



**NOTICE OF
THE 2026 ANNUAL GENERAL
MEETING OF SHAREHOLDERS
SCB X PUBLIC COMPANY LIMITED**

Meeting date : Wednesday, 8 April 2026

Meeting time : 13.30 hours

(system will be allowed to access the e-Meeting from 11.30 hrs. onwards)

Meeting type:

Via Electronic Meeting (e-AGM)

Pursuant to the Emergency Decree on Electronic Meetings B.E. 2563



Submit a request to attend the meeting via
an electronic channel (e-Request)
(by pre-registration during 27 March 2026 until the meeting will adjourn)



Download meeting documents



Download form 56-1 One Report

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For more details, please contact:

Corporate Office & Company Secretary

Tel. (662) 180-8155





บริษัท เอสซีบี เอกซ์ จำกัด (มหาชน)
สำนักงานใหญ่ เลขที่ 9 ถนนรัชดาภิเษก
แขวงจตุจักร เขตจตุจักร กรุงเทพฯ 10900
เลขที่ 0107564000341

SCB X Public Company Limited
Head Office 9 Rutchadapisek Road,
Chatuchak, Chatuchak, Bangkok 10900 Thailand
No. 0107564000341

www.scbx.com

- Translation -

No. CSOX-690019

10 March 2026

To: All shareholders

Notice of the 2026 Annual General Meeting of Shareholders

The Board of Directors of SCB X Public Company Limited (the “Company”) passed a resolution to convene the 2026 Annual General Meeting of Shareholders on Wednesday 8 April 2026 at 13:30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, to consider the following agenda:

Agenda No. 1 To acknowledge the annual report of the Board of Directors

Rationale: The annual report of the Board of Directors, comprising the report of the Company’s 2025 performance and other important information as disclosed in the Company’s Form 56-1 One Report for the year 2025, has been provided to shareholders in QR Code format together with the notice of this meeting.

Board’s Recommendation: The Board recommended that the meeting of shareholders should acknowledge the annual report of the Board of Directors which enumerates the Company’s 2025 performance and other important information.

Required Votes for Resolution: This agenda item does not require voting as it is a matter for acknowledgement.

Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2025

Rationale: The Company’s audited financial statements for the year ended 31 December 2025 are as shown in the Company’s Form 56-1 One Report for the year 2025 which has been provided to shareholders in QR Code format together with the notice of this meeting.

Board’s Recommendation: The Board recommended that the meeting of shareholders should consider and approve the audited financial statements for the year ended 31 December 2025, which have been considered by the Audit Committee and audited by the Company’s auditor.

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

Agenda No. 3 To consider and approve the allocation of profit from the Company's operational results for the year 2025 and the dividend payment

Rationale: According to the Company's unconsolidated (company only) financial statements, the Company has a net profit for the year ended 31 December 2025 in the amount of Baht 39,606 million (a net profit attributable to the Company's shareholders shown in the consolidated financial statements is Baht 47,488 million) and has no accumulated loss. Therefore, the Company can consider paying the dividend to shareholders pursuant to Section 115 of the Public Limited Companies Act B.E. 2535 (A.D. 1992). In addition, the Company has allocated profits as reserves in full as required by law.

The Company has a policy to pay dividend at the rate of not less than 30 percent of its consolidated net profit in each year by taking into account the long-term return to shareholders. The dividend shall be payable in any year of positive profit net of all legal reserves and other reserve requirements, provided that there is no accumulated loss; and the Company maintains sufficient capital to meet legal requirements and future business need.

Board's Recommendation: The Board recommended that the meeting of shareholders should consider and approve the payment of dividend from the 2025 operational results to the shareholders at the rate of Baht 11.28 per share amounting to approximately Baht 37,981 million, representing 80 percent of the Company's 2025 consolidated net profit, in accordance with the Company's dividend policy. Details of the Company's dividends compared with the previous year are shown below.

Dividend payment details	Year 2025 (Proposed)	Year 2024
Consolidated net profit (Million Baht)	47,488	43,943
Dividend per share (Baht)	11.28	10.44
Total dividend payment (Million Baht)	37,981	35,153
Payout ratio (Percent)	80	80

As the interim dividend of Baht 2.00 per share amounting to approximately Baht 6,734 million was distributed to the shareholders on 19 September 2025, the shareholders will then be paid the remaining dividend of Baht 9.28 per share amounting to approximately Baht 31,247 million. Such dividend payment will be made only to the shareholders entitled to receive dividend according to the Company's Articles of Association, whose names appear in the shareholders register book as of the date on which the list of shareholders entitled to the dividend is determined, which is 21 April 2026. (The Stock Exchange of Thailand's "XD" sign, indicating the date on which a purchaser of share will not be entitled to receive the dividend, will be posted on 20 April 2026). The dividend payment shall be made on 7 May 2026. The said dividend is paid from earnings from which the corporate income tax has been imputed at 20 percent. Individual shareholders may apply for tax credit on the dividend at the rate of 20/80 of the amount of dividend received.

In addition, the Board approved the allocation of remaining profit for the operational results of the year 2025 after the dividend payment to Common Equity Tier 1 (CET1) under Tier 1 capital, amounting Baht 9,507 million.

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

Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

Rationale: According to Section 71 of the Public Limited Companies Act, B.E. 2535 and article 17 of the Company's Articles of Association, one-third of the Company's directors shall retire from office at each Annual General Meeting of Shareholders; and if the number of directors to retire from office is not divisible by three, the number nearest to one-third shall be applied. In this year, there are 6 directors to retire by rotation as follows:

- 1) ACM. Satitpong Sukvimol Director, Member of the Corporate Social Responsibility Committee and Advisory Chairman of the Board of Directors
- 2) Pol. Col. Thumnithi Wanichthanom Chairman of the Board, Chairman of the SCBX Group Control Committee, Chairman of the Corporate Social Responsibility Committee, Member of the Executive Committee and Member of the Nomination, Compensation and Corporate Governance Committee
- 3) Miss Jareeporn Jarukornsakul Director, Member of the SCBX Group Control Committee, Member of the Executive Committee and Member of the Nomination, Compensation and Corporate Governance Committee
- 4) Mr. Pailin Chuchottaworn Independent Director, Chairman of the Nomination, Compensation and Corporate Governance Committee, Chairman of the Technology Committee, Member of the SCBX Group Control Committee and Member of the Executive Committee
- 5) Mr. Chairat Panthuraamphorn Independent Director and Member of the Corporate Social Responsibility Committee
- 6) Vacancy due to the resignation of director since 2 August 2023

The Nomination, Compensation and Corporate Governance Committee had arranged the procedures for nominating directors according to criteria as set forth by the Company's Corporate Governance policy by screening the qualified candidates based on experience, knowledge, and skill to ensure the right fit for the Company's strategy and business direction in addition to other qualifications of directors or independent director as specified by applicable laws, the Company's Articles of Association, the Board Charter, and the Corporate Governance Policy, including endorsement from relevant governing regulators. Furthermore, the Company allowed shareholders to nominate qualified candidates for the directorship from 1 September – 30 November 2025 in advance for the 2026 Annual General Meeting of Shareholders. However, no shareholder had nominated any individual for consideration.

The Nomination, Compensation and Corporate Governance Committee (without participation by directors having interests therein) considered and viewed that it deems appropriate to recommend the Board of Directors to propose to the meeting of shareholders to elect five retiring directors namely 1) ACM. Satitpong Sukvimol, 2) Pol. Col. Thumnithi Wanichthanom, 3) Miss Jareeporn Jarukornsakul, 4) Mr. Pailin Chuchottaworn, and 5) Mr. Chairat Panthuraamphorn to be re-elected to continue their office for another term because they possess appropriate qualifications, experience, and abilities that are beneficial to the Company, without proposing any appointment of new director to replace the resigning director whose seat is due for retirement by rotation at this AGM.

Board's Recommendation: The Board (without participation by directors having interests therein) concurred with the screening procedures and proposal of the Nomination, Compensation and Corporate Governance Committee and recommended that the meeting of shareholders should elect the five directors who retire by rotation in 2026, namely 1) ACM. Satitpong Sukvimol, 2) Pol. Col. Thumnithi Wanichthanom, 3) Miss Jareeporn Jarukornsakul, 4) Mr. Pailin Chuchottaworn, and 5) Mr. Chairat Panthuraamphorn to continue their office for another term. With respect to Mr. Chairat Panthuraamphorn, who serves as a director of Bangkok Dusit Medical Services Public Company Limited (BDMS), and as a director/ authorized signatory of certain BDMS group companies, and who maintains credit facilities with the Siam Commercial Bank Public Company Limited, a subsidiary of the Company, in an amount exceeding Baht 20 million, the Board of Directors has duly considered and is of view that Mr. Chairat Panthuraamphorn possesses the appropriate qualifications, expertise, and experience beneficial to the Company, and demonstrates professionalism, which will not affect the performance of his duties nor impair his ability to express independent opinions. Therefore, the Board considered that the meeting of shareholders should re-elect Mr. Chairat Panthuraamphorn to continue serving as an Independent Director for another term.

Furthermore, the five directors have been approved by the Bank of Thailand. Regarding the vacancy resulting from the resignation of a director, the Board considered and did not propose any appointment of new director to replace the resigning director whose term was due to retire by rotation. As a result, the Company has a total of 17 board members.

Profiles of the retiring directors proposed for re-election are enclosed herewith.

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

Agenda No. 5 To consider and approve the remuneration of directors for the year 2026, and the directors' bonus based on the 2025 operational results

Rationale: Article 22 of the Company's Articles of Association stipulates that a director is entitled to receive remuneration in the forms of gratuities, meeting allowances, rewards, bonuses or any other nature of benefits pursuant to the Articles of Association, or as determined by the meeting of shareholders; and that a director is entitled to receive allowance and any welfare according to the Company's rules. The Board has

formulated the policy and ruled that the remuneration of directors and members of the board committees as well as the allocation of directors' bonus must be at an appropriate level; be commensurate with the functional duties of directors who must fulfill the expectations of various groups of stakeholders; be in compliance with the relevant laws and regulations; and be reviewed annually. Furthermore, there is a requirement that committee members who are the Company's executives shall not be entitled to remunerations of the board committees and Chief Executive Officer is not entitled to director bonus.

The Nomination, Compensation and Corporate Governance Committee, after due consideration, was of the view that the Board should propose the remuneration of directors and members of board committees for the year 2026 and the directors' bonus based on the 2025 operational results as per the following details:

1. The remuneration of directors and board committee members for the year 2026 with the same rate as in 2025 is proposed as follows:

(Unit: Baht)

Director Remuneration	Year 2026 (Proposed)				Year 2025			
	Monthly Remuneration		Meeting Allowance		Monthly Remuneration		Meeting Allowance	
	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member	Chairman	Director / Member
The Board of Directors	250,000	150,000	-	-	250,000	150,000	-	-
Board Committees								
1) SCBX Group Control Committee	150,000	100,000	-	-	150,000	100,000	-	-
2) Executive Committee	150,000	100,000	10,000	10,000	150,000	100,000	10,000	10,000
3) Audit Committee	80,000	60,000	10,000	10,000	80,000	60,000	10,000	10,000
4) Nomination, Compensation and Corporate Governance Committee	50,000	40,000	5,000	5,000	50,000	40,000	5,000	5,000
5) Risk Oversight Committee	50,000	40,000	5,000	5,000	50,000	40,000	5,000	5,000
6) Technology Committee	50,000	40,000	5,000	5,000	50,000	40,000	5,000	5,000
7) Sustainability Committee	50,000	40,000	5,000	5,000	50,000	40,000	5,000	5,000
8) Corporate Social Responsibility Committee	50,000	40,000	5,000	5,000	50,000	40,000	5,000	5,000

2) Directors' bonus based on the 2025 operational results shall be at the rate of not exceeding 0.08 percent of the Company's 2025 consolidated net profit, which is as the same rate as in the previous year, provided that such bonus shall allocated among the directors at their discretion.

It should be noted that committee members who are executives of the Company shall not be entitled to remuneration of the board committees, and the Chief Executive Officer shall not be entitled to directors' bonus.

Furthermore, directors are entitled to receive other benefits and welfare in accordance with the Company's regulations stipulated pursuant Article 22 of the Company's Articles of Association, and there are no other benefits provided, the same as in the previous year.

Board's Recommendation: The Board concurred with the Nomination, Compensation and Corporate Governance Committee's recommendation that the meeting of shareholders should consider and approve the remuneration of directors and board committee members for the year 2026, including the directors' bonus based on the 2025 operational results as proposed.

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

Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2026

Rationale: The Audit Committee considered the performance of the auditors in the past year and was of the view that the auditors of the Company and the Company's subsidiary companies demonstrated high standard of work and independence and duly performed duties under their responsibilities as well as were able to finish the review and audit of the financial statements in time. In addition, the Audit Committee, after due consideration, was of the view that the audit fee for the year 2026 was suitable in light of the scope of audit. Therefore, the Audit Committee recommended the Board to propose the auditor appointment and the audit fee for the year 2026 to the shareholders for consideration as detailed below.

1. To appoint the following auditors from KPMG Phoomchai Audit Limited as the Company's auditors for 2026.

- 1) Miss Orawan Chunhakitpaisan license no. 6105 (She has signed the Company's financial statements since 2021); or
- 2) Miss Thitima Pongchaiyong license no. 10728 (She has never signed the Company's financial statements); or
- 3) Miss Orawan Chotiwiriyakul license no. 10566 (She has never signed the Company's financial statements).

Profiles of the auditors which provide details regarding their work experience and independence are enclosed herewith.

The above-named auditors and KPMG Phoomchai Audit Limited do not have any relationship or interest or transaction that may create a conflict of interest with the Company, the Company's subsidiary companies, executives, major shareholders or any persons related thereto; and the Bank of Thailand has already granted approval for the appointment of these three auditors for 2026. KPMG Phoomchai Audit Limited or its network is the auditor for the year 2026 of all of the Company's subsidiary companies, except the subsidiary companies in Republic of the Union of Myanmar, in order to comply with the supervisory regulations applicable to commercial banks in the country where such subsidiary companies are located.

2. To fix the audit fee for the year 2026 at Baht 5.21 million and acknowledge the non-audit fee at Baht 0.84 million as follows:

Auditing / Reviewing of Separated and Consolidated Financial Statements	Year 2026 (Proposed) (Million Baht)	Year 2025 (Million Baht)	Change from 2025 (Percent)
Audit Fee	5.21	5.11	2.0%
Non-Audit Fee	0.84	0.84	0.0%
Total	6.05	5.95	1.7%

The increase of Baht 0.10 million or 2.0 percent of the 2026 audit fee is attributed to the higher volume of transactions and the additional time required compared with the previous year, while the non-audit fee for 2026 remains unchanged from 2025.

Furthermore, the meeting of shareholders is requested to acknowledge the 2026 preliminary audit fee for the Company's subsidiaries in the amount of Baht 48.07 million, representing an increase of 1.3 percent from the previous year, as well as to acknowledge the 2026 preliminary non-audit fee of the Company's subsidiaries in the amount of Baht 22.37 million, representing an increase of 15.8 percent from 2025 due to the expected increase in service activities compared with the previous year.

Board's Recommendation: The Board concurred with the Audit Committee's recommendation that the meeting of shareholders should approve the appointment of the auditors from KPMG Phoomchai Audit Limited, namely Ms. Orawan Chunhakitpaisan with her license no. 6105, or Ms. Thitima Pongchaiyong with her license no. 10728, or Ms. Orawan Chotiwiwiyakul with her license no. 10566 as the Company's auditors for 2026, with the Company's audit fee of Baht 5.21 million. The meeting of shareholders should also acknowledge the preliminary audit fee for the Company's subsidiaries for 2026 in the amount of Baht 48.07 million, which altogether makes the total audit fee of the Company and its subsidiaries for 2026 Baht 53.28 million, as well as to acknowledge the non-audit fee of 2026 for the Company and its subsidiaries in the amount of Baht 23.21 million.

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

All shareholders are hereby invited to attend the meeting at the date and time mentioned above. In this regard, the Company will convene the shareholders' meeting via electronic means (e-meeting) only. The Company's has not arranged an additional place or meeting room to support attendance by the shareholders. The registration, vote casting, and vote counting of the meeting will be carried out via electronic means only. The Company requires the shareholders or proxies who intend to attend the meeting via electronic means to study and comply with the guidelines for meeting registration, proxy appointment, vote casting and counting, and Inventech Connect e-Meeting Guide.

If a shareholder is not available to attend the meeting, the shareholder can appoint an independent director of the Company to attend the meeting and cast votes on the shareholder's behalf. The nominated independent directors are 1) Mr. Winid Silamongkol, and 2) Mrs. Kulpatra Sirodom (Please study details of each agenda before granting proxy according to the guidelines for meeting registration, proxy appointment, vote casting

and counting as mentioned above). Shareholders may download the proxy form from the Company's website or request a printed proxy form via email at company.secretary@scbx.com. Shareholders may submit the completed proxy form along with supporting identification documents and questions regarding the agenda of the Annual General Meeting of Shareholders (if any) to the Company Secretary by mail at the following address: SCB X Public Company Limited, No. 9, 9C Floor, Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak District, Bangkok 10900, Thailand, or via email to company.secretary@scbx.com by 6 April 2026.

Please note that 5 March 2026 is the date set by the Company to determine the list of shareholders entitled to attend the 2026 Annual General Meeting of Shareholders. The registration system will be available from 27 March 2026 at 8.30 hours until the adjournment of the Meeting on 8 April 2026. Once the Company has verified the list and the correctness and completeness of the documents of the shareholders or proxies who intend to attend the meeting, the Company will send a username, password, and weblink to each shareholder via the email address that the shareholder provided. The notice of the 2026 Annual General Meeting of Shareholders and the accompanying documents will be posted on the Company's website www.scbx.com from 10 March 2026 onwards.

