Shareholders

Section 15 Ordinary General Meeting

The Board of Directors shall hold the annual Ordinary general meeting of shareholders within four months from the date ending the accounting period of the Company.

Section 16 Extra-Ordinary General Meeting

All other meetings of shareholders in addition to the Ordinary general meeting specified in Section 14 hereof shall be called Extra-Ordinary meeting.

An extra-ordinary meeting may be summoned by the Board of Directors at such date, time and place as they may determine, subject, however, to the requirement that due notice thereof be given as provided in Section 17 hereof.

Any shareholders holding an aggregate number of shares not less than ten percent of the total number of shares sold, may request in writing to the Board of Directors to convene an extra-ordinary meeting of shareholders. The requisition must specify the subject and reasons for which the meeting is required to be summoned. Pursuant to such requisition, the Board of Directors must summon such meeting within forty-five days after the requisition is received.

Section 17 Shareholders Meeting Convening

In addition to convening shareholder meetings in accordance with applicable laws, the Board of Directors may convene such meetings via electronic means, which shall have legal force likewise, a meeting held as prescribed by the law.

Section 18 Notice of the Meetings

Notice of every meeting of shareholders shall be sent to all shareholders whose names and addresses appeared in the register of shareholders and to the registrar, not less than seven days before the date set for the meeting. In case of a shareholder residing in Thailand, such notice shall be delivered personally to the shareholder or his representative or sent by registered mail; and in case of a shareholder residing abroad, such notice shall be sent by telex, cable, facsimile or any other sophisticated telecommunication and confirmed by a registered letter airmailed on the same day.

The Board of Directors shall also cause notice of the meeting to be published in a local newspaper for a period of not less than three consecutive days and at least three days prior to the date of the meeting.

The Board of Directors shall determine the place for each meeting of shareholders.

All notices for general meetings of shareholders must contain the place, date, time and agenda of the meeting, and the matters proposed to be considered at any such meeting with appropriate details. The notice must be clearly specified in respect of each matter whether it is to be proposed to inform the meeting, to obtain the approval or to be considered, as the case may be, including the opinion of the Board of Directors on the said matters.

Section 19 Agenda of Meeting

The Chairman of the shareholders' meeting has the duty to conduct the meeting in compliance with the articles of association of the company relating to meeting and to follow the sequence of the agenda specified in the notice calling for the meeting, provided that the meeting may pass a resolution allowing a change in the sequence of the agenda with a vote of not less than two-thirds of the number of the shareholders present at the meeting.

Upon completion of consideration of the matters referred to in the first paragraph, the shareholders holding shares an aggregate number of shares not less than one-third of the total number of shares sold may request the meeting to consider other matter in addition to those indicated in the notice calling for the meeting.

If the meeting has not concluded the consideration of the matters according to the sequence of the agenda as referred to in the first paragraph or the matters raised by shareholders under the second paragraph, as the case may be, and it is necessary to postpone the consideration of the meeting, the meeting shall determine the place, date and time for the next meeting and the Board of Directors shall, not less than seven days prior to the date of the meeting, deliver to the shareholders notice calling the meeting which indicates the place, date, time and the agenda of the meeting. The notice calling the meeting shall also be published in a newspaper not less than three days prior to the date of the meeting.

Section 20 Quorum

In order for a quorum of the meetings of shareholders to be constituted, at least twenty five shareholders and proxies (if any) or at least one half of the total number of shareholders, whichever is lower, holding an aggregate of at least one third of the total shares sold must be present at the meeting.

If after one hour from the meeting time has lapsed and the quorum is not present, the meeting shall be dismissed if it is called upon a request of the shareholders, otherwise it shall be postponed and held again within 30 days of the first meeting date upon a seven days' advance notice. In the substituting meeting, a quorum is not needed.

Section 21 Conduct of Meetings

The Chairman of the Board of Directors shall preside over the general meeting of shareholders as chairman of the meeting. In the event that either no Chairman of the Board of Directors presents at the general meeting or present but unable to perform his/her duty; the shareholders present shall elect one of them to preside as the chairman of the meeting.

The chairman of the meeting of shareholders has duties to conduct the meeting to be in accordance with the Articles of Association and in order of the agenda as arranged in the notice of the meeting, unless the meeting resolves to change order of the agenda with votes not less than two-third of the number of shareholders present.

Upon completion of consideration the subject containing in the agenda, shareholders holding an aggregate number of shares not less than one-third of the total number of sold shares may request the meeting to consider other matters in addition to those specified in the notice of meeting.

Section 22 Voting

Every shareholder presenting in person or being represented by proxy shall be entitled to one vote for each share held by him, irrespective of the method of voting adopted at any general meeting.

The resolution of the general meeting shall be supported by votes as follows:

- (1) In a normal case, by the majority of votes of the shareholders present and voting. In the event of an equality of votes, the chairman of the meeting shall give the casting vote.
- (2) In the following cases, by votes not less than three-fourth of the total votes of the shareholders present and qualified to vote;
 - (a) a sale or transfer of business of the Company, in whole or in essential part, to other person;
 - (b) a purchase or acceptance of transfer of business of other company or private company to be the Company's own;
 - (c) entering into, amending, or terminating a lease of business of the Company in whole or in essential part; entrusting other person with the management of the Company; or amalgamating business with other persons with the objective to share profit and loss.

Section 23 Proxies

A shareholder may attend and participate at a general meeting either in person or by proxy. Every instrument appointing a proxy shall be in accordance with the form specified by the Registrar.

The proxy shall be transmitted either to the Chairman or the person designated by the Chairman at the place of the meeting before the proxy holder enters into the meeting.

CHAPTER IV Directors

Section 24 Number of Directors

The shareholders shall, from time to time, by resolution of a general meeting, determine the number of directors which shall not be less than five.

The meeting of shareholders shall elect the directors in the number as determined in the foregoing paragraph, provided that not less than one half of the directors must domicile in Thailand. In addition, the number of directors who are persons of Thai nationality shall be in compliance with related laws.

Section 25 Election of Directors

The general meeting of shareholders shall elect directors in accordance with rules and procedures as follows:

- (1) Each shareholder shall have a number of votes equal to the number of shares multiplied by the number of the directors to be elected.
- (2) Each shareholder may exercise all the votes he or she has under (1) to elect one or several persons as director or directors. If several persons are to be elected as directors, the shareholder may allot his or her votes to any person in any number.
- (3) After the vote, the candidates shall be ranked in order descending from the highest number of votes received to the lowest, and shall be elected as directors in that order until all of the director positions are filled. Where the votes cast for candidates in descending order are tied, which would otherwise cause the number of directors to be exceeded, the remaining elections shall be made by drawing lots.

Section 26 Term of Office and Retirement of Directors

At the shareholders' Ordinary general meeting of each calendar year, the whole board of directors shall be simultaneously elected. However, the former board of directors shall remain in office to conduct the business of the company for the time being, as necessary, until the new board of directors takes office.

A director who vacates office under this section may be re-elected.

Section 27 Removing from Directors before Expiration of Office

In addition to vacating office on expiration of term of office, directors shall vacate office upon:

- (1) Death;
- (2) Resignation;
- (3) Dispossession of qualification or possession of disqualification pursuant to the laws
- (4) The meeting of shareholders resolving to remove with the votes of not less than three-fourth of number of shareholders present and eligible to vote, and representing an aggregate number of shares not less than one half number of shares held by shareholders present and eligible to vote;
- (5) The court issuing an order to remove.

Section 28 Removal and Filling of Vacancies

A director can be elected or removed only by the shareholders at a general meeting, provided, however, that any vacancy occurring in the Board of the Directors otherwise than by rotation or retirement, as provided in Section 24 hereof, may be filled up by the remaining Directors, unless, the term of the original director is less than two months. For the purpose thereof, the resolution of the Board of Directors shall be passed by vote of not less than three-fourth of number of remaining Directors, but any person so appointed shall hold office only for the remainder of the term of the director to whom he has succeeded. If a general meeting of the shareholders remove a director, and elect another in his stead, the person so elected shall hold office only for the remainder of the term of the director so removed.

Section 29 Resignation of Directors

Any director who wishes to resign from office shall tender a letter of resignation to the Company, and resignation shall take effect the date on which the letter of resignation reaches the Company.