Yours faithfully,

SCB X Public Company Limited

-Signature-

(Mrs. Siribunchong Uthayophas)

Company Secretary

by the instruction of the Board of Directors

Corporate Office & Company Secretary

Tel. (662) 180-8155

With consideration to the privacy of the Company's shareholders, proxies, and related persons, the Company has produced the Privacy Notice for your acknowledgement of the Company's policy in relation to the collection, use, and disclosure of your personal data in accordance with the Personal Data Protection Act B.E. 2562 (A.D. 2019) and other relevant laws and regulations. For more details, please see the Privacy Notice on the Company's website www.scbx.com. In case you grant proxy to another person for attending this AGM on your behalf, please notify that person of the Company's policy according to the Privacy Notice.



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SCB X Public Company Limited
Head Office 9 Rutchadapisek Road,
Chatuchak, Chatuchak, Bangkok 10900 Thailand
No. 0107564000341

www.scbx.com

-Translation-

Minutes of the 2025 Annual General Meeting of Shareholders
Via Electronic Means (e-Meeting)
SCB X Public Company Limited
Friday 4 April 2025, Ground Space, 1st Floor
Head Office, 9 Ratchadapisek Road, Chatuchak District, Bangkok

Pol. Col. Thumnithi Wanichthanom, Chairman of the Board of Directors, presided as Chairman of the meeting. The attendees who attended the meeting either in person at the meeting place or through electronic means, were as follows:

Directors in attendance:

- | | | |
|----|----------------------------------|--|
| 1. | Pol. Col. Thumnithi Wanichthanom | Chairman of the Board, Chairman of the SCBX Group Control Committee, Chairman of the Corporate Social Responsibility Committee, Member of the Executive Committee, and Member of the Nomination, Compensation and Corporate Governance Committee |
| 2. | ACM. Satitpong Sukvimol | Director, Member of the Corporate Social Responsibility Committee, and Advisory Chairman of the Board of Directors |
| 3. | Mr. Prasan Chuaphanich | Director, Chairman of the Executive Committee, Member of the SCBX Group Control Committee, and Member of the Nomination, Compensation and Corporate Governance Committee |
| 4. | Mr. Kan Trakulhoon | Director, Chairman of the Nomination, Compensation and Corporate Governance Committee, and Member of the SCBX Group Control Committee |
| 5. | Mr. Winid Silamongkol | Independent Director, and Chairman of the Audit Committee |
| 6. | Mr. Pailin Chuchottaworn | Independent Director, Chairman of the Technology Committee, Member of the SCBX Group Control Committee, and Member of the Executive Committee |
| 7. | Mrs. Kulpatra Sirodom | Independent Director, Chairman of the Risk Oversight Committee, Member of the Audit Committee, Member of the Sustainability Committee, and Member of the Corporate Social Responsibility Committee |
| 8. | Mr. Arthid Nanthawithaya | Director, Chief Executive Officer, Member of the SCBX Group Control Committee, Member of the Executive Committee, Member of the Risk Oversight Committee, and Member of the Technology Committee |

Directors attending via electronic means:

- | | | | |
|----|---------------|-----------------|--|
| 1. | Mr. Apisak | Tantiworawong | Independent Director, Member of the SCBX Group Control Committee, and Member of the Executive Committee |
| 2. | Ms. Jareeporn | Jarukornsakul | Director, Member of the SCBX Group Control Committee, Member of the Executive Committee, and Member of the Nomination, Compensation and Corporate Governance Committee |
| 3. | Mrs. Nuntawan | Sakuntanaga | Independent Director, and Member of the Audit Committee |
| 4. | Mr. Chairat | Panthuraamphorn | Independent Director, and Member of the Corporate Social Responsibility Committee |
| 5. | Miss Kulaya | Tantitemit | Director, Member of the Risk Oversight Committee, and Member of the Corporate Social Responsibility Committee |
| 6. | Mr. Tibordee | Wattanakul | Director, Member of the Risk Oversight Committee, and Member of the Sustainability Committee |
| 7. | Mr. Veerathai | Santiprabhob | Independent Director, Chairman of the Sustainability Committee, and Member of the Technology Committee |

There were 15 directors from total 15 directors attending this meeting, representing 100 percent of the total Board of Directors member.

The senior executives of the Company and portfolio companies under the SCBX Group who attended the meeting in persons:

- | | | | |
|-----|----------------|-----------------|--|
| 1. | Mr. Arak | Sutivong | Deputy Chief Executive Officer |
| 2. | Mr. Kris | Chantanotoke | Chief Executive Officer, the Siam Commercial Bank Public Company Limited |
| 3. | Mr. Sarut | Ruttanaporn | Chief Executive Officer, Card X Company Limited |
| 4. | Mrs. Apiphan | Charoenanusorn | Chief Executive Officer, Auto X Company Limited |
| 5. | Mr. Manop | Sangiambut | Chief Financial Officer |
| 6. | Mrs. Wallaya | Kaewrungruang | Chief Legal Officer and Chief Compliance Officer |
| 7. | Miss Teerin | Ratanapinyowong | Head of Portfolio Value Creation |
| 8. | Miss Aorapin | Sinthawornkul | Head of Finance and Accounting |
| 9. | Mr. Sittiporn | Thanyarattana | Senior Legal Expert |
| 10. | Mr. Saengchart | Wanichwatphibun | Senior Compliance Expert |
| 11. | Mr. Chirawat | Chamrasromran | Senior Compliance Expert |
| 12. | Mr. Supaphong | Suwapabmongkol | Senior Compliance Expert |

The auditor and legal consultant who attended the meeting in persons:

- | | | | |
|----|-------------|-----------------|---|
| 1. | Miss Orawan | Chunhakitpaisan | Licensed Auditor no. 6105, KPMG Phoomchai Audit Limited |
| 2. | Mr. Nitikan | Ramanat | Legal Consultant, Baker & McKenzie Limited |

The Company Secretary (Mrs. Siribunchong Uthayophas) informed the Chairman that 38 shareholders were present in person, holding 122,500 shares, and 1,630 shareholders were present by proxy, holding 2,502,843,016 shares. In total 1,668 shareholders were present in person and by proxy, altogether holding 2,502,965,566 shares, equivalent to 74.3357 percent of total issued shares, thus constituting a quorum of the meeting pursuant to the Company's Articles of Association.

The Chairman expressed his appreciation to the shareholders for attending the meeting and then declared the 2025 Annual General Meeting of Shareholders ("AGM") open.

The meeting commenced at 14.00 hrs.

The Chairman informed the meeting that the AGM of SCB X Public Company Limited ("the Company" or "SCBX") is convened via electronic means, in accordance with the relevant laws and regulations. The Company Secretary was assigned to oversee the e-meeting system.

The Chairman asked the Company Secretary to introduce to the meeting the directors, senior executives of portfolio companies under the SCBX Group, senior executives of the Company and the auditor who attended the meeting and also informed the meeting that the Company assigned legal consultant to inspect the validity of proxy appointment, quorum, and vote counting of this meeting.

The Chairman then asked the Company Secretary to explain the rights of shareholders and procedural guidelines applied as the rule for vote casting as follows:

The Company Secretary informed shareholders that for upholding the good corporate governance practice relating to the treatment of shareholders' rights, the Company invited the shareholders to propose questions, agenda items and nomination of qualified candidates for directorship in advance for the 2025 AGM during the period from 1 September - 30 November 2024 according to the Company's principle. However, no shareholders proposed any question, agenda item and nominated any person in accordance with the prescribed criteria. Then, the Company Secretary informed the meeting to watch the VDO of procedure for vote casting as follows:

According to Article no. 38 of the Company's Articles of Association, a decision or resolution of the meeting of shareholders shall be made by voting, and one share shall be counted as one vote, notwithstanding the manner of voting. In voting for each agenda items via the e-Meeting system, after the Chairman asked the shareholders to cast a vote, the shareholders or proxies shall select only one of the three voting choices, which were "Approve", "Disapprove" or "Abstain", except for the voting from custodian who could split the vote.

Vote could be changed all the time until such agenda item was closed for voting, by choosing "Cancel" button. In case that the shareholders or proxies neither selected any of the above-mentioned voting choices, it shall be deemed that the shareholders or proxies cast approval votes on such agenda items. The Company would set 1.5 minutes for voting to each agenda item and announce the voting results for each agenda item to the meeting, except

for agenda item no. 4 regarding to consider and elect the directors in replacement of those retiring by rotation, which is an individual election, the Company would set 2.5 minutes for voting.

In the event that a shareholder had appointed a proxy to attend the meeting and had marked his/her vote for agenda items in the proxy form in accordance with applicable rules, the Company would not grant rights for the proxy to vote for such agenda items because the Company has recorded such votes as marked by the shareholders.

The vote counting for each agenda item in this meeting could be divided into three categories according to the Public Limited Companies Act B.E. 2535 as follows:

1. For agenda items which require a simple majority of the votes of shareholders who attend the meeting and cast their votes, i.e. agenda items no. 2, 3, 4 and 6, only the approval and disapproval votes of the shareholders who are entitled to vote will be applied as the base number of votes for calculation purposes, while abstention votes will be excluded.

2. For an agenda item which requires a vote of not less than two-thirds of the total number of votes of shareholders who attend the meeting, i.e. agenda item no. 5, the total number of votes of the shareholders who attend the meeting will be applied as the base number of votes for calculation purposes.

3. For an agenda item which requires a vote of not less than three-fourths of the total number of votes of shareholders who attend the meeting and are entitled to vote, i.e. agenda items no. 7, 8 and 9, the total number of votes of the shareholders who attend and cast approval, disapproval, and abstention votes will be applied as the base number of votes for calculation purpose.

The total number of shareholders or proxies for each agenda item may vary since some shareholders or proxies may attend the meeting after meeting commencement or leave the meeting before meeting adjournment. In the event that any shareholder or proxy leaves the meeting before meeting adjournment, their votes will be annulled for the remaining agenda items that have not yet been voted for accurate calculation of voting. Then upon completion of the vote counting of each agenda item, the Company Secretary would inform the meeting of the voting results before proceeding with a subsequent agenda item.

The Company allows at least one minute in each agenda item for inquiry or opinion from the shareholders. Any inquiry or opinion can be expressed in two ways, namely (1) sending messages via Q&A interface and (2) making a live inquiry via the VDO conference interface which the attendees could select to turn on the microphone for speaking only (without showing face) or turn on both camera and microphone. The questions sent via the Q&A interface would then be gathered and be announced by the Company Secretary so that such questions are answered at the meeting. In order to conclude the meeting within the scheduled time and give the opportunity to other attendees to ask the question or express opinion, questions answered at the meeting would be those related to agenda items. Other questions which are not explained during the meeting will be collected and addressed in the attachment to the meeting minutes.

The meeting was recorded and organized in an electronic meeting which was in accordance with related laws and regulations. The Company assigned Inventech Systems (Thailand) Co. Ltd. who satisfies the requisite standard to be an electronic meeting service provider in compliance with the electronic meeting standards of Electronic Transactions Development Agency (ETDA) as a provider. Hence, the Meeting shall be recorded in both video and sound for legitimate benefits and for the related objectives to Shareholders' Meeting. Shareholders can find more details in the Privacy Notice for Shareholders' Meeting which was enclosed in this notice of the Meeting.

The Chairman then requested the meeting to consider the matters on the agenda according to the notice of the meeting as follows:

Agenda No. 1 To acknowledge the Annual Report of the Board of Directors

The Chairman proposed the meeting to acknowledge the 2024 annual report of the Board of Directors as shown in the 56-1 One Report, which was sent to shareholders together with the notice of the meeting. Then, the Chairman requested the Chief Executive Officer to propose the Annual Report to the meeting, which is summarized as follows:

Established as the parent company of the Group, SCBX has been in operation under the new structure for two full years and entering its third year. With the continuous growth, the Company has focused in 3 main businesses namely as (1) Banking businesses (Generation 1 group), which continue to be the main business with strong profit growth for the Group; (2) Digital financial services and consumer credit businesses (Generation 2 group) such as Card X Co., Ltd., Auto X Co., Ltd., and Monix Co., Ltd., which are group with sequential improvement prospects under prudent risk management and; (3) Technology and platform businesses (Generation 3 group) that continues to evolve.

The Company is fully committed to driving the business forward while building technological capabilities. It focuses on building a solid foundation, whether it be the use of data, the adoption of artificial intelligence (AI) to help in the work process, as well as increasing efficiency at the Group level to create a competitive advantage. In addition, the Company is also looking for new growth opportunities, including expanding into other regions and investing in financial technology and environmental technology for sustainable growth.

For 2024, there were challenges in various aspects, including fluctuations in the business environment that continue to occur due to economic factors, slowing down government expenditure, ending of COVID-related debt relief measures, high household debt relative to GDP as well as consumer and business confidence indices that have not fully recovered. Due to these factors, SCBX Group's overall lending did not grow, but the Company continued to perform well, with operating income increasing by 0.7 percent to approximately Baht 172 billion and net profit increasing by 1 percent to Baht 43,943 million. In addition, the Company was able to maintain the strength of its balance sheet and strictly control costs, improve operating efficiency, with support from Generation 2 businesses to improve the Group performance.

In 2024, the Group companies were aware of and monitor the changes that were constantly occurring and accordingly adjusted the business strategies to be able to achieve their operating results according to the targets, as summarized as follows:

- Banking businesses: the loan size decreased slightly by about 2 percent to Baht 2.3 trillion. At the same time, the Banking businesses are able to reduce the cost-to-income ratio to 39 percent and maintain asset quality with a low NPL ratio of 3.3 percent.

- Digital financial services and consumer credit businesses: The Generation 2 group companies, which are in the growth stage, have cautiously expanded their customer base and loan size. In 2024, total customer base was 11.5 million, an increase of 15 percent from the previous year. Meanwhile, total loans grew by 5 percent to Baht 172 billion and the cost-to-income ratio remained stable at 44 percent, reflecting the Company's ability to manage its business under market and economic uncertainties.

- Technology and platform businesses: AI capabilities have been continuously developed for a wide range of applications, and "Typhoon 2", which is an AI model developed specifically for the Thai language, has been launched, and it is considered as the largest Thai language model with efficiency comparable with GPT-3.5. In terms of investment strategy, the Group has expanded investment by establishing PointX Co., Ltd., which is SCBX Group's one-stop loyalty and redemption program provider with comprehensive point-based system. Meanwhile, Purple Ventures Co., Ltd., a provider of the Robinhood application, has been sold to interested investors during the third quarter of 2024.

Looking ahead, the Company has three key strategies to become a leading fintech group in the region, with details as follows:

1. Continue to grow from the existing business by focusing on
 - Maintaining the profitability of the banking businesses and move towards a balanced profit structure from all businesses in the future.
 - Prudently managing loan quality and continuing to fully support vulnerable customers under the government's measures.
 - Improving the efficiency of debt collection and strictly maintaining cost control through the use of technology.
2. Strengthen the foundation and capability by
 - Increasing efficiency through the adjustment of work processes, from customer service to debt collection, as well as supporting units.
 - Using customer databases for advanced analytics and jointly developing critical AI tools at the Group level to become an AI-first organization.
 - Formulating policy and governance to reduce duplicate investments and increase value at the Group level.

3. Develop new business for growth by:
- Preparing for the establishment of a virtual bank which is pending the issuance of a license, expected to be announced around mid-2025.
 - Acquiring Home Credit Vietnam (HCVN) according to the business expansion approach to the ASEAN region that was reported to shareholders in the previous year. This investment is still in the process of obtaining permission from the regulator.
 - Finding investment opportunities to expand business in the region and environmental technology.

The Company has also laid several important foundations to ensure strong and sustainable growth, which can be summarized as follows:

1. The expansion of technological and data capabilities to become an AI-driven or AI-First organization. The Company has been able to increase the proportion of revenue from AI through the application of AI in more than 650 use cases. In addition, the Company has created a group-level database for advanced data analytics and AI models to create future value. The creation of enthusiasm and AI culture in the organization are as shown by examples of AI use cases of the Group companies as follows:

- Debt collection management of the Siam Commercial Bank, which uses AI to recommend effective debt collection strategies through the use of integrated data to reduce the credit cost.
- Credit risk management of the Siam Commercial Bank, which uses AI & Automated workflow to assist in the loan approval process for businesses to reduce working time and increase accuracy.
- Sales monitoring of Auto X Co., Ltd., which uses AI to help in sales audits to ensure fairness to customers through voice recording analysis, which reduces the sales review time of thousands of employees.

2. The establishment of PointX Co., Ltd. to operate the Group's loyalty platform business is to build and maintain relationships as well as create long-term value with customers in the Group, being the main tool to enhance customer engagement and increase opportunities to offer suitable products to customers.

3. The creation of sustainability in both environmental and social dimensions. The Company is proud to be the first financial institution in Thailand certified by SBTi to achieve the Net Zero goal.

In addition, the Company attaches great importance to compliance with the principles of good corporate governance and anti-corruption in all forms. The Company has established an anti-fraud and anti-corruption policy which is reviewed annually, as well as measures for control and supervision to ensure that the Company operates its business without any actions that fall under the category of fraud and corruption. The practices are in line with the Company's objectives and the intention of the CAC, which the Company has been certified as a member of the CAC since 31 March 2024.

As the parent company of SCBX Group, the Company remains fully committed to becoming the "most admired financial technology group in the region", with the aims to grow its business with caution, prudently manage loan quality, focus on strengthening its financial position, give top priority to effective corporate governance and set up a risk management system to the same standards for the entire group to ensure that the operations of each business are transparent and accurate in accordance with various regulations, while the Company still maintains the direction to value creation to all stakeholders in a balanced manner.

The Chairman thereafter invited shareholders to raise questions and opinions as summarized below:

1. Mr. Anupote Panapornsirikul, a shareholder, had the recommendation and inquiry as follows:

1.1 A suggestion to the Company to also organize an on-site shareholders meeting for the benefit of shareholders.

The Chairman thanked the shareholder for the suggestion, which the Board of Directors will consider accordingly.

1.2 If the Bank of Thailand (BOT) reduces the policy rate, will it affect the Company's revenue and profit, and how much will the BOT reduce the policy interest rate, according to the Company's forecast?