The director who resigned from office under paragraph one may notify the Registrar of his resignation.

CHAPTER VI Account, Finance and Audit

Section 41 Dividend

No dividend shall be paid out of any money other than profits. In the event that the Company still has an accumulative loss or is unable to maintain capital adequacy as required by law after dividend payment, no dividend shall be paid.

Dividend shall be paid equally according to the numbers of shares, unless otherwise specified for the preferred shares in this Article. Payment of dividend shall be subject to shareholders' approval.

The Board of Directors may from time to time pay interim dividend when they see that the Company has sufficient profit to do so and, after the interim dividend has been paid, they shall report to the next meeting of shareholders.

Payment of dividend shall be made within one month from the date of the general meeting of shareholders or of the Board of Directors pass the resolution as the case may be. However, a notice thereof shall be sent to the shareholders and also published in a local newspaper for a period of not less than three consecutive days.

In the event the Company still cannot sell its shares up to the number registered or the Company has registered an increase of capital, the Company may pay dividend in full or in part by issuing new ordinary shares to the shareholders, with approval from the general meeting of shareholders.

Subject to payment of the dividend as set forth in the above paragraphs, the Board of Directors shall determine the excess amount of the Company's profit after the appropriation to be appropriated to the unappropriated retained earnings. The Board of Directors shall report the appropriation to the next meeting of shareholders.

Section 42 Reserve Fund

The Company shall allocate part of the annual net profit as reserve fund in an amount not less than five percent of the annual net profit less the sum accumulated loss brought forward (if any) until the reserve fund amounts to not less than ten percent of the registered capital.

Section 43 Auditors

The ordinary general meeting of shareholders shall appoint an auditor and determine the remuneration of the auditor of the Company every year.

The auditor must not be a director, staff, employee, or person holding any position in the Company.

In case that it is a requirement from the authority governing the Company's business operations (if any) to grant approval for the auditor appointed by the general meeting of shareholders and in case that the Company's auditor is not granted an approval from such governing authority, the Board of Directors shall;

- (1) summon an extra-Ordinary meeting to consider appointing new auditor or;
- (2) propose and recommend the auditor for the Bank of Thailand's approval, after which an extra-Ordinary meeting is summoned to appoint such auditor

If vacancy of the auditor occurs before the expiration of his/her term, the Board of Directors should proceed with (1) or (2) stated above by mutatis mutandis.

The auditor has the duty to attend the meeting of shareholders every time the Balance Sheet, Profit and Loss Account, and problems pertaining to accounting of the Company are to be considered.

The auditor shall have powers to examine accounts, documents and other documentary evidences related to income and expenditure as well as assets and liabilities of the Company during working hours of the Company. In this connection, the auditor is empowered to interrogate the directors, staff, employee, persons holding any position in the Company, and agents of the Company, including the power to instruct said persons to give facts or furnish documents pertaining to the operations of the Company.

QR Code Downloading Procedures for the 2026 Notice of Annual General Meeting of Shareholders and Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report)

TISCO Bank Public Company Limited would like to send the shareholders notice and documents regarding the 2026 Notice of Annual General Meeting of Shareholders and Annual Registration Statement and Annual Report 2025 (Form 56-1 One Report) in the form of e-books accessible through QR Code, thus allows the shareholders to access the information with ease.

The aforementioned documents could be downloaded from the QR Code (as shown in Annex 1) by the following steps below.



Notice of the Annual General Meeting of Shareholders
for the year 2026



Annual Registration Statement and Annual Report
(Form 56-1 One Report) for the year 2025

For iOS System (iOS 11 and above)

1. Turn on the mobile camera.
2. Turn the mobile camera to the QR Code to scan it.
3. The notification will appear on top of the screen. Click on the notification to access documents regarding the meeting.

Remark: If the notification does not appear on the mobile phone, the QR Code can be scanned with other applications such as QR Code Reader or LINE.