Chief Executive Officer clarified that as a general principle, when the policy rate is cut, commercial banks and financial lending institutions will reduce the interest rates accordingly, which will affect their income and profit. However, the interest rate cut is a measure to alleviate the impact of the debtor's ability to repay. Thus, although the reduction of the policy rate may be considered as a negative impact to interest income, it will relieve bad debt issues caused by the inability to repay. For the amount of the policy rate cuts, it is necessary to assess the broad impacts of the current situations including the upcoming US reciprocal tariffs to Thailand, which BOT will take as an input to consider the size of the policy rate cut. According to several previous policy rate cuts, SCBX Group companies, including the Siam Commercial Bank, have managed at all fronts, thus the impacts of the lower policy rate may not affect much to the Group's overall income or profit.

2. Miss Pinpinut Luangamornpaisarn, a shareholder, had inquiries as follows:

2.1 Would the low economic growth and high household debt further delay the profitability of the Generation 2 subsidiaries, and how would SCBX adjust the strategy? What are the businesses in Generation 2 that SCBX particularly expects to drive profit the Company?

Chief Executive Officer clarified that most of SCBX's Generation 2 businesses are newly established in the past few years, so they are still at the beginning phase of operations. Coupled with the fragile economic during the past 2-3 years, the Generation 2 businesses must be carried out with caution and efficiency, but the Company also sees good business opportunities coming in. Although, the Generation 2 businesses have not exponentially grown, they have gradually shown positive and improved performances. In this and upcoming years, if the economy does not reach a severe crisis, the Generation 2 companies will still have the opportunity to grow.

However, it must be carried out with caution and focus on strong customer groups. Card X Co., Ltd. is the company that will be the main player in the Generation 2 group, which has been operating in a strict and cautious manner in recent years. The credit card and personal loan businesses have grown significantly, and it is still necessary to be stringent in screening customers. Other key companies in Generation 2 are Auto X Co., Ltd. and Monix Co., Ltd., that operate similar businesses and can grow under prudent risk management. In this year, SCBX expects that the growth of Generation 2 business will improve and help support the overall performance of the Group.

2.2 From various disasters in Thailand in the past, especially the recent earthquake, what is the view of SCBX and the Siam Commercial Bank? Will it be considered in risk management, especially in setting up reserves and lending of the Siam Commercial Bank? How will it affect the housing loan business moving forward? Is it necessary to add any special measures to the lending, especially for large operators in the real estate development business.

Chief Executive Officer clarified that SCBX Group attaches great importance to risk management and is aware of uncertainties, and external and internal factors that are constantly and unexpectedly changing. The management to accommodate or cope with unforeseen risks is one of the Company's DNA. The Business Continuity Plan (BCP) was reviewed and updated, adding the earthquake as a risk factor at the level as a possibly regular event.

For real estate customers, the Siam Commercial Bank has standards and measures to supervise and control the quality of construction to ensure the construction standard. According to the earthquake event, the Siam Commercial Bank will tighten the measures, however, it is not to the point of canceling or minimizing lending to high-rise real estate because in other countries such as Japan, there are regular earthquakes and high-rise buildings that still exist. However, it is necessary to adapt to the standards that can accommodate such events, which may put burden on the operators' expenses. For appropriate long-term measures, SCBX and the Siam Commercial Bank will consider as the next step.

2.3 Request for updates on the investment in Home Credit Vietnam (HCVN) and inquiries about SCBX's addition investment plan in overseas?

Chief Executive Officer updated the progress of HCVN's investment that the Company has just received approval from the Bank of Thailand, which is an important step before submitting the proposal to the State Bank of Vietnam (SBV) which is the final process. SCBX has currently been in the process of submitting the documents to SBV which may take some time. As for other overseas investment plans, the Company has learned about expanding the business abroad from the HCVN's deal, which the Company has not yet taken hold of the ownership or started the business in Vietnam. At preliminary, the Company has to wait for SBV's approval to hold the ownership or investment in HCVN, and additional investment plans in overseas will gradually follow later.

2.4 What is the Company's plan to drive the growth of ROE?

Chief Executive Officer clarified that to increase ROE has been a strategic plan in the Company's vision since the establishment of SCBX. At that time, the Company set to increase the Group's ROE from single digits or less than 10 percent to 12-13 percent. Thanks to the performance improvements of the Siam Commercial Bank and the Generation 2 businesses, the Company's ROE is managed to move up closer to the double-digit level, while the Siam Commercial Bank has already achieved the double-digit ROE. SCBX expects that its overall performance will achieve the double-digit ROE in the near future when most of the Generation 2 businesses are profitable.

2.5 In terms of SCBX's technology investments to become a regional leader, what are the targets of investment budget for each year, such as the planned amount of technology budget for this year, and what are SCBX's expectations from the full form of technology development?

Chief Executive Officer clarified that it may not be possible to specify a numerical budget, but it could be explained that for the investments that are large in terms of capital expenditure and operating expenses, the budget for technology investment and management is one of the Company's largest investment budgets. For the past year, a large part of the budget is used in building important infrastructure in the Cloud service which SCBX will manage all technology systems of all companies to migrate to the system on the same cloud architecture. It is followed by the investment in Data and AI via the establishment of SCB Data X Co., Ltd., to centralize the management of Data and AI adoption in the Group, which SCBX has already invested and will continue to invest in SCB Data X Co., Ltd. The next investment is Cyber Security. Additionally, there is investment in the modernization of the Siam Commercial Bank's core banking system to be based on the same cloud architecture, which is aimed to increase efficiency, reduce operational management costs and effectively reduce future technology costs. The above-mentioned projects have already been mobilized and they are entering the second year. In summary, the investment budget in technology will focus on the 3-4 matters as mentioned above.

2.6 Request for an update on the progress of the Virtual Bank.

Chief Executive Officer clarified that the Virtual Bank is under consideration of regulator, namely the Bank of Thailand and the final approving authority which is the Ministry of Finance. There has been quite a lot of progress, and it is still on schedule. The list of those who will receive the license is expected to be announced shortly.

3. Miss Pinpinut Luangamornpaisarn, a shareholder, and Mr. Kittirattanakornkul, a shareholder, inquired whether SCBX have a plan to buy back shares this year, and whether the Company will consider buying back shares, if the share price significantly drops in the future, e.g. at lower than 100 Baht per share.

Chief Executive Officer pointed out that the share buyback or capital management of the Group is in the main strategic plan on the management of the Group's capital for maximum efficiency. The main approach, which the Group has already taken, executed before other companies, and carried out at a very good level, is the

payment of dividends from both the Siam Commercial Bank and SCBX. For SCBX, the dividend payment rate is at a very high level of 80 percent that has been carried out continuously for the past two years. Since the Company was able to maintain a very high level of the capital of the Siam Commercial Bank, which ensures the stability of the Group, the Company has set aside a small part of excess profits for future investment, and most of the remaining profits has been paid back to the Company's shareholders, which is considered the highest level of the financial institutions. The share buyback is another option to manage capital efficiency, which the Company is in the process of studying and will take all guidelines into consideration. However, the Company has no share buyback plan at the moment.

4. Mr. Bhuwanart Na Songkhla, Shareholders' Right Protection Volunteer of Thai Investors Association and a proxy had inquiries as follows:

4.1 Is the Company preparing for the economic situation in 2025 where GDP growth is forecasted to be about 2.4 percent, which is lower than the 2.5 percent growth in 2024 and how?

Chief Executive Officer clarified that according to the presentation of the last year's financial results to the shareholders, SCBX Group, including the Siam Commercial Bank, has implemented a cautious expansion strategy because the Thai economy in the past 3-4 years is still fragile, not only during the COVID situation, but also post-COVID, the vulnerability is multiplied. Therefore, that the Company is still managing under economic conditions with low growth and has delivered strong profits and performance is due to the Company's emphasis on increasing the efficiency of management in all subsidiaries in the Group. Cost reduction and efficiency enhancement in revenue generation remain as the core of its operations, instead of focusing on loan growth or lending, which are not the Group's strategic approaches. In summary, this year, the Company will not focus on the traditional strategy that focuses on credit growth but will concentrate on efficiency. The ability to generate revenue from a strong customer base, whether it be the Company's customer base or wealth customers, is the strategy that the Company believes to enable the Company to deliver a healthy performance.

4.2 What is the proportion of revenue from customers engaged in the export business as percentage of the Siam Commercial Bank's total revenue? In the case of the United States announcing a tax hike against Thailand at 36 percent, how will it affect the Bank and its customers? Does the Siam Commercial Bank have any arrangements to assist customers, and how?

Chief Executive Officer clarified that this issue is a matter directly for the Siam Commercial Bank, which SCBX considers having a negative impact. Then, Chief Executive Officer of the Siam Commercial Bank Public Company Limited (Mr. Kris Chantanotoke) further clarified that in terms of the assistances for customers affected by the export measures and the latest announcement of the US tariff hike, the Siam Commercial Bank has reviewed the detailed information and is in the process of preparing a plan to support the Bank's affected customers to be relieved and able to manage their own businesses. As for the risk level of export customers, there are both positively affected and negatively affected groups which is proportionately not so large or very important that it

significantly changes the overall revenue of this business group. However, there is some impact in some sectors. The detailed figures will be presented to the shareholders at the end of the minutes.

4.3 Does the Siam Commercial Bank have problems with bad debts, especially the credit card business, as household debt is currently considered one of the country's worrisome debt problems? Is the target of lending this year set at 1-3 percent still possible because loans did not grow in 2024 and decreased by 1 percent?

Chief Executive Officer clarified by issues in the question as follows:

- Currently, the credit card business was separated from the Bank to be under Card X Co., Ltd., of which the loan growth, especially from credit card business in the past 2-3 years has been carried out carefully and concisely because of the Group's concern about the economic situation. The Group's policy for all companies in the Group will focus on driving efficiency rather than focusing on expanding businesses to vulnerable customers or focusing on loans. It should be noted that the profit growth does not vary with loan growth.

- The Group companies including the Siam Commercial Bank have proven that over the years, the non-expansion of loans does not mean that profits will not grow, but rather how much optimization and cost reduction can be achieved. In the long run, it may not be good for the overall performance, but in the short term, it is necessary for survival, and this is the path to take at the moment. However, the Company hopes to work with the authorities to successfully drive the recovery of the Thai economy in the future.

5. Mr. Anupote Panapornsirikul, a shareholder, and Mr. Piyapong Prasaththong, a shareholder, had inquiries about the impacts from the US reciprocal tariffs that the Company anticipate. Will it cause a debt repayment suspension or an increase in NPLs? How prepared is the Company to deal with it?

Chief Executive Officer clarified that the Company is in the process of intensively analyzing this issue and believes that the impact will be widely spread to many business sectors or industries. However, everyone must adapt to fit with the circumstance, including entrepreneurs. The government must take measures to lessen potential impacts. Initially, SCBX Group and the Bank have already instructed the Economic Research Institute of the Siam Commercial Bank to collect data and assess the potential impacts at the macro and company levels by sectors and types of companies.

6. Mr. Piyapong Prasaththong, a shareholder, inquired that from the earthquake in Myanmar on 28 March 2025, how were SCBX Group's customers affected and how did the Group assist the customers?

Chief Executive Officer clarified that from public knowledge, in Thailand, there is only the issue of the building that has collapsed, which is not directly related to SCBX Group. For the real estate customers, there will be some impact, which has not yet been an impact on the financial statements or the urgent need for assistance from the Siam Commercial Bank. In Myanmar, although the Siam Commercial Bank has set up a bank there, the business in Myanmar is quite marginal. Therefore, the existing impact is not significant for the Group.

7. Mr. Kitti Rattanakornkul, a shareholder, had inquiries as follows:

7.1 Is there any loan loss reserve for the loan to Italian-Thai Development PLC (ITD)? How much is the amount of loan? Does the customer, King Power still pay the installment on-time?

Chief Executive Officer clarified that it is normal practice of the Siam Commercial Bank to set up loan loss reserves in a strict and appropriate manner. However, for the amount of loans to or reserve for ITD, the Siam Commercial Bank cannot disclose information of individual customer. For King Power, it is considered a major customer and is facing the unfavorable situation. However, it is not the issue of only the Siam Commercial Bank, but a collaboration with many banks to help restructure to support the operator. In addition, the customer will make negotiations with various government agencies. At present, there are no issues that have caused disruption in business operations, and under the structure supported by the Bank, the customer can continue the business operations.

7.2 If the Siam Commercial Bank operates a branchless bank (Virtual Bank), how many shares will the Siam Commercial Bank hold? Will it affect the main bank and how will the Bank adjust for the entrance of branchless banks in the future?

Chief Executive Officer clarified that SCBX will be the investor in the Virtual Bank, not the Siam Commercial Bank. Preliminary, the Company will hold about 80-90 percent of the shares. SCBX will also have strategic partners, namely Kakao Bank from Korea and We Bank from China, with mutual agreement which is not only about the investments in the shares of Virtual Bank, but also about the collaboration with SCBX to develop technology, including leveraging their experience from the operations at the national, regional, and global levels to work with the Company.

In terms of the impact on the Siam Commercial Bank if SCBX obtains a license and operates a branchless bank or virtual bank, the Company sees no short-term impact because it is at the beginning of the establishment. At the same time, the Siam Commercial Bank has been adapting and intensively preparing for the emergence of virtual banks for some time, not only the virtual bank of SCBX group, but also other new players that will receive virtual bank licenses. Therefore, the Siam Commercial Bank has adjustment in terms of cost, efficiency, and accessibility, which the Bank gains advantage because of its large customer base with long term relationship. The Management believes that in the short and medium term, the impact on Siam Commercial Bank will be small. As for the impact on the existing banks, it depends on how quickly and how much they will adjust.

7.3 If there is a flood situation in the future and the capital city must be relocated from Bangkok, will it affect SCBX's business much, and does SCBX have insurances or plans to deal with customers who may be affected?

Chief Executive Officer asked for permission to consider and answer for additional clarifications at the end of the minutes of meeting.

7.4 During the period of declining interest rates, what is the strategy of the Siam Commercial Bank to maintain profits? Chief Executive Office clarified that the question has been answered.

7.5 During the period when the stock price has fallen significantly, does SCBX plan to buy stocks with good fundamentals, high dividend yields, and good growth?

Chief Executive Officer clarified that SCBX does not have a policy of speculating on other stock investments.

7.6 Does the Bank plan to acquire shares in other overseas banks with good prospects, as in the case of Bangkok Bank buying PT Permata TBK (Permata) or Kasikorn Bank buying Maspian Bank?

Chief Executive Officer clarified that for SCBX, the acquisition of Home Credit Vietnam (HCVN) is something that the Company is working on for overseas investment.

7.7 During the gold bullish period, does the Siam Commercial Bank have any plans for customers to invest in gold in the SCB Easy application?

Chief Executive Officer clarified that the SCB Easy application is currently open for gold investment and is adjusting the service model so that customers can make direct investments, however, in the form of dollar currency. This service is in the pipeline to be added in the SCB Easy application in the near future.

8. Mr. Teerawat Taveesangsakulthai, a shareholder, inquired about the growth of the Company's loan portfolio, which the Company Secretary clarified that the Chief Executive Officer has already reported to the meeting.

9. Mr. Woratsin Ngamchat, a shareholder, has inquiries about the progress of the HCVN, which the Company Secretary explained that the Chief Executive Officer has already answered the question.

10. Miss Thawanphon Nakphu, proxied by MBK Public Company Limited, inquired that in the context that traditional banking businesses may face limitations in long-term growth, does SCBX Group sees a way to create synergy or expand investment to other businesses that can build on the banking business in a synergistic manner with other businesses, and what is the strategic plan to adapt to the rapidly changing business conditions?

Chief Executive Officer clarified that SCBX Group was established to address the points raised by the shareholder by implementing as stated in the main strategies that have already been reported to the meeting.

This agenda was presented for acknowledgement, the Chairman proposed to the shareholders to acknowledge the Annual Report of the Board of Directors.

The meeting of shareholders resolved to acknowledge the Annual Report of the Board of Directors as proposed.

Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2024

The Chairman invited the Chief Executive Officer to provide presentation in respect of this agenda item to the meeting.

The Chief Executive Officer proposed to the meeting to consider the financial statements for the year ended 31 December 2024 which was considered by the Audit Committee and audited by the auditors as demonstrated

in the 56-1 One Report. The Company provided the financial statements together with management discussion and analysis, which were sent to shareholders together with the notice of the meeting. The highlights are summarized as follows:

1. Net profit for the year 2024 was Baht 43,943 million, an increase of 1.0 percent from previous year due to the strategy to grow with quality under prudent risk management and tightening cost control, with details as follows:

- Total income increased 0.7 percent, resulting from a 3.8 percent increase in net interest income due to the widen net interest margin.
- Fee incomes and others declined by 5.6 percent and investment and trading income decreased 31.3 percent from the previous year mainly due to the fragile economic and investment situation.
- Operating expenses increased by 1.7 percent, which included the one-time expenses from discontinuing the Robinhood application which was recorded in 2024. If excluding the impact from Robinhood, the cost-to-income ratio was 41.7 percent which declined from the previous year.
- Credit Cost decreased from the previous year to Baht 42,594 due to prudent management of loan quality especially Card X's reduction of credit risk in retail lending business.

2. Total assets recorded at Baht 3.49 trillion, increasing 1.4 percent from the previous year mainly due to the increase of interbank and money market item, whereas total loans declined 1.0 percent.

3. With prudent management of loan quality through efficient sales and write-off, NPL ratio remained at 3.4 percent, with strong coverage ratio of 158.0 percent.

4. SCBX maintains its prudent capital management policy by retaining capital ratio higher than minimum regulatory requirement to guard against any unforeseeable events and any emerging risks. At the end of 2024, Common Equity Tier 1 of SCBX was at 17.7 percent, and total capital adequacy ratio was at 18.9 percent.

In summary, according to the consolidated financial statements for the year 2024, the Company had a net profit of Baht 43,943 million, equivalent to Baht 13.05 per share and the book value was Baht 145.12 per share.

The Chairman thereafter invited shareholder to raise questions and opinions as summarized below:

Mr. Bhuwanart Na Songkhla, Shareholders' Right Protection Volunteer of Thai Investors Association and a proxy inquired that, according to the financial statements, in 2024 incomes from others decreased by 27.9 percent from 2023 (as shown on page 18 of the Financial Statement Explanation and Analysis Document), what kind of other income that decreased that much.

Chief Financial Officer (Mr. Manop Sangiambut) clarified that under the category of fee income, the other income was worth Baht 3,500 million, accounting for 8 percent of the total fee income, which is considered minor

and from various categories, such as fee income from investment banking and capital market businesses, profits from the sale of foreclosed assets, profits from the sale of unsecured loans that have been written off, etc. Part of the overall decrease in non-interest income is due to the loss from the selling business of Purple Ventures Co., Ltd., (Robinhood application), which is shown as net figure in this section.

Since there was no additional opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the financial statements for the year ended 31 December 2024 with details as proposed.

The meeting of shareholders resolved to approve financial statements for the year ended 31 December 2024 with the majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,495,118,349	votes	equivalent to	99.9949 %
Disapproved	124,801	votes	equivalent to	0.0050 %
Abstained	9,448,900	votes		

Agenda No. 3 To consider and approve the allocation of profit from the Company's operational results for the year 2024 and the dividend payment.

The Chairman invited the Chief Executive Officer to present the details in respect of this agenda item to the meeting.

The Chief Executive Officer reported to the meeting that, according to the Company's consolidated financial statements, the Company had a net profit for the year ended 31 December 2024 in the amount of Baht 43,943 million and has no accumulated loss, including completely allocated profits as reserves as required by laws. Therefore, the Company could consider paying the dividend to shareholders pursuant to the Public Limited Companies Act and the Company's Articles of Association. The Company has a policy to pay dividend at the rate of not less than 30 percent of its consolidated net profit in each year by taking into account the long-term return to shareholders.

The Company, then proposed the shareholders to approve the payment of dividend from the 2024 operational results to the shareholders at the rate of Baht 10.44 per share amounting to approximately Baht 35,153 million, representing 80 percent of the Company's 2024 consolidated net profit, as the same rate with previous year and in accordance with the Company's dividend policy. In addition, the dividend payment ratio is based on the Company's principle to increase the efficiency in capital management and ensure strong capital position.

Provided that the Company paid interim dividend to the shareholders on 23 September 2024 at the rate of Baht 2 per share amounting to approximately Baht 6,734 million, the shareholders will then be paid the remaining dividend of Baht 8.44 per share amounting to approximately Baht 28,418 million. Such dividend payment will be made only to the shareholders entitled to receive dividend according to the Company's Articles of Association, whose names appear in the shareholders register book as of the date on which the list of shareholders entitled to the dividend is determined, which is 17 April 2025, and the dividend payment would be made on 2 May 2025.

In addition, the Company proposed the shareholders to acknowledge that the remaining profit for the operational results of the year 2024 after the dividend payment shall be allocated to Common Equity Tier 1 (CET1) under Tier 1 capital, resulting in the Company's total capital, as of 31 March 2025, equivalent to Baht 462,155 million, representing 18.86 percent of the total risk-weighted assets (by estimation), while the CET1 capital is equivalent to Baht 433,415 million, representing 17.69 percent of the total risk-weighted assets (by estimation).

The Chairman thereafter invited shareholder to raise questions and opinions as summarized below.

Mr. Kitti Rattanakornkul, a shareholder, inquired that as the dividend payout rate is at the level of 80 percent of consolidated net profit, how long will the Company be able to pay dividends at this level?

Chief Executive Officer clarified that the Company has a dividend payment policy of not less than 30 percent. In case the economic situation is not worse, and the Company's profitability is still high with effective capital management policy and the level of capital of both SCBX Group and the Bank is still strong, dividend payments from net profits at high level will continue.

Since there was no additional opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the allocation of profit from the Company's operational results for the year 2024 and the dividend payment with details as proposed.

The meeting of shareholders resolved to approve the payment of dividend from the 2024 operational results to the shareholders at the rate of Baht 10.44 per share, and acknowledge the allocation of the remaining profit for the operational results of the year 2024 after the dividend payment to Common Equity Tier 1 (CET1) with the majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,504,632,150	votes	equivalent to	100.0000%
Disapproved	0	votes	equivalent to	0.0000%
Abstained	59,900	vote		

Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

Since the Chairman of the Nomination, Compensation and Corporate Governance Committee (Mr. Kan Trakulhoon) was one of the directors having interests therein, the Chairman then give a detailed presentation in respect of this agenda item to the meeting as follows:

The Board proposed to the meeting for consideration of the election of the directors in replacement of those retiring by rotation. In this year, there are 5 directors to retire by rotation, namely 1) Mr. Prasan Chuaphanich, 2) Mr. Kan Trakulhoon, 3) Mrs. Kulpatra Sirodom, 4) Miss Kulaya Tantitemit, 5) Mr. Veerathai Santiprabhob, and there is a vacant seat due to the resignation of director retired by rotation.

The Nomination, Compensation and Corporate Governance Committee had arranged the procedures for nominating directors according to criteria as set forth by the Company's corporate governance policy

by screening the qualified candidates based on experience, knowledge, and skill to ensure the right fit for the Company's strategy and business direction in addition to other qualifications of directors as specified by applicable laws and the Company's Articles of Association, the board charter, and the corporate governance policy. Furthermore, the Company allowed shareholders to nominate qualified candidates for the directorship. However, no shareholder had nominated any individual for consideration.

The Board, (without participation by directors having interests therein) concurred with the proposal of the Nomination, Compensation and Corporate Governance Committee that the five directors should be re-elected to continue their office for another term as these five directors possessed appropriate qualifications, experience, and abilities that were beneficial to the Company. In this case, Mr. Kan Trakulhoon will not be considered an independent director because he has continuously held the position of independent director in companies in the SCBX Financial Business Group for more than 9 years according to the announcement of the Bank of Thailand.

In addition, it is deemed that the Shareholders meeting should elect Mr. Komkrit Kietduriyakul as an Independent Director to fill the seat vacated by the resignation of a director. Mr. Komkrit Kietduriyakul who is a partner of Baker & McKenzie Co., Ltd., a legal consultant and receives service fees exceeding Baht 2 million per year from the Company, however, the Board considered and opined that Mr. Komkrit Kietduriyakul is a person with appropriate qualifications, equipped with knowledge and expertise that is beneficial to the Company, and professionalism, which will not affect the performance of duties and the provision of independent opinions. Furthermore, all of the 6 directors were fully qualified to be the Company's directors or independent directors pursuant to applicable laws, the Company's Articles of Association, and the Board Charter, including obtaining the endorsement from the relevant regulatory authority.

The Chairman thereafter invited shareholders to raise questions and opinions.

Mr. Woratsin Ngamchat, a shareholder, inquired whether the Company has a policy on the age limit of directors.

The Chairman clarified that the Company has set the criteria for the term of office of directors of the Company and companies in SCBX Group that the age of independent directors and non-executive directors does not exceed 72 years. However, if they are qualified for longer term of office, it shall be the authority of the Board of Directors of SCBX.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the election of six directors with details as proposed.

The meeting of shareholders resolved to elect such six directors (by individual) by the majority votes of shareholders who attended the meeting and cast their votes by individual directors as follows:

Directors	Type of Directors	Number of Votes of the shareholders who attended the meeting and cast their votes (Votes)		
		Approved (%)	Disapproved (%)	Abstained
1. Mr. Prasan Chuaphanich	Director	2,284,983,538 (91.2304)	219,645,592 (8.7695)	61,800
2. Mr. Kan Trakulhoon	Director	2,331,533,332 (93.0889)	173,096,798 (6.9110)	60,800
3. Mrs. Kulpatra Sirodom	Independent Director	2,455,714,147 (98.0469)	48,916,483 (1.9530)	60,300
4. Miss Kulaya Tantitemit	Director	2,415,163,507 (96.4286)	89,449,123 (3.5713)	78,300
5. Mr. Veerathai Santiprabhob	Independent Director	2,504,462,816 (99.9960)	98,681 (0.0039)	129,433
6. Mr. Komkrit Kietduriyakul	Independent Director	2,331,118,980 (93.0732)	173,488,650 (6.9267)	83,300

Agenda No. 5 To consider and approve the remuneration of directors for the year 2025 and the directors' bonus based on the 2024 operational results.

The Chairman invited the Chairman of Nomination, Remuneration and Corporate Governance Committee (Mr. Kan Trakulhoon) to provide detailed presentation in respect of this agenda item to the meeting.

Article 22 of the Company's Articles of Association stipulates that a director is entitled to receive remuneration in the forms of gratuities, meeting allowances, rewards, bonuses, or any other nature of benefits pursuant to the Articles of Association, or as determined by the meeting of shareholders; and that a director is entitled to receive allowance and any welfare according to the Company's rules. The Board has formulated the policy and ruled that the remuneration of directors and members of the Board committees as well as the allocation of directors' bonus must be at an appropriate level; be commensurate with the functional duties of directors who must fulfill the expectations of various groups of stakeholders; be in compliance with the relevant laws and regulations; and be reviewed annually.

The Chairman of Nomination, Remuneration and Corporate Governance Committee proposed to the meeting to approve the remuneration of directors and members of the Board committees for the year 2025 and the director bonus on the 2024 operational result with the following details.

1. Remuneration of Directors and Board Committee Members for the year 2025 as follows:

Director Remuneration	Year 2025 (Baht)			
	Monthly Remuneration		Meeting Allowance	
	Chairman	Director / Member	Chairman	Director / Member
The Board of Directors	250,000	150,000	-	-
Board Committees				
1) SCBX Group Control Committee	150,000	100,000	-	-
2) Executive Committee	150,000	100,000	10,000	10,000
3) Audit Committee	80,000	60,000	10,000	10,000
4) Nomination, Compensation and Corporate Governance Committee	50,000	40,000	5,000	5,000
5) Risk Oversight Committee	50,000	40,000	5,000	5,000
6) Technology Committee	50,000	40,000	5,000	5,000
7) Sustainability Committee	50,000	40,000	5,000	5,000
8) Corporate Social Responsibility Committee	50,000	40,000	5,000	5,000

Remark: The SCBX Group Control Committee, and the Sustainability Committee shall receive the remuneration as proposed with the effective date on the appointment date of 25 July 2024 and 21 January 2025 respectively.

2. Directors' Bonus based on the 2024 Operational Results: the directors' bonus is determined at the rate of not over 0.08 percent of the Company's 2024 consolidated net profit, which is the same rate as the previous year, provided that such bonus will be allocated among directors at their discretion.

It should be noted that committee members who are the Company's executives shall not be entitled to remuneration of the Board Committees and Chief Executive Officer is not entitled to director bonus. Furthermore, directors of the Company are entitled to receive other benefits and welfare in accordance with the Company's regulations stipulated pursuant to Article 22 of the Company's Articles of Association, and there is no other benefits, as same as in the previous year.

The Chairman informed the meeting that the Board concurred with the Nomination, Compensation and Corporate Governance Committee's recommendation that the meeting of shareholders should approve the remuneration of members of directors for the year 2025, including the directors' bonus based on the 2024 operational results as proposed. The proposed rates are appropriate, commensurate with the directors' duties and responsibilities, based on criteria comparable to those of large, listed companies.

The Chairman thereafter invited shareholders to raise questions and opinions.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the remuneration of directors for the year 2025, and the directors' bonus based on the 2024 operational results with details as proposed.

The meeting of shareholders resolved to approve the remuneration of directors and members of the board committees for the year 2025, and the directors' bonus based on the 2024 operational results with the votes of more than two-thirds of the total number of votes of shareholders who attend the meeting as follows:

Approved	2,485,912,779	votes	equivalent to	99.2502%
Disapproved	18,438,921	votes	equivalent to	0.7361%
Abstained	339,230	votes	equivalent to	0.0135%
Not entitled to vote	0	vote	equivalent to	0.0000%

Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2025

The Chairman invited the Chairman of Audit Committee (Mr. Winid Silamongkol) to provide the detailed presentation in respect of this agenda item to the meeting.

The Chairman of Audit Committee proposed for the meeting's consideration the appointment of the auditors and the audit fee for the year 2025 with following details.

1. To appoint the following auditors from KPMG Phoomchai Audit Limited as the Company's auditors for 2024, namely

- 1) Miss Orawan Chuhakitpaisan license no. 6105
(She has signed the Company's financial statements since 2021); or
- 2) Miss Pantip Gulsantithamrong license no. 4208
(She has never signed the Company's financial statements); or
- 3) Miss Thitima Pongchaiyong license no. 10728
(She has never signed the Company's financial statements); or
- 4) Miss Orawan Chotiwiriyakul license no. 10566
(She has never signed the Company's financial statements)

The auditors from KPMG Phoomchai Audit Limited demonstrated the high standard of work and independence, duly performed their duties under their responsibilities, and completed the review and audit of the financial statements in a timely manner. In addition, the auditors and KPMG Phoomchai Audit Limited did not have any relationship or interest or transaction that might create a conflict of interest with the Company, the Company's subsidiary companies, executives, major shareholders or any persons related thereto. Moreover, the Bank of Thailand had already granted approval for the appointment of these four auditors as the Company's auditors for the year 2025.

2. To fix the audit fee for the year 2025 at Baht 5.11 million and acknowledge the non-audit fee at Baht 2.81 million as follows:

Auditing / Reviewing of Separated and Consolidated Financial Statements	Year 2025 (Proposed) (Million Baht)	Year 2024 (Million Baht)	Changing from 2024 (%)
Audit Fee	5.11	4.96	3.0
Non-Audit Fee	2.81	2.81	-
Total	7.92	7.77	1.9

The increase of Baht 0.15 million or 3.0 percent from the audit fee of 2024, is driven by increasing business volume and potentially increasing time to be utilized by the auditors, compared with the previous year. Whereas the amount of non-audit fee for 2025 remains unchanged from 2024. In addition, the Company proposed the meeting to acknowledge the 2025 preliminary audit fee of the Company's subsidiary companies in the amount of Baht 48.05 million and the 2025 preliminary non-audit fee of the Company's subsidiary companies in the amount of Baht 24.76 million.

The Chairman informed the meeting that the Board concurred with the Audit Committee's recommendation that the meeting of shareholders should approve the appointment of the auditors and fix the audit fee for 2025, and acknowledge the preliminary audit fee for the Company's subsidiary companies and other services fees of the Company and the Company's subsidiary companies in 2025 as proposed because the auditors from KPMG Phoomchai Audit Limited demonstrated independence, quality and duly performed their duties under their responsibilities. In addition, the proposed audit fees are reasonable for the scopes of audit.

The Chairman thereafter invited shareholders to raise questions and opinions.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the appointment of auditors and fix the audit fee for the year 2025 with details as proposed.

The meeting of shareholders resolved to approve the appointment the auditors, and approve the audit fee for the year 2024 by the majority votes of the shareholders who attended the meeting and cast their votes as follows:

Approved	2,453,814,378	votes	equivalent to	98.0253%
Disapproved	49,430,957	votes	equivalent to	1.9746%
Abstained	1,445,600	votes		

Agenda No. 7 To consider and approve the issuance and offering of debt securities

The Chairman invited the Chief Executive Officer to provide the detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer proposed the meeting to consider and approve the issuance and offering of debt securities as follows:

Reference was made to the Extraordinary General Meeting of Shareholders No. 1/2023 which resolved to approve the issuance and offering of debt securities in an amount not exceeding Baht 100,000 million. As

of 31 March 2025, the Company has outstanding debt securities totaling Baht 84,200 million from the offerings made during 2023 and 2024. These proceeds are allocated for investment and the expansion of loan growth, particularly in the Consumer and Digital Finance Business. According to the 3-year Company's business plan, between 2025-2027, the Company will continue to invest and expand business under a stringent risk management framework to enhance the Company's capabilities and maximize returns to shareholders. Therefore, the Company proposed to the meeting to consider and approve the issuance and offering of debt securities as follows:

- To cancel the remaining limit of the issuance and offering of debt securities in the amount of Baht 15,800 million under the Extraordinary General Meeting of Shareholders No. 1/2023 and
- To approve the issuance and offering of debt securities in the total amount not exceeding Baht 150,000 million or the equivalent in other currencies

Provided that the debt securities issued and offered for sale by the Company at any time shall not exceed such prescribed limit. Details of the debt securities, offering for sale and other condition are as follows:

Type:	All types of debt securities in Thai Baht and/or other currencies (including but not limited to short-term and/or long-term debentures and/or perpetual debentures and/or subordinated debentures and/or senior debentures with and/or without debenture holder representative and/or secured and/or non-secured debentures) and/or other debt securities.
Amount:	Not exceeding Baht 150,000 million or the equivalent in other currencies.
Offering for Sale:	Domestically and/or internationally on a private placement basis and/or to institutional investors as prescribed by the Office of Securities and Exchange Commission (SEC)'s notification and/or to general public and/or on a right issue basis, which may be offered for sale within one time or several times as the Company may deem appropriate. The debt securities may be additionally issued and offered for sale and/or issued to replace the matured debt securities which are redeemed within the prescribed limit, provided that the issuance and offering period shall be within a period of five (5) years from an approval granted by this shareholders' meeting. Nevertheless, the debt securities issued and offered for sale by the Company at any time shall not exceed the prescribed limit.
Other Conditions:	The Board and/or any other person assigned by the Board is empowered to set any other details in relation to the debt securities to be issued, such as the type of collateral, currency, amount, term, par value, offering price, interest rate, redemption rights, term of the project, and/or revolving amount in case of short-term debt securities, procedure, issuing or offering period,

as well as rules, conditions, and any other related details and proceeding as appropriate pursuant to applicable laws and regulations.

The Chairman informed the meeting that the Board concurred the issuance and offering of debt securities as the Chief Executive Officer proposed.