For Android System

1. Open applications such as QR Code Reader, Facebook, or LINE.

How to scan the QR Code with LINE application

Open LINE application → Click on "Add Friend" → Choose "QR Code" → Scan the QR Code

How to scan the QR Code with Facebook application

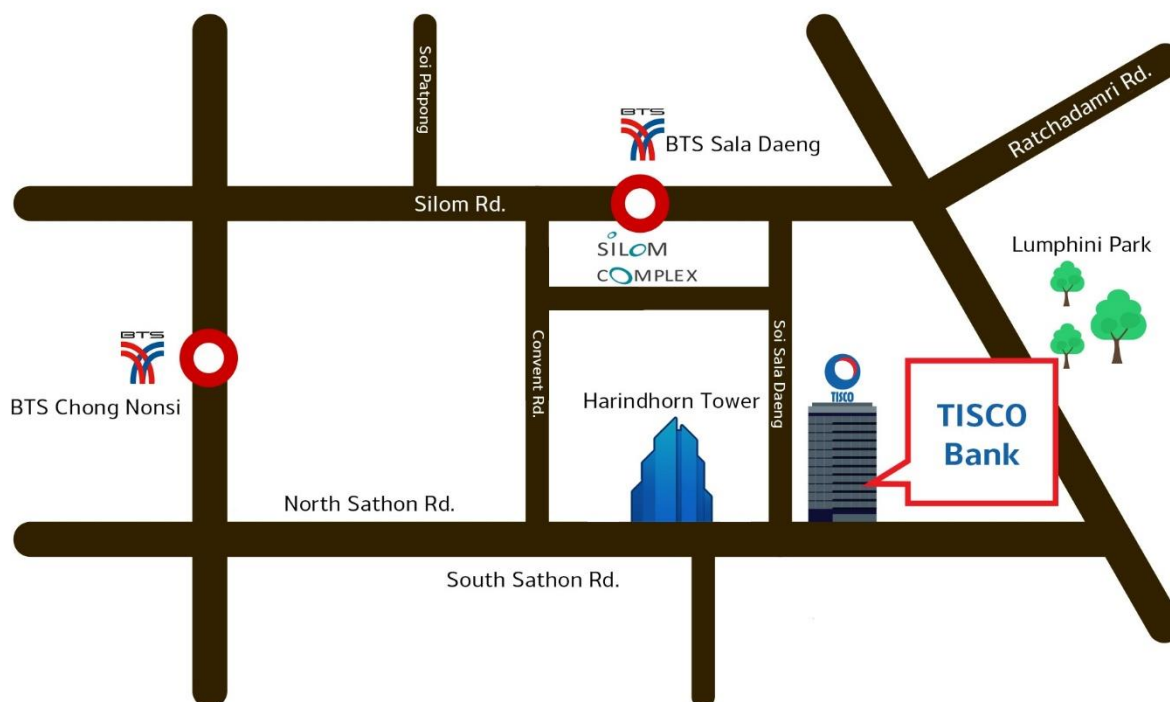
Open Facebook application → Click on "Search" tab at the top of the page → Choose QR Code sign → Scan the QR Code

2. Scan the QR Code to access documents regarding the meeting.

Map of Venue of the Annual General Meeting of Shareholders for the year 2026

at Conference Room, 12th Floor, TISCO Tower, North Sathon Road, Silom, Bangrak, Bangkok

(The registration for attending the Meeting will be held at 1st Floor, TISCO Tower from 09:00 hours onward)



Remark: To facilitate shareholders and proxies in travelling to the Meeting venue,

- For those travelling by private cars, the Bank has reserved car parking space on the B1 to B4 Floor of TISCO Tower.
- For those travelling by bus, the bus routes passing TISCO Tower are 17, 22, 62, 67, 149, 167 and 205. Please get off the bus at Soi Convent. Then, walk along North Sathon Road for about 300 meters.
- For those travelling by BTS Skytrain station (Dark Green line), please get off at Saladaeng Station and use Exit No.4. Then, walk into Soi Saladaeng for about 750 meters.
- For those travelling by MRT subway station (Blue line), please get off at Silom Station and use Exit No.2, then, walk into Soi Saladaeng for about 750 meters. or get off at Lumphini Station and use Exit No. 2, then, walk up on North Sathon Road for about 800 meters.
- For those needing special assistance, such as wheelchair, please inform us in advance at +66 2633 6855, in order to provide proper facilitation.



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