The Chairman thereafter invited shareholders to raise questions and opinions as summarized below:

Mr. Bhuwanart Na Songkhla, Shareholders' Right Protection Volunteer of Thai Investors Association and a proxy inquired about the Company's plans to use the proceeds from the issuance of debentures.

Chief Executive Officer clarified that as presented to the shareholders, the plan to use the capital is to expand the growth of loans, especially loans in the Generation 2 business, as well as to explore other investment opportunities, which is the purpose of fund raising through the issuance of this debenture.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the issuance and offering of debt securities with details as proposed.

The meeting of shareholders resolved to approve the issuance and offering of debt securities by the votes of not less than three-fourths of the total number of votes of shareholders who attend the meeting and are entitled to vote as follows:

Approved	2,504,583,667	votes	equivalent to	99.9957%
Disapproved	31	votes	equivalent to	0.0000%
Abstained	107,237	votes	equivalent to	0.0042%

Agenda No. 8 To consider and approve the amendment to the Company's Objectives, along with Clause 3 of the Company's Memorandum of Association (Objectives)

The Chairman invited the Chief Executive Officer to provide the detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer proposed the meeting to consider and approve the amendment to the Company's Objectives, along with Clause 3 of the Company's Memorandum of Association (Objectives) for able to accept mortgages, to create and accept business security, and to conduct lending business to support potential business operations, having details as follows:

Since the Company currently has no objective to accept mortgages, including creating and receiving business collateral, which causes practical problems, such as in the case of procurement where a business partner wishes to provide a deposit account as collateral for performance of a contract, the Company is therefore unable to register business collateral over such deposit account, etc. Therefore, the Company would like to propose an amendment to the Company's objectives in item 2. to cover the acceptance of collateral in various forms that may occur.

In addition, according to the Ministry of Finance Regulation, the recipient of business collateral must have “Objectives in conducting lending business”. Therefore, the Company proposes to add the Company's objectives in item 5. regarding the lending business in order to comply with the regulations of the Ministry of Finance.

The objectives, item 2. and item 5. proposed at the meeting for new amendments will be as follows:

	Current Objectives	Proposed Amendment
Item 2.	To sell, sell with right of redemption, transfer, receive, deposit, mortgage, pledge, accept pledge, borrow, lend, exchange, and distribute of all kinds of assets or rights and duties of the Company or others, including to undertake any other encumbrances as collaterals or for the benefit of the Company's operation.	To sell, sell with right of redemption, transfer, receive, deposit, mortgage, <u>accept mortgage</u> , pledge, accept pledge, <u>create business security, accept business security</u> , borrow, lend, exchange, and distribute of all kinds of assets or rights and duties of the Company or others, including to undertake any other encumbrances as collaterals or for the benefit of the Company's operation. <u>(without accepting deposits or receiving money from the public and utilizing such money)</u>
Item 5.	To obtain loans, overdrafts, and request credit by any other means from banks, juristic persons, or financial institutions both in Thailand and overseas, with or without collaterals. And to lend, grant financial support or credit by any means with or without collaterals, including accept issue transfer and endorse bill or any negotiable instruments, except in banking business, finance business, and credit foncier business.	To obtain loans, overdrafts, and request credit by any other means from banks, juristic persons, or financial institutions both in Thailand and overseas, with or without collaterals, and to <u>conduct lending business</u> , lend, grant financial support or credit by any means with or without collaterals, including accept issue transfer and endorse bill or any negotiable instruments, except in banking business, finance business, and credit foncier business.

The Chairman informed the Meeting that the Board concurred that the meeting of shareholders should consider and approve the amendment to the Company's Objectives, along with Clause 3 of the Company's Memorandum of Association (Objectives), including the delegation of authority to the Board and/or the Chief Executive Officer and/or any persons sub-delegated by such persons to register the amendment of the Company's Objectives with the Department of Business Development, Ministry of Commerce, and to perform any necessary acts according to the Registrar's orders for the successful completion of the relevant registration.

The Chairman thereafter invited shareholders to raise questions and opinions.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the amendment to the Company's Objectives, along with Clause 3 of the Company's Memorandum of Association (Objectives), and approve the delegation of authority to the Board and/or any persons

delegated by the Board to perform any necessary acts for the successful completion of the relevant registration with details as proposed.

The meeting of shareholders resolved to approve the amendment to the Company's Objectives, along with Clause 3 of the Company's Memorandum of Association (Objectives) by the votes of not less than three-fourths of the total number of votes of shareholders who attend the meeting and are entitled to vote as follows:

Approved	2,504,618,134	votes	equivalent to	99.9970%
Disapproved	1	votes	equivalent to	0.0000%
Abstained	73,300	votes	equivalent to	0.0029%

Agenda No. 9 To consider and approve the amendment to the Company's Articles of Association

The Chairman invited the Chief Executive Officer to provide the detailed presentation in respect of this agenda item to the meeting.

The Chief Executive Officer proposed the meeting to consider and approve the amendment to the Company's Articles of Association in Article 25, Clause 2 and Clause 3 which are related to summons of the meeting of the Board of Directors, and the power to fix the date, time and place of the meeting of the Board of Directors, including reordering texts for clarity in practice, yet completely maintaining key contents according to laws. In this regard, the text specified in Articles 25, which was proposed for the meeting to amend, is as follows:

Current Content	Proposed Amendment
<p>The Board of Directors shall meet at least once every 3 months at the locality in which the Company's head office is located or in any other places in the Kingdom; however, if the meeting is held via electronic means as prescribed by laws, it shall be deemed that the Company's head office is the place of the meeting.</p> <p>The Chairman shall have the authority to summon a meeting by sending a notice of the meeting to the directors not less than 3 days before the date of the meeting. However, in case of necessity or urgency for the purpose of preserving the rights or benefits of the Company, the summoning of the meeting may be made by other means and the date of the meeting may be fixed to be earlier. The Company shall keep a copy of the notice of the meeting as evidence, which may be in the electronic form.</p>	<p>The Board of Directors shall meet at least once every 3 months at the locality in which the Company's head office is located or in any other places in the Kingdom; however, if the meeting is held via electronic means as prescribed by laws, it shall be deemed that the Company's head office is the place of the meeting.</p> <p>The Chairman shall have the authority to summon a meeting of <u>the Board of Directors, where the Chairman or persons entrusted shall have power to fix the date, time and place of the meeting of the Board of Directors.</u> <u>and</u> to send a notice of the meeting to the directors not less than 3 days before the date of the meeting. However, in case of necessity or urgency for the purpose of preserving the rights or benefits of the Company, the summoning of the meeting may be made by other means and the date of the meeting may be fixed to be earlier. The Company shall keep a copy of the notice of the</p>

Current Content	Proposed Amendment
<p>Any two or more of the directors may request the Chairman to summon the meeting of the Board of Directors provided that the subject matters and reasons to be proposed at the meeting shall be stated in the request. In such case, the Chairman shall fix the date and summon the meeting within 14 days from the date he/she receives such request, or summon the meeting on the date as requested.</p> <p>In the case where the Chairman fails to summon the meeting under the third paragraph, the requesting directors may jointly summon and fix the date of the meeting of the Board of Directors to consider the agenda within 14 days from the end of such 14-day period as specified in the third paragraph.</p> <p>In the absence of the Chairman for whatsoever cause, the Vice Chairman shall summon the meeting of the Board of Directors. In the case of the absence of a Vice Chairman, any two or more of the directors may jointly summon the meeting of the Board of Directors.</p> <p>The Chairman or any person(s) entrusted shall have power to fix the date, time and place of the meeting of the Board of Directors.</p>	<p>meeting as evidence, which may be in the electronic form.</p> <p><u>In cases of reasonable cause or to protect the rights or benefits of the Company</u>, any two or more of the directors may request the Chairman to summon the meeting of the Board of Directors provided that the subject matters and reasons to be proposed at the meeting shall be stated in the request. In such case, the Chairman shall fix the date and summon the meeting within 14 days from the date he/she receives such request, or summon the meeting on the date as requested.</p> <p>In the case where the Chairman fails to summon the meeting under the third paragraph, the requesting directors may jointly summon and fix the date of the meeting of the Board of Directors to consider the agenda within 14 days from the end of such 14-day period as specified in the third paragraph.</p> <p>In the absence of the Chairman for whatsoever cause, the Vice Chairman shall summon the meeting of the Board of Directors. In the case of the absence of a Vice Chairman, any two or more of the directors may jointly summon the meeting of the Board of Directors.</p> <p>The Chairman or any person(s) entrusted shall have power to fix the date, time and place of the meeting of the Board of Directors.</p>

The Chairman informed the Meeting that the Board concurred that the meeting of shareholders should consider and approve the amendment to the Company's Articles of Association as proposed, and approve the delegation of authority to the Board and/or the Chief Executive Officer and/or any persons delegated by such persons to register the amendment of the Company's Articles of Association with the Department of Business Development, Ministry of Commerce, and to perform any necessary acts according to the Registrar's orders for the successful completion of the relevant registration

The Chairman thereafter invited shareholders to raise questions and opinions.

Since there was no opinions and questions raised by any shareholder, the Chairman proposed to the shareholders to approve the amendments of the Company's Articles of Association with details as proposed, and to

approve the delegation of authority to the Board and/or any persons delegated by the Board to perform any necessary acts for the successful completion of the relevant registration with details as proposed.

The meeting of shareholders resolved to approve the amendment to the Company's Articles of Association by the votes of not less than three-fourths of the total number of votes of shareholders who attend the meeting and are entitled to vote as follows:

Approved	2,466,891,361	votes	equivalent to	98.4908%
Disapproved	37,680,237	votes	equivalent to	1.5043%
Abstained	119,837	votes	equivalent to	0.0047%

The Chairman informed the shareholders that the agenda proposed for approval as identified in the Notice of the 2025 Annual General Meeting of Shareholders was completed. Other questions which are not explained during the meeting will be collected and addressed in the attachment to the meeting minutes. Then, the Chairman expressed his appreciation to the shareholders for attending the meeting and for their questions and valuable opinions which the Board and management would take into consideration.

At the closing of the meeting, there were a total of 1,703 shareholders who attended the meeting in person and gave proxy to attend the meeting on their behalf, totaling 2,504,692,555 shares, or 74.3870 percent of the total issued shares.

The meeting was adjourned at 16.05 hrs.

_____ *- Signed -* _____ Chairman
(Pol. Col. Thumnithi Wanichthanom)

_____ *- Signed -* _____ Company Secretary
(Mrs. Siribunchong Uthayophas)

Attachment to the Minutes of the 2025 Annual General Meeting of Shareholders
Responses to Shareholders' Inquiries and Comments Not Addressed During the Meeting

1. The issue is traced to Mr. Bhuwanat Na Songkhla, Shareholders' Right Protection Volunteer of Thai Investors Association and a proxy, further inquiries about the income share of customers in export business as proportion of total revenue of the Siam Commercial Bank.

Clarification: Majority of the Bank's customers in the Export sector are large corporates and a part of them are SME. The proportions of exports vary by types of industries e.g., the proportion of export to overseas countries in the Electronics industry would be high. Considering only the loan amount, the Bank's loan to the wholesale banking customers (both in export business and other businesses) accounts for 40 percent of total loan.

2. Mr. Kitti Rattanakornkul, a shareholder had inquiries as follows:

2.1 If it is flooded in Bangkok in the future, and the capital city needs to be relocated, will it affect SCBX's business, and does SCBX have any insurance policy or contingency plan for customers who will be affected?

Clarification: SCBX and the group companies have a business continuity plan for flood or unexpected events. There is also a "Work from anywhere" policy in which employees can work from the company or elsewhere. Therefore, if there is an event that prohibits SCBX, the Bank and the Group companies from continuing the work at offices, all companies can continue the services to customers. However, if the flood is so severe that the capital city must be relocated, the Company will have to carefully reconsider whether the head office needs to be moved.

In terms of aiding affected customers, SCBX, the Bank and the Group companies can quickly launch assistance programs to affected customers. Each of the assistances must be based on the impact and needs of the customer.

2.2 In general, what is the write-off ratio for bad debts?

Clarification: Losses from bad debt write-offs vary by product and customer segments, including the period during which debts can be collected. Write-off is an accounting principle that closes the risk for the Bank to no longer bear such risks. According to operating principles, the Bank and the Group companies continue to follow up debtors for debt repayment even though the Bank has written off those bad debts.

Profiles of the Retiring Directors Proposed for Re-election

Name - last name	Air Chief Marshal Satitpong Sukvimol
Type of director	<ul style="list-style-type: none"> - Director - Member of the Corporate Social Responsibility Committee - Advisor Chairman of the Board of Directors
Age	76 years
Nationality	Thai
Education	Bachelor of Arts (Mass Communication), Chiang Mai University
Training courses for directors	Customer Experience and Value Creation, The Siam Commercial Bank PCL
Date of appointment as director	15 September 2021
No. of years on the board	4 years and 3 months
Experiences	- Private Secretary to His Majesty King Maha Vajiralongkorn / Grand Chamberlain, Bureau of the Royal Household
Positions in other listed companies	- Chairman of the Board and Member of the CSR Committee for Sustainable Development, Siam Cement PCL
Positions in non-listed companies	<ul style="list-style-type: none"> - Private Secretary to His Majesty King Maha Vajiralongkorn / Lord Chamberlain, Bureau of the Royal Household - Chairman of the Board and Director-General, Privy Purse Bureau - President Courtier to His Majesty King Maha Vajiralongkorn - Chairman of CPB Equity Co. Ltd. and its groups of companies as being assigned - Chairman of the Board, Deves Insurance PCL - Director and Member of the Corporate Social Responsibility Committee, The Siam Commercial Bank PCL - Director, Siam Commercial Foundation - Director, Card X Co., Ltd. - Director, SCG Chemicals PCL
Positions in rival companies/SCBX-related companies	- None -
Shareholding of SCBX	- None -
% of total shares with voting rights	- None -



Meeting attendance in 2025	- 16 out of 16 Board Meetings - 4 out of 4 Corporate Social Responsibility Committee Meetings
Field of expertise/Performance during tenure	Possesses knowledge and experience in organizational management, human resource management, risk management, good corporate governance, and sustainable development, and has applied such knowledge and expertise in performing duties and fully supporting the company's operations, which has been beneficial to the performance of the Board of Directors.
Director nomination criteria	The Board has considered the nomination screening process and the recommendations of the Nomination, Compensation and Corporate Governance Committee and concluded that ACM. Satitpong Sukvimol's qualifications are appropriate, in view of the Company's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Company's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - last name	Police Colonel Thumnithi Wanichthanom	
<p>Type of director</p> <p>Age</p> <p>Nationality</p>	<ul style="list-style-type: none"> - Chairman of the Board - Chairman of the SCBX Group Control Committee - Chairman of the Corporate Social Responsibility Committee - Member of the Executive Committee - Member of the Nomination, Compensation and Corporate Governance Committee <p>67 years</p> <p>Thai</p>	
<p>Education</p>	<ul style="list-style-type: none"> - Bachelor of Public Administration, Royal Police Cadet Academy - Master of Public Administration, Western Kentucky University, U.S.A. 	
<p>Training courses for directors</p>	<p>Customer Experience and Value Creation, The Siam Commercial Bank PCL</p>	
<p>Date of appointment as director</p>	<p>15 September 2021</p>	
<p>No. of years on the board</p>	<p>4 years and 3 months</p>	
<p>Experiences</p>	<ul style="list-style-type: none"> - Deputy Chamberlain, Personal Affairs Division of His Royal Highness the Crown Prince, Bureau of the Royal Household - Member of the Corporate Social Responsibility Committee, The Siam Commercial Bank PCL - Director, Siam Commercial Foundation - Director, Purple Ventures Co., Ltd. - Chairman of the Executive Committee, The Siam Commercial Bank PCL - Member of the Risk Oversight Committee, SCB 10X Co., Ltd. 	
<p>Positions in other listed companies</p>	<ul style="list-style-type: none"> - Director and Member of the CSR Committee for Sustainable Development, Siam Cement PCL - Director, SCG Packaging PCL 	
<p>Positions in non-listed companies</p>	<ul style="list-style-type: none"> - Grand Chamberlain, Bureau of the Royal Household - Director and Senior Deputy Director-General, Privy Purse Bureau - Vice Chairman, CPB Equity Co., Ltd. and Chairman of the Board, Vice Chairman and Director of its groups of companies as assigned - Vice Chairman, Deves Insurance PCL - Director, The Siam Commercial Bank PCL - Director, Alpha X Co., Ltd. - Director and Member of the Risk Oversight Committee, Auto X Co., Ltd. - Director and Member of the Investment Committee, SCB 10X Co., Ltd. - Chairman of the Corporate Social Responsibility Committee and Member of the Executive Committee, The Siam Commercial Bank PCL 	

	<ul style="list-style-type: none"> - Director-General, Royal Household Command Department, Bureau of the Royal Household - Chairman of the Board, Siam Commercial Foundation
Positions in rival companies/SCBX-related companies	- None -
Shareholding of SCBX	- None -
% of total shares with voting rights	- None -
Meeting attendance in 2025	<ul style="list-style-type: none"> - 16 out of 16 Board Meetings - 25 out of 25 SCBX Group Control Committee Meetings - 13 out of 13 Executive Committee Meetings - 11 out of 12 Nomination, Compensation and Corporate Governance Committee Meetings - 4 out of 4 Corporate Social Responsibility Committee Meetings
Field of expertise/Performance during tenure	<p>Possesses knowledge and experience in organizational management, human resource management, risk management, good corporate governance, and social responsibility, and has applied such knowledge and expertise in performing duties and fully supporting the company's operations, which has been beneficial to the performance of the Board of Directors.</p>
Director nomination criteria	<p>The Board has considered the nomination screening process and the recommendations of the Nomination, Compensation and Corporate Governance Committee and concluded that Pol.Col. Thumnithi Wanichthanom's qualifications are appropriate, in view of the Company's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Company's Articles of Association, and the Charter of the Board of Directors. In addition, he has been endorsed by relevant regulatory authority.</p>

Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - last name	Miss Jareeporn Jarukornsakul
Type of director	<ul style="list-style-type: none"> - Director - Member of the Executive Committee - Member of the Nomination, Compensation and Corporate Governance Committee
Age	58 years
Nationality	Thai
Education	<ul style="list-style-type: none"> - Bachelor of Science Program in Occupational Health and Safety, Faculty of Public Health, Mahidol University - Master's degree, Business Administration, Bangkok University - Doctor of Philosophy, honoris causa (Occupational Health and Safety), Mahidol University - Honorary Doctorate Degree of Arts in Entrepreneurship, Bangkok University - Honorary Doctorate in Business Administration, Ramkhamheang University - Honorary Doctor Degree of Business Administration in Logistics and Supply Chain, Suan Sunandha Rajabhat University - Honorary Doctorate (Logistics and Supply Chain Management), Christian University - Honorary Doctorate (Business Administration), Western University
Training courses for directors	<ul style="list-style-type: none"> - Subsidiary Governance Program Class (SGP), Thai Institute of Directors Association - Wellness & Healthcare Business Opportunity for Executive (WHB), ASEAN Institute for Health Development, Mahidol University - Director Leadership Certification Program (DLCP), Thai Institute of Directors Association - Role of Chairman Program (RCP), Thai Institute of Directors Association - Corporate Governance for Capital Market Intermediaries (CGI), Thai Institute of Directors Association - Diploma, National Defence College, The National Defence Course - Energy Science Leadership Program, Thailand Energy Academy - Director Accreditation Program (DAP), Thai Institute of Directors Association - Executive Program for Senior Justice, National Justice Academy, Court of Justice - Advanced Leadership Program, Capital Market Academy - Director Certification Program (DCP), Thai Institute of Directors Association - Bank's Preparations for Compliance with Personal Data Protection Act (PDPA) and Cyber Security Act, Baker & McKenzie and PwC Thailand - Cyber Resilience Leadership: Tone from the Top 2020, Bank of Thailand in collaboration with Securities and Exchange Commission and Office of Insurance Commission - Cyber Armor: Capital Market Board Awareness "Cybersecurity and Intelligence Threats Assessment", Securities and Exchange Commission
Date of appointment as director	15 September 2021



No. of years on the board	4 years and 3 months
Experiences	<ul style="list-style-type: none">- Director, WHA Gunkul Green Solar Roof 1 Co., Ltd.- Director, WHA Gunkul Green Solar Roof 3 Co., Ltd.- Director, WHA Gunkul Green Solar Roof 6 Co., Ltd.- Director, WHA Gunkul Green Solar Roof 17 Co., Ltd.- Director, B. Grimm Power (WHA) 1 Co., Ltd.- Director, WHA Industrial Development International Co., Ltd. (Cayman)- Director, Gulf VTP Co., Ltd.- Director, Gulf TS4 Co., Ltd.- Director, Gulf Solar BV Co., Ltd.- Director, Gulf Solar KKS Co., Ltd.- Director, WHA NGD Co., Ltd.- Director, Gulf NLL2 Co., Ltd.- Director, Gulf TS2 Co., Ltd.- Director, WHA International (Indonesia) Co., Ltd.- Director, WHA Corporation (Hong Kong) Co., Ltd.- Director, WHA Eastern Seaboard NGD2 Co., Ltd.- Director, WHA Eastern Seaboard NGD4 Co., Ltd.- Chairman of the Board, Glow Hemaraj Wind Co., Ltd.- Chairman of the Board, Rayong Clean Energy Co., Ltd.- Director, Gulf JP NLL Co., Ltd.- Director, Gulf TS1 Co., Ltd.- Director, Gulf TS3 Co., Ltd.- Director, Gulf Solar Co., Ltd.- Director, Gulf Solar TS1 Co., Ltd.- Director, Gulf Solar TS2 Co., Ltd.- Director, Duong River Surface Water Plant Joint Stock Company (Vietnam)- Chairman of the Board, Chonburi Clean Energy Co., Ltd.- Chairman of the Board, Eastern Seaboard Clean Energy Co., Ltd.- Director, WHA-JD Alliance Co., Ltd.- Director, Member of the Technology Committee and Member of the Corporate Social Responsibility Committee, The Siam Commercial Bank PCL- Director, WHA TUS Co., Ltd.- Director, SCB 10X Co., Ltd.- Chairman of the Board, Acting Chief Technology Officer and Chairman of the Corporate Governance and Sustainable Development Committee, WHA Corporation PCL- Chief Executive Officer and Member of the Risk Management Committee, WHA Industrial Development PCL

<p>Positions in other listed companies</p>	<ul style="list-style-type: none"> - Director, Vice Chairman of the Board, Chairman of the Executive Committee, Member of the Risk Management and Information Security Committee, Member of the Corporate Governance and Sustainable Development Committee, Member of the Nomination and Remuneration Committee, Group Chief Executive Officer, Acting Chief Operating Officer and Acting Chief Sustainability Officer, WHA Corporation PCL - Chairman of the Board, Chairman of the Executive Committee, Chairman of the Risk Management and Information Security Committee and Director of Nomination and Remuneration Committee, WHA Utilities and Power PCL - Independent Director and Member of Governance and Nomination Committee, Siam Cement PCL
<p>Positions in non-listed companies</p>	<ul style="list-style-type: none"> - Director, S and J Holding Co., Ltd. - Director, WHA Alliance Co., Ltd. - Director, Warehouse Asia Alliance Co., Ltd. - Director, WHA Holding Co., Ltd. - Chairman of the Board, WHA KPN Alliance Co., Ltd. - Director, WHA Venture Holding Co., Ltd. - Director, WHA Eastern Industrial Estate Co., Ltd. - Vice Chairman of the Board, Eastern Seaboard Industrial Estate (Rayong) Co., Ltd. - Director, WHA Eastern Seaboard Industrial Estate Co., Ltd. - Director, WHA Saraburi Industrial Land Co., Ltd. - Director, WHA Rayong Industrial Land Co., Ltd. - Director, WHA Eastern Pipeline Services Co., Ltd. - Director, WHA Industrial Development International (BVI) Pte. Ltd. - Director, WHA Industrial Development Engineering Co., Ltd. - Director, The Park Residence Co., Ltd - Director, WHA Industrial Development International (SG) Pte. Ltd. - Director, WHA Rayong 36 Co., Ltd. - Director, Eastern Seaboard Property and Marina Services Co., Ltd. - Director, WHA Eastern Seaboard Industrial Estate 4 Co., Ltd. - Director, WHA Connect Co., Ltd. - Chairman of the Board, WHA Water Co., Ltd. - Chairman of the Board, WHA Energy Co., Ltd. - Chairman of the Board, WHA Energy 2 Co., Ltd. - Director, Central WHA Alliance Co., Ltd. - Chairman of the Board, WHA Daiwa Logistics Property Co., Ltd. - Director, WHA Industrial Development International Co., Ltd. - Director, WHA Industrial Development (SG) Co., Ltd. - Chairman of the Board, WHA Industrial Zone Nghe An Joint Stock Company - Director, WHA Industrial Management Services Vietnam Co., Ltd. - Chairman of the Board, WHAUP International Co., Ltd.

	<ul style="list-style-type: none">- Chairman of the Board, WHAUP (SG) 1 PTE. Limited- Chairman of the Board, WHAUP (SG) 2 PTE. Limited- Chairman of the Board, Chairman of the Executive Committee and Member of Nomination and Remuneration Committee, WHA Industrial Development PCL.- Chairman of the Board, WHA Industrial Estate Rayong Co., Ltd.- Chairman of the Board, WHA Industrial REIT Management Co., Ltd.- Chairman of the Board, WHAUP Nghe An Joint Stock Company- Chairman of the Board, WHA Solar Co., Ltd.- Chairman of the Board, WHA Real Estate Management Co., Ltd.- Chairman of the Board of Directors, WHAUP (SG) 2DR PTE. LTD.- Director, WHA Industrial Development 2 (SG) Co., Ltd.- Director, WHA KW Alliance Co., Ltd.- Director, Wei Hua Guo Tai (Sanya) Business Consulting Co., Ltd.- Chairman of the Board, WHAUP Asia Reclamation Water Co., Ltd.- Director, WHA KW 2 Co., Ltd.- Director, WHA KW 3 Co., Ltd.- Director, WHA Digital Co., Ltd.- Chairman of the Board of Directors, WHAUP (SG) 3 PTE. Limited- Director, WHA KW TTA Co., Ltd.- Director, WHA KW 4 Co., Ltd.- Chairman of the Board, WHA Future Energy Co., Ltd- Chairman of the Board, WHAUP (SG) 4 PTE. Limited- Chairman of the Board, WHAUP (SG) 5 PTE. Limited- Director, Mobilix Co., Ltd.- Chairman of the Board, WHA Industrial Zone Thanh Hoa JSC- Honorary Member, Mahidol University Council Committees- First Vice President, MU Alumni Association under the Royal Patronage of His Majesty the King- Director, Mahidol University Foundation- Honorary Advisor, Children's Hospital Foundation- Director, Mahidol University International Demonstration School- Director, Institute for Technology and Innovation Management, Mahidol University- Director, The Policy and Oversight Committee for Marketing, Fundraising and Asset Management, Mahidol University- Director, Investment Committee of Mahidol University- Director, Thailand-Vietnam Friendship Association- Director, Ethics Promotion Committee, Thai Chamber of Commerce- Advisor to the Board, The Thai Chamber of Commerce- Director, Association of Capital Market Academy Alumni- Chairman of the Board, PointX Co., Ltd.
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Positions in rival companies/SCBX-related companies	- None -
Shareholding of SCBX	- None -
% of total shares with voting rights	- None -
Meeting attendance in 2025	<ul style="list-style-type: none"> - 15 out of 16 Board Meetings - 17 out of 19 SCBX Group Control Committee Meetings - 13 out of 13 Executive Committee Meetings - 10 out of 12 Nomination, Compensation and Corporate Governance Committee Meetings
Field of expertise/Performance during tenure	Possesses knowledge and expertise in corporate management, business strategic planning, and corporate governance, and has fully applied such knowledge and expertise in performing duties and supporting the company's operations, which has been beneficial to the Board of Directors' performance.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Miss Jareeporn Jarukornsakul's qualifications are appropriate, in view of the Company's business, and meet the qualification requirements applicable to director as stipulated by relevant laws, the Company's Articles of Association, and the Charter of the Board of Directors. In addition, she has been endorsed by relevant regulatory authority.

Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - last name	Mr. Pailin Chuchottaworn
Type of director	<ul style="list-style-type: none"> - Independent Director - Chairman of the Compensation and Corporate Governance Committee - Chairman of the Technology Committee - Member of the SCBX Group Control Committee - Member of the Executive Committee
Age	69 years
Nationality	Thai
Education	<ul style="list-style-type: none"> - Bachelor of Engineering (Chemical Engineering), Chulalongkorn University - Master of Engineering (Chemical Engineering), Tokyo Institute of Technology, Japan - Doctor of Engineering (Chemical Engineering), Tokyo Institute of Technology, Japan
Training courses for directors	<ul style="list-style-type: none"> - Director Accreditation Program (DAP), Thai Institute of Directors Association - Director Certification Program (DCP), Thai Institute of Directors Association - Finance for Non-finance Director (FND), Thai Institute of Directors Association - Advanced Leadership Program, Capital Market Academy - Diploma, National Defense College, The Joint State - Private Sector Course - Corporate Governance for Directors and Senior Executives of State Enterprises and Public Organizations, King Prajadhipok's Institute - Anti-Corruption for Executive Program, Thai Institute of Directors Association - Boards that Make a Difference, Thai Institute of Directors Association - IOD Chartered Director, Thai Institute of Directors Association - Bank's Preparations for Compliance with Personal Data Protection Act (PDPA) and Cyber Security Act, Baker & McKenzie and PwC Thailand - Cyber Resilience Leadership: Tone from the Top 2020, Bank of Thailand in collaboration with Securities and Exchange Commission and Office of Insurance Commission - National Director Conference 2022, "Wisdom for Future: Harmonizing the diverse boards", Thai Institute of Directors Association
Date of appointment as director	15 September 2021
No. of years on the board	4 years and 3 months
Experiences	<ul style="list-style-type: none"> - Advisor to the Prime Minister, Office of the Prime Minister - Independent Director, Thai Airways International PCL - Independent Director and Chairman of the Risk Management Committee, PTT PCL - Director, Oman Oil Company S.A.O.C. in Oman



	<ul style="list-style-type: none"> - Independent Director, Member of the Executive Committee and Member of the Technology Committee, The Siam Commercial Bank PCL - Member, Advisory Council to the Prime Minister, Office of the Prime Minister - Member, Board of Investment - Director of National Electric Vehicle Policy Committee, Ministry of Energy - Independent Director and Chairman of the Risk Management Committee, Thai Oil PCL - Chairman of the Board, Global Power Synergy PCL - Chairman of the Board and Expert Member, Mahidol Wittayanusorn School
<p>Positions in other listed companies</p>	<ul style="list-style-type: none"> - Chairman of the Board, Glow Energy PCL
<p>Positions in non-listed companies</p>	<ul style="list-style-type: none"> - Chairman of the Board of Governors, Kamnoetvidya Science Academy - Chairman, VISTEC Council, Vidyasirimedhi Institute of Science and Technology (VISTEC) - Independent Director and Chairman of the Risk Oversight Committee, SCB 10X Co., Ltd. - Chairman of the Economic Situation Management Committee From the epidemiological result of the Coronavirus Disease 2019 (Covid-19) - Expert Member, Executive Board, Office of National Higher Education Science Research and Innovation Policy Council - Advisory Board, Devawongse Varopakarn Institute of Foreign Affairs - Director, Eastern Economic Corridor Policy Committee - Chairman of the Board, SCB Tech X Co., Ltd - Chairman of the Board, VISUP Co., Ltd - Chairman of the Board, VISAI AI Co., Ltd - Expert Member of Public Sector Audit Evaluation Committee, Office of the Public Sector Development Commission - Chairman of the Board, SCB DataX Co., Ltd - Expert serves as Chairman of the Selection Committee for recruiting individuals with knowledge, abilities and high expertise to enter Office of the Civil Service Commission - Director, Glow Co., Ltd - Director, Glow SPP 2 Co., Ltd - Director, Glow SPP 3 Co., Ltd - Director, Glow SPP 11 Co., Ltd - Director, Glow IPP Co., Ltd - Director, Glow IPP 2 Holding Co., Ltd - Director, Mahidol University International Demonstration School - Chairman of the Board and Qualified Board Member, Thailand Institute of Nuclear Technology - Chairman of the Drafting Committee on Human Capital Enhancement, National Economic and Social Development Council (NESDC)

	- Member of the Drafting Committee for the 14 th National Economic and Social Development Plan, National Economic and Social Development Council (NESDC)
Positions in rival companies/SCBX-related companies	- None -
Shareholding of SCBX	- None -
% of total shares with voting rights	- None -
Meeting attendance in 2025	- 16 out of 16 Board Meetings - 22 out of 25 SCBX Group Control Committee Meetings - 12 out of 13 Executive Committee Meetings - 9 out of 9 Nomination, Compensation and Corporate Governance Committee Meetings - 12 out of 12 Technology Committee Meetings
Field of expertise/Performance during tenure	Possesses knowledge and expertise in organizational management, corporate governance, and technology, as well as extensive experience from working with several leading organizations, and has applied such knowledge and expertise in performing duties and fully supporting the company's operations, which has been beneficial to the performance of the Board of Directors.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Pailin Chuchottaworn's qualifications are appropriate, in view of the Company's business, and meet the qualification requirements applicable to independent director as stipulated by relevant laws, the Company's Articles of Association, and the Charter of the Board of Directors. In addition, he is able to exercise independent judgment and has been endorsed by relevant regulatory authority.

Type of relationship of Independent Director

- Nature of relationship with the company/ parent company/ affiliated and associated companies or juristic persons with potential conflicts of interest at present and during the past two years as follows: (1) Being executive directors, staff members, employees or advisors who earn salaries from the Company; (2) Being professional service provider; (3) Had material business relationship with the Bank in such a way that may affect their independence.	No No None
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Remark: Information as of 31 December 2025.

Profiles of the Retiring Directors Proposed for Re-election

Name - last name	Mr. Chairat Panthuraamphorn
Type of director	<ul style="list-style-type: none"> - Independent Director - Member of the Corporate Social Responsibility Committee
Age	70 years
Nationality	Thai
Education	<ul style="list-style-type: none"> - Bachelor of Science (Medical Science), Faculty of Science Siriraj Hospital, Mahidol University - Doctor of Medicine (M.D.), Faculty of Medicine Siriraj Hospital, Mahidol University - Diplomate Thai Board of Obstetrics and Gynecology, Faculty of Medicine Siriraj Hospital, Mahidol University
Training courses for directors	<ul style="list-style-type: none"> - Understanding the Fundamental of Financial Statements, Thai Institute of Directors Association - Director Certification Program (DCP), Thai Institute of Directors Association - Corporate Governance for Executives (CGE), Thai Institute of Directors Association - Financial Statements for Directors (FSD), Thai Institute of Directors Association - Risk Management Program for Corporate Leaders (RMP), Thai Institute of Directors Association - Director Mentorship Program (DMP), Thai Institute of Directors Association
Date of appointment as director	12 April 2022
No. of years on the board	3 years and 8 months
Experiences	<ul style="list-style-type: none"> - Deputy Chief Executive Officer, Samitivej Group and BNH Hospital - Director, SCB Protect Co., Ltd.
Positions in other listed companies	<ul style="list-style-type: none"> - Chairman of the Board, Thonburi Medical Centre PCL - Director and Chief Operating Officer, Bangkok Dusit Medical Services PCL
Positions in non-listed companies	<ul style="list-style-type: none"> - Director, Samitivej Sriracha Co., Ltd. - Director, First Health Food Co., Ltd. - Director, IRVING SHERIDAN SE Co., Ltd. - Managing Director and Chief Executive Officer, Samitivej PCL - Director, SV Holding Co., Ltd. - Director, BNH Medical Center Co., Ltd. - Director, Bio Molecular Laboratories (Thailand) Co., Ltd. - Director, National Healthcare Systems Co., Ltd. - Chairman of the Board, Samitivej Chonburi Co., Ltd



	<ul style="list-style-type: none"> - Chairman of the Board, Greenline Synergy Co., Ltd. - Director, Digital Health Ventures Co., Ltd.
Positions in rival companies/SCBX-related companies	- None -
Shareholding of SCBX	- None -
% of total shares with voting rights	- None -
Meeting attendance in 2025	<ul style="list-style-type: none"> - 15 out of 16 Board Meetings - 4 out of 4 Corporate Social responsibility Committee Meetings
Field of expertise/Performance during tenure	Possesses knowledge and expertise in organizational management, business strategic planning, and corporate governance, and has applied such knowledge and expertise in performing duties and fully supporting the company's operations, which has been beneficial to the performance of the Board of Directors.
Director nomination criteria	The Board has considered the proposal which had been endorsed by the Nomination, Compensation and Corporate Governance Committee and concluded that Mr. Chairat Panthuraamphorn's qualifications are appropriate

Type of relationship of Independent Director

<ul style="list-style-type: none"> - Nature of relationship with the company/ parent company/ affiliated and associated companies or juristic persons with potential conflicts of interest at present and during the past two years as follows: <ul style="list-style-type: none"> (1) Being executive directors, staff members, employees or advisors who earn salaries from the Company; (2) Being professional service providers; (3) Having material business relationship with the Bank in such a way that may affect their independence. 	<p>No</p> <p>No</p> <p>Yes (See remark 2.)</p>
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Remark: 1. Information as of 31 December 2025.

2. Mr. Chairat Panthuraamphorn serves as a director of Bangkok Dusit Medical Services Public Company Limited (BDMS), and as a director/ authorized signatory of certain BDMS group companies which maintains credit facilities with the Siam Commercial Bank Public Company Limited, a subsidiary of the Company, in an amount exceeding Baht 20 million. Therefore, Mr. Chairat Panthuraamphorn is considered a person with controlling power of a business having a business relationship with the Company, and thus does not meet the qualification requirements for an independent director pursuant to the Capital Market Supervisory Board's Notification No. TorJor 39/2559 Re: Application for and Approval of Offer for Sale of Newly Issued Shares. Nevertheless, after considering his qualifications as an independent director under Section 89/7 of the Securities and Exchange Act B.E. 2535, the Board resolved to grant a waiver in respect of the aforementioned provision of having material business relationship with the Company in such a way that may affect his independence, as the Board is of opinion that Mr. Chairat Panthuraamphorn possesses appropriate qualifications, and that such relationship does not impact the performance of his duties nor the provision of independent opinions.

Profiles of the Company's Auditors Proposed for Appointment for the Year 2026

Name – Last name	1. Ms. Orawan Chunchakitpaisan
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	6105
Period of Work Experience	- SGV-Na Thalang Co., Ltd. (1998 - 2003) - KPMG Phoomchai Audit Ltd. (2003 - Present)
Education	- Bachelor's Degree in Accounting, Thammasat University - Master's Degree in Accounting, Thammasat University
Experience	<p>Ms. Orawan Chunchakitpaisan has more than 27 years of experience in the financial audit of listed and non-listed. She has provided audit services for clients across various business sectors such as banking and consumer finance, chemical, steel, pharmaceutical, and food and beverages. With her 5-year working experience in KPMG Philadelphia in the United States, she has extensively worked with several international KPMG member firms and other component auditors simultaneously to serve the audits of financial statements of multinational clients as well as to advise on business acquisitions and initial public offering.</p> <p>She is presently the Head of Audit & Assurance of KPMG Phoomchai Audit Ltd.</p>
Relationship or interest or transaction with the Company that may create a conflict of interest with the Company, the Company's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Company's Auditor	She has been appointed as the Company's auditor for 4 years, from the accounting years 2022 to 2025.

Name – Last name	2. Ms. Thitima Pongchaiyong
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	10728
Period of Work Experience	KPMG Phoomchai Audit Ltd. (2004 - Present)
Education	<ul style="list-style-type: none"> - Bachelor's Degree in Accounting, Bangkok University - Certificate from Modern Banking Business Executive Development Program (MOBEX XXIII)
Experience	<p>Ms. Thitima has more than 21 years of experience in the financial audit and has managed and led a number of financial services audited clients, including top-tier local banks, finance companies, securities, asset management, leasing, digital asset and related services according to Thai Accounting Standards, International Financial Reporting Standards (IFRS), US GAAP and rules and regulations stipulated by the Thai Securities and Exchange Commission.</p> <p>Ms. Thitima has experience in conducting agreed-upon procedures (AUP) engagements to top-tier local banks as well as finance companies. Also, she has experience in advisory projects on internal controls of top-tier local banks in Thailand.</p>
Relationship or interest or transaction with the Company that may create a conflict of interest with the Company, the Company's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Company's Auditor	She has been appointed as the Company's auditor for 4 years, from the accounting years 2022 to 2025.

Name – Last name	3. Ms. Orawan Chotiwiriyakul
Audit Firm	KPMG Phoomchai Audit Ltd.
Position	Partner
CPA No.	10566
Period of Work Experience	KPMG Phoomchai Audit Ltd. (2005 - Present)
Education	<ul style="list-style-type: none"> - Bachelor's Degree of Accounting, Kasetsart University - Master's Degree of Accounting, Thammasat University
Experience	<p>Ms. Orawan has more than 20 years of experience in the financial audit and has provided audit for financial services including banking businesses, securities, asset management, insurance, leasing, and consumer finance. She has experience in preparing financial statements based on Thai Financial Reporting Standards (TFRS) and International Financial Reporting Standards (IFRS), and rules and regulations stipulated by the regulators. She also has experiences in conducting agreed-upon procedures (AUP) engagements and providing assurance over the service organization control to the Bank, and auditing risk-based capital compliance for life insurance companies in Thailand. She had been an advisor and an instructor of the financial instruments in training courses for in-house, clients, government sectors and Bank of Laos, and a TFAC sub-committee working group to support and consider solutions after adopting TFRS 9 – financial instruments for years 2020 – 2023.</p>
Relationship or interest or transaction with the Company that may create a conflict of interest with the Company, the Company's subsidiary companies, executives, major shareholders or any persons related thereto	None
Appointment as the Company's Auditor	She has been appointed as the Company's auditor for a year, from the accounting years in 2025.

**Guidelines for Meeting Registration, Proxy Appointment,
and Vote Casting and Counting
2026 Annual General Meeting of Shareholders
SCB X Public Company Limited
8 April 2026**

A) Meeting Registration

Shareholders or proxies intending to attend this meeting of shareholders are requested to read and follow the Inventech Connect e-Meeting Guide as detailed in accompanying documents for attending in the meeting No. 5.

Documents required for the registration

1. In the event that the shareholder is a natural person

1.1 Attendance by shareholder:

- A photocopy of a valid photo-ID document issued by a governmental authority, such as a national identification card, a government official ID card, a driving license, an international driving license, a foreigner identification card, or a passport. Such document must be certified as true and correct by such shareholder.

1.2 Attendance by proxy:

- (a) a Proxy (shareholders can download the proxy from the company website accessible at <https://investor.scbx.com/en/document/shareholder-meetings> or request a printed copy from the company secretary via email: company.secretary@scbx.com or by calling 0-2180-8155, press 2.) that is completed and signed by the proxy grantor and the proxy, and affixed with Baht 20 duty stamp which must be crossed out and dated upon an appointment of the proxy;
- (b) a photocopy of identification document of the proxy grantor (as referred to under clause 1.1 above) and certified as true and correct by the proxy grantor; and
- (c) a photocopy of identification document of the proxy as referred to under clause 1.1 above.

2. In the event that the shareholder is a juristic person:

2.1 Attendance by authorized representative of shareholder:

- (a) a photocopy of identification document of such authorized representative of the shareholder as referred to under clause 1.1 above; and
- (b) a photocopy of the Affidavit or Certificate of Incorporation that has been issued not later than one year prior to the date of this meeting of shareholders by the Business Development Department or a competent authority of the country where such juristic person is situated or by an officer of such juristic person which indicates detail of name, the signatory person(s) of such juristic person, any condition or limitation of signatory power, and the address of the head office, etc. Such document must be certified as true and correct by such authorized representative.

2.2 Attendance by proxy:

- (a) a Proxy (shareholders can download the proxy from the company website accessible at <https://investor.scbx.com/en/document/shareholder-meetings> or request a printed copy from the company secretary via email: company.secretary@scbx.com or by calling 0-2180-8155, press 2.) that is completed and signed by the proxy grantor and the proxy, and affixed with Baht 20 duty stamp which must be crossed out and dated upon an appointment of the proxy;
- (b) a photocopy of the Affidavit or Certificate of Incorporation that has been issued not later than one year prior to the date of this meeting of shareholders by the Business Development Department or a competent authority of the country where such juristic person is situated or by an officer of such juristic person which indicates detail of name, the signatory person(s) of such juristic person, any condition or limitation of signatory power, and the address of the head office, etc. Such document must be certified as true and correct by the authorized representative of such juristic person and shall state that the authorized representative signing the proxy form truly has the authority to act on behalf of the juristic person being the shareholder;
- (c) a photocopy of identification document of the authorized representative (as referred to under clause 1.1 above) which is certified as true and correct by the authorized representative; and
- (d) a photocopy of identification document of the proxy as referred to under clause 1.1 above.

3. **In the event that a custodian in Thailand is appointed by the shareholder:**

- (a) a Proxy Form C (as referred to under paragraph "B) Appointment of Proxy" below) that is completed and signed by the proxy grantor and the proxy, and affixed with Baht 20 duty stamp which must be crossed out and dated upon an appointment of the proxy;
- (b) a confirmation letter certifying that the custodian has obtained a license to undertake or engage in custodian business;
- (c) a photocopy of Affidavit or Certificate of Incorporation of the custodian issued not later than one year prior to the date of this meeting of shareholders by the Department of Business Development and certified as true and correct by the authorized representative of the custodian or the attorney-in-fact (if a power of attorney is presented and empowers the attorney-in-fact to certify the document);
- (d) a photocopy of identification document of the authorized representative of the custodian (as referred to under clause 1.1 above) which is certified as true and correct by such authorized representative;
- (e) a photocopy of a valid power of attorney of the custodian, in the event that an attorney-in-fact is appointed to act on behalf of the custodian, which is certified as true and correct by the authorized representative of the custodian or the attorney-in-fact (if such power of attorney empowers the attorney-in-fact to certify the document) and a photocopy of the identification document of the attorney-in-fact (as referred to under clause 1.1 above) which is certified as true and correct by the attorney-in-fact; and
- (f) a photocopy of identification document of the proxy as referred to under clause 1.1 above.

Should there is any document presented in other languages than Thai or English, an English translation thereof must be also provided and certified as a correct translation by the authorized representative of the juristic person.

The Company 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 (b) 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 identification document provided by the shareholder and/or the proxy may contain sensitive personal data, such as race, religion, blood type. The Company has no intention and policy to collect, use and/or disclose sensitive personal data contained in such photocopy. Thus, the shareholder and/or the proxy are requested to make invisible such sensitive personal data before submitting it to the Company. If the shareholder and/or the proxy fail to do so, it will be deemed that the shareholder and/or the proxy have already authorized the Company to make invisible those data or if the Company is unable to make invisible such data due to certain technical limitations, the Company may collect, use and/or disclose such data as part of identity verification document only.

B) Appointment of proxy

1. Appointment of another person as a proxy:

- 1.1 A proxy grantor must appoint and authorize only one proxy to attend the meeting and cast the votes on his/her behalf, and the number of shares held by such proxy grantor cannot be split for more than one proxy in order to separate the votes.
- 1.2 The proxy form must be correctly and completely filled in by a proxy grantor and signed by both the proxy grantor and the proxy.
- 1.3 A proxy grantor must place signature on the place on which there is any amendment as to the vote casting of the relevant agenda. Should there be no appearance of such signature, it will be deemed as "the person not entitled to vote" in such agenda.

2. Proxy form

The Company has prepared proxy forms as prescribed by the Notification of the Business Development Department, Re: Proxy Form (No. 5), B.E. 2550 (A.D. 2007) pursuant to which there are three forms of proxy the shareholder may use:

- | | |
|--------------|---|
| Proxy Form A | is a general and simple form; |
| Proxy Form B | is the form in which each particular matter in detail is specified; and |
| Proxy Form C | is to be applied in the case that a foreign shareholder appoints a custodian in Thailand to take deposit and take care of shares. |

In this regard, shareholders can download the proxy form from the company website accessible at <https://investor.scbx.com/en/document/shareholder-meetings> or request a printed copy from the company secretary via email: company.secretary@scbx.com or by calling 0-2180-8155, press 2, in order that any shareholder who is unable to attend the meeting can appoint any person or independent directors of the Company (as listed below) as a proxy to attend and cast the votes on behalf of the shareholder in the meeting.

3. Appointment of the Company's independent director(s) as a proxy

3.1 A proxy grantor is requested to specify the names and information of the two independent directors of the Company as proxies in order that if one of them is unable to attend the meeting due to any force majeure event, the other who attends the meeting will be able to serve as a proxy who attends the meeting and vote on behalf of such shareholder. Names and information of such independent directors are as follows:

(1) **Mr. Winid Silamongkol**, 67 years of age

Independent Director, and Chairman of the Audit Committee

Address: No. 9 Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak District, Bangkok 10900.

(2) **Mrs. Kulpatra Sirodom**, 70 years of age

Independent Director, Chairman of the Risk Oversight Committee, Member of the Audit Committee, Member of the Sustainability Committee, and Member of the Corporate Social Responsibility Committee

Address: No. 9 Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak District, Bangkok 10900.

Independent directors who are appointed by shareholders as proxies will proceed with the shareholders' intention as stated in all respects.

3.2 A proxy grantor must complete and sign the proxy form. The completed proxy form and the required documents can be submitted by enclosing it in an envelope addressed to: SCB X Company Secretary (Annual General Meeting of Shareholders) at the following address: SCB X Public Company Limited, No. 9, 9C Floor, Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak District, Bangkok 10900, or scan and send the signed proxy form and all of the required documents via email to company.secretary@scbx.com. Kindly send the documents in advance so that they reach the Company by 6 April 2026.

C) Vote Casting and Counting

1. Vote casting

1.1 For each agenda item, the Chairman will ask the meeting to cast votes through the e-Meeting system. The meeting participants must select only one of the three voting choices, which are "Approve", "Disapprove" and "Abstain", except for the case of custodians. If a meeting participant does not select any of the voting choices available on the e-Meeting system, it shall be deemed by the Company that the meeting participant casts an "Approval" vote.

If a proxy grantor does not specify his/her voting decision on an agenda item in the proxy form or if a voting decision specified therein is unclear, for example there is more than one type of vote cast in the agenda (except for the case of custodians), or there is any matter other than those specified in the proxy form which is to be considered and resolved in the meeting, or there is any additional change or amendment to any fact, the proxy will be entitled to consider and vote on such agenda item as the proxy deems appropriate

1.2 In the event that a shareholder who appoints a proxy to attend the meeting on his/her behalf has marked in the proxy form his/her approval, disapproval, or abstention vote for the relevant agenda item in compliance with the regulations, the Company will record such vote as marked or specified by the shareholder in the proxy form in advance.

2. Vote Counting

2.1 One share shall be counted as one vote.

2.2 The vote counting in each agenda item will be divided into 2 categories as follows:

- In the event of the agenda item for which a simple majority vote of shareholders who attend the meeting and cast their votes is required (according to Section 107(1) of the Public Limited Companies Act, B.E. 2535 (A.D. 1992)), only the number of approval and disapproval votes cast by the shareholders who are entitled to vote will be applied as the base number of votes for calculation purpose and the number of abstention votes will not be included.
- In the event of the agenda item for which a vote of not less than two-thirds of the total number of votes of shareholders who attend the meeting is required (according to Paragraph 2 of Section 90 of the Public Limited Companies Act, B.E. 2535 (A.D. 1992)), the total number of votes of the shareholders; who attend the meeting and cast approval, disapproval, and abstention votes; and the person not entitled to vote will be applied as the base number of votes for calculation purpose.

2.3 Any vote casting in the manner stated below shall be deemed as the vote cast by “the person not entitled to vote”:

- There is more than one type of vote cast by the proxy grantor in the proxy form and there is also amendment to such vote without the proxy grantor’s signature on the place of amendment.
- The number of votes cast in the proxy form exceeds the number of shares entitled to vote (in case of custodian).

2.4 The Chairman of the meeting or any other person assigned by the Chairman of the meeting will announce the voting results of each agenda item after the voting of such agenda item has ended.

In light of this, the Chairman of the meeting or any persons assigned by the Chairman of the meeting will brief the shareholders about the method of vote casting and counting prior to proceeding with the agenda.

Particulars about the Independent Directors Proposed by the Company to Serve as Proxy for Shareholders

Name	Age (Years)	Position	Address	Conflicts of interest in item(s) on the meeting agenda
Mr. Winid Silamongkol	67	<ul style="list-style-type: none"> - Independent Director - Chairman of the Audit Committee 	No. 9, Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak	None
Mrs. Kulpatra Sirodom	70	<ul style="list-style-type: none"> - Independent Director - Chairman of the Risk Oversight Committee - Member of the Audit Committee - Member of the Sustainability Committee - Member of the Corporate Social Responsibility Committee 	District, Bangkok 10900	

Independent Director Definition

SCB X Public Company Limited (the "Company") has defined the meaning of "independent director" in compliance with the Notification of the Capital Market Supervisory Board No. TorJor. 39/2559, Re: Application for and Approval of Offering for Sale of Newly Issued Shares, and the Bank of Thailand Notification No. SorNorSor. 2/2566 Re: Roles, Duties and Composition of the Board of Directors of Financial Institutions and Companies within Financial Business Groups, which contains the following criteria:

- (a) Must not hold shares in excess of 1% (one percent) of the total number of voting shares of the Company, subsidiary company, associated company, major shareholder, or controlling person of the Company, whilst the number of shares held by any related person of such independent director must also be counted.
- (b) Is not and has not been a non-independent director, an executive director, a manager, an employee, an officer, an advisor who receives regular salary, or a controlling person of the Company, SCB X financial business group, subsidiary company, associated company, major shareholder, or controlling person, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director, provided always that such prohibited characteristics shall not apply to an independent director who used to be a government officer or an advisor to a government authority, which is a major shareholder or the controlling person of the Company.
- (c) Is not a person having blood relationship or relationship through legal registration as a father, mother, spouse, sibling, and child, including as a spouse of a child of other directors, management person, major shareholder, controlling person, or the person being nominated to be a director, management person or a controlling person of the Company or the Company's subsidiary company.
- (d) Does not have and has not had any business relationship with the Company, subsidiary company, associated company, major shareholder, or controlling person in the manner in which his/her independent discretion might be affected, and is not and has not been a significant shareholder or a controlling person of the person that has business relationship with the Company, subsidiary company, associated company, major shareholder, or controlling person, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.

A business relationship referred to in (d) above shall include any trading transaction in the ordinary course of business for any lease taking or lease out of any immovable property, any transaction relating to asset or service, or granting or accepting any financial support by way of either borrowing, lending, guaranteeing, or collateral providing, including any other act in similar manner thereto, that could result in a creation of the Company's obligation or the obligation of its counterparty, to repay its debt to the other party in an amount equal to 3 (three) percent or more of the net tangible asset value of the Company or Baht twenty million or more, whichever is lesser. In addition, the method for calculation of the value of the connected transaction pursuant to the Notification of the Capital Market Supervisory Board, Re: Rules on Entering into a Connected Transaction shall be applied mutatis mutandis for the purpose of calculation of such amount of debt, provided

that the amount of debt incurred during the past one year prior to the date on which such business relationship with such a person exists must also be counted.

- (e) Is not and has not been an auditor of the Company, subsidiary company, associated company, major shareholder, or controlling person, and is not a significant shareholder, a controlling person, or a partner of any auditing firm or office for which the auditor of the Company, subsidiary company, associated company, major shareholder, or controlling person is working, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.
- (f) Is not and has not been any professional service provider, including legal or financial advisor who obtains fee of more than Baht two million per year from the Company, subsidiary company, associated company, major shareholder, or controlling person, and not be a significant shareholder, or a controlling person, or a partner of any of such professional service provider, unless such an independent director has not possessed the characteristics referred to above for at least two years prior to the date on which such an independent director is appointed as independent director.
- (g) Is not a director appointed as a representative of a director of the Company, a representative of a major shareholder of the Company, or a representative of a shareholder of the Company who is a related person of a major shareholder of the Company.
- (h) Does not engage in any business the nature of which is the same as that of the Company or the Company's subsidiary company and which, in any material respect, is competitive with the business of the Company or the Company's subsidiary company, or not be a significant partner in a partnership, or a director participating in any management role, an employee, an officer, an advisor obtaining regular salary from, or a shareholder holding more than 1 (one) percent of the shares with voting rights of other company engaging in any business the nature of which is the same as that of the Company or the Company's subsidiary company and which, in any material respect, is competitive with the business of the Company or the Company's subsidiary company.
- (i) Does not serve as an Independent Director for more than nine (9) consecutive years. The service period shall include years served as an Independent Director of the Company, any SCB X Financial Group company, subsidiaries, associate company, fellow subsidiaries, major shareholders, or controlling persons of the Company. If an Independent Director has completed 9 years of services and wishes to be reappointed, such person must have ceased to hold office as a director, manager, employee, officer, salaried advisor, or controlling person of the Company, any SCB X Financial Group company, subsidiaries, associate company, fellow subsidiaries, major shareholders, or controlling persons of the Company for a period of not less than two (2) years. In case where an independent director has served for fewer than nine (9) years and ceases the position for a period of less than two (2) years, and during such period does not serve as a director, employee, officer, salaried advisor, or controlling person of the Company, any SCB X Financial Business Group company, subsidiaries, associate company, fellow subsidiaries, major shareholders, or controlling persons of the Company, such person may be reappointed as an Independent Director. In such event, the previous years of service shall be counted cumulatively across all terms.
- (j) Does not have any other characteristics which may restrict such person from offering independent comment or opinion on the Company's operations.

After being appointed as an independent director of the Company, such appointed independent director may be assigned by the Company's Board of Directors to make decisions in respect of business operations of the Company, subsidiaries, associated companies, or fellow subsidiaries, major shareholders of the Company, or controlling persons of the Company, provided that the decision making by such appointed independent director could be made only on a collective decision basis.

In case that the appointed independent director is the person who has or had a business relationship, or is or has been a professional service provider in exchange for fee exceeding the amount in paragraph (d) or (f), the Company shall be exempted from such restriction, provided that a supporting opinion of the Board as considered under Section 89/7 of the Securities and Exchange Act B.E. 2535 is rendered that the appointment of such person does not affect his ability to perform duties and independent judgment, and relevant information is disclosed in the notice of shareholders' meeting under the agenda of the election of independent director.

The Company's Articles of Association Specifically Relating to Shareholders' Meeting

Transfer of Shares

Article 14. During the period stipulated by laws prior to the date of each meeting of shareholders, the Company may suspend the registration of share transfer by notifying the shareholders in advance at the Head Office and all branches not less than the period prescribed by laws.

Directors

Article 15. The number of directors of the Company shall be in compliance with the number so determined by the general meeting of shareholders but shall not be less than 5 directors.

A director may or may not hold shares in the Company, but not less than one-half of the total number of directors must have their residences within the Kingdom of Thailand and shall qualify and not have any forbidden characteristic under the laws.

Article 16. The directors of the Company shall be elected by the meeting of shareholders pursuant to the following criteria and procedures:

- (1) A shareholder shall have his/her votes equal to one vote per share.
- (2) At the election of directors, the casting of votes shall be made to elect directors individually by a candidate at a time or a group of candidates at a time or any other means as the meeting of shareholders deems appropriate, but in each casting of votes, a shareholder must exercise his/her right according to the number of votes specified under (1) entirely, and his/her votes may not be split howsoever to elect any candidate or any group of candidates.
- (3) The casting of votes to elect directors shall be adopted by a majority vote. In case of a tie, the chairman of the meeting shall have a casting vote.

Article 22. A director is entitled to receive remuneration from the Company in the forms of rewards, meeting allowances, gratuities, bonuses or any other nature of benefits pursuant to the Articles of Association or as determined by the meeting of shareholders, whereby such remuneration may be fixed in an exact amount or may be subject to the criteria so laid out which may be specified from time to time or remain effective until changed. In addition, a director is also entitled to receive allowance and any welfare according to the Company's rules.

The provision in the first paragraph shall not affect the rights of an officer or employee of the Company, who has been elected to be a director, to receive remuneration and benefits in his/her capacity as an officer or employee of the Company.

The Shareholders Meeting

Article 31. The Board of Directors shall organize a meeting of shareholders to be held as an annual general meeting within 4 months from the last day of the accounting period of the Company. All meetings of shareholders other than the aforesaid meeting of shareholders shall be called extraordinary meetings.

The Board of Directors may summon a meeting of shareholders as an extraordinary meeting whenever it deems appropriate.

A shareholder or shareholders holding shares in aggregate of not less than 10 percent of the total number of sold shares may at any time subscribe their names to make a letter requesting the Board of Directors to summon an extraordinary meeting, provided that the agenda items and reasons for summoning such

meeting must be clearly stated in the said letter. In such event, the Board of Directors shall organize a meeting of shareholders to be held within 45 days from the date of the receipt of the letter from the shareholders.

In case the Board of Director fails to summon the meeting within the period specified in the third paragraph, the shareholders who have subscribed their names or other shareholders collectively holding in aggregate of not less than 10 percent of the total number of sold shares may convene such meeting within 45 days from the date of the expiration of the period under the third paragraph. In such case, it is considered as the meeting of shareholders which is summoned by the Board of Directors and the Company shall be responsible for any expenditure incurred during the meeting and facilitating convenience as appropriate.

In the case where it appears that any meeting of shareholders summoned by the shareholders under the fourth paragraph and the number of shareholders attending the meeting is insufficient to constitute a quorum as stipulated in Article 35, the shareholders under the fourth paragraph shall be jointly responsible for reimbursing the Company for expenses incurred in arranging such meeting.

The meeting of shareholders under the laws and these Articles of Association may be held via electronic means, provided that such meeting shall be held in accordance with the laws, regulations, notifications, requirements or any other relevant rules that are currently applicable or as may be amended in the future. The meeting of shareholders held via electronic means is considered having the same effect as the meeting of shareholders physically held in the same place in accordance with the procedures provided for by the laws and these Articles of Association.

Article 33. In summoning a meeting of shareholders, the Board of Directors shall prepare a notice of the meeting, specifying the place, date and time, the agenda and the matters to be proposed at the meeting by stating clearly which of them are proposed for acknowledgement, for approval or for consideration, including the opinions of the Board of Directors on such matters (if any), together with any relevant details as appropriate; and shall send the same, together with relevant documents, to the shareholders and the Registrar not less than 7 days prior to the date of such meeting. Publication of the notice of the meeting shall also be published in newspapers or via electronic means as prescribed by laws for 3 consecutive days, which must not be less than 3 days prior to the date of the meeting. The notice of the meeting and relevant documents may be served via electronic means as prescribed by laws. A copy of the notice of the meeting and relevant documents shall be kept as evidence, which may be stored in electronic form.

The Board of Directors or any person(s) entrusted by the Board of Directors shall have power to fix the date, time and place of the meeting of shareholders, whereby the place of the meeting may be in the locality where the Company's head office is located or in any other places or via electronic means, after taking into consideration the convenience of shareholders.

Article 34. A shareholder may appoint any person as his/her proxy to attend the meeting and vote on his/her behalf. Such proxy shall be made in writing and in the form prescribed by laws and submitted to the Chairman or the person designated by the Chairman at the place of the meeting before the proxy attends the meeting.

The appointment of proxy under the first paragraph may be made by electronic means that is secured and reliable that such appointment was made by the shareholder as prescribed by laws.

Article 35. At a meeting of shareholders, whether held physically at the same place or via electronic means, there must be shareholders and proxies (if any) present at the meeting to a number of not less than 25 or not less than one-half of the total shareholders, whichever is lower, holding shares in aggregate to not less than one-third of the total number of the sold shares, to form a quorum.

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

Article 36. The Chairman shall preside as the chairman of the meeting. If the Chairman is absent or unable to perform his/her duties, the Vice Chairman shall then preside at such meeting. If there is no Vice Chairman, or he/she is absent or unable to perform his/her duties, the meeting shall then elect one of the shareholders present at the meeting to be the chairman of the meeting.

Article 37. The chairman at a meeting of shareholders has the duty to control the meeting to be in accordance with the laws and the Articles of Association of the Company governing the meeting (if any) and must conduct the meeting following the order of the agenda items given in the notice of such meeting, unless the meeting has passed a resolution with a vote of not less than two-thirds of the number of shareholders present at the meeting to alter the order of the agenda items.

Article 38. A decision or resolution of the meeting of shareholders shall be made by voting, and one share shall be counted as one vote notwithstanding the manner of voting.

A shareholder having special interest in any matter to be voted shall have no right to vote on such matter, except for voting in the election of directors where there is no restriction.

Accounting, Financing and Auditing

Article 42. The Company must appropriate a portion of the annual net profit as a reserve fund in the amount not less than 5 percent of the annual net profit less the total accumulated losses brought forward (if any), until this reserve fund reaches the amount not less than the amount prescribed by laws.

The remaining portions of the profits after making payment of dividends pursuant to the resolution of the meeting of shareholders or making payment of interim dividends (if any) must be appropriated as a reserve for the Company's capital fund or any other reserve funds as the Board of Directors may deem appropriate. In light of this, the Board of Directors shall, as it deems appropriate, also have power to adjust portions of the reserve for the capital fund or other reserve funds already appropriated, except for the reserve fund referred to in the first paragraph and the shares premium reserve fund (if any).

Article 44. The Board of Directors may from time to time pay the shareholders interim dividends as may appear to it that the Company has gained sufficient profits and it is appropriate to do so.

The Board of Directors may pay an interim reward to the directors according to the criteria specified by the meeting of shareholders if it appears that the balance sheet and the profit and loss account as of 30th June have been already certified by the Company's auditor and the Company gains sufficient profits and it is appropriate to do so.

Miscellaneous

Article 53/1. In case where the Company and the Board of Directors has the duty to serve notice or documents as prescribed by laws governing public limited companies to directors, shareholders or creditors of the Company, the Company or the Board of Directors may serve such notice or documents by electronic means in accordance with procedures prescribed by laws.

Inventech Connect e-Meeting Guide

Shareholders and proxies wishing to attend the meeting can proceed according to the procedure for submitting the request form to attend the meeting via electronic media as follows:

Step for e-Request Submission

1. The Shareholders must submit a request to attend the meeting by Electronic Means via Web Browser at :

<https://fort.inventech.co.th/SCBX307128R#/homepage> or scan QR Code and follow the steps as follows:.



- 1 Click link URL or scan QR Code above for access e-Request system
- 2 Choose a type of request to proceed the following 4 steps
 - Step 1 Fill in the information as follows: information of shareholder and proxy including verification documents.
 - Step 2 Fill in the information for verification
 - Step 3 Verify via OTP
 - Step 4 Successful transaction. The system will display information of shareholder to confirm the accuracy of the information.

**** To merge user accounts, please submit e-Request by using the same email and phone number ****

- 3 Please wait for an email for information of the meeting and Password for access

2. For Shareholders who would like to either attend the Meeting by themselves or appoint a proxy (individual / juristic person / the Company’s nominated independent directors) to attend the meeting via the Electronic Means, please note that the e-Request system will be available from 27 March 2026 at 8:30 hours onwards until the end of the meeting. The shareholders are requested to submit the Proxy Form and accompanying documents to the Company Secretary at the following address: SCB X Public Company Limited, No. 9, 9C Floor, Rutchadapisek Road, Chatuchak Subdistrict, Chatuchak District, Bangkok 10900, or scan and send the signed proxy form and all of the required documents via email to company.secretary@scbx.com. Kindly send the documents in advance so that they reach the Company by 6 April 2026.
3. The electronic conference system will be available on 8 April 2026 at 11:30 hours (2 hours before the opening of the meeting). Shareholders or proxyholders shall use the provided Username and Password and follow the steps as advised in the Inventech Connect e-Meeting Guide.

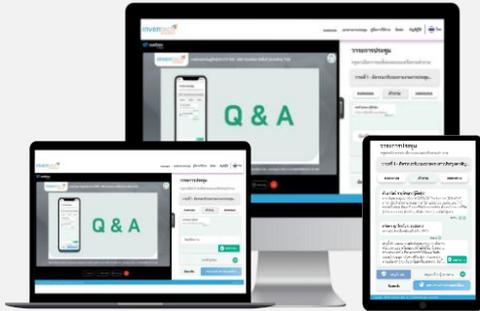
Registration (e-Registration) and voting Processes (e-Voting)

1. Fill in the email and password that you received from your email or requested OTP
2. Click on “Register” button, then the system will register and count the registered name as a quorum.
3. Click on “Attend the Meeting”, then click on “Accept”.
4. Select the agenda for voting
5. Click on “Vote” button on the selected agenda.
6. Cast the vote on the selected agenda.
7. The system will display the result of your latest vote



If the shareholders or proxies who join the meeting would like to cancel the latest vote, click "Cancel Vote" and it shall be deemed that such latest vote equals to “No Vote” or it will be assigned to the voting result that the Meeting determines on such agenda items. Vote could be changed at all times until the system is closed for voting.

Asking questions via Inventech Connect



Select agenda item and click on “Question”

- 1 Ask a question via message.
 - Type a question then click “Send.”
- 2 Ask a question via video and audio.
 - Click on “Conference”
 - Click “OK” to confirm your queue
 - Please wait for your queue, then turn on the microphone and camera accordingly.

How to Use Inventech Connect



* Note: the efficiency of the electronic conferencing system and Inventech Connect systems depends on the internet systems utilized by shareholders or proxyholders including equipment and/or programs that are installed in such equipment. To ensure the proper performance of the system, please follow the suggestions as follows:

- Internet speed should be at least 2.5 Mbps.
- Mobile phone / tablet with Android operating system must support Android 9.0 version and above, or iOS 14.8 version and above for iOS operating system.
- Computer/ notebook with Windows operating system, it should support Windows 10 and above or OS X 10.13 version and above for MAC users.
- Internet browsers can be either Chrome (which is recommended browser) or Safari / Microsoft Edge. Please note that ****the system does not support Internet Explorer****

How to check the version of the operating systems

- For Android: select “Setting” or “More Setting”> About Phone > Software Information or Android Version
- For iOS: select “Setting” > General > About > Software Version

For inquiries on system matters, please contact Inventech Call Center



02-460-9220



@inventechconnect



The system is available during 27 March - 8 April 2026 at 08.30 – 17.30 Hrs.

(Available only on operating days, excluding holidays and public holidays)



Report a problem

@inventechconnect

แบบหนังสือมอบฉันทะ แบบ ก.

Proxy Form A.

(แบบทั่วไปซึ่งเป็นแบบที่ง่ายไม่ซับซ้อน)

(General Form)

=====

เขียนที่ _____

Written at

วันที่ _____ เดือน _____ พ.ศ. _____

Date Month Year

(1) ข้าพเจ้า _____ สัญชาติ _____
I/We _____ Nationality
ที่อยู่ _____ ถนน _____ ตำบล/แขวง _____
residing at _____ Road _____ Tambon/Subdistrict
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/District _____ Province _____ Postal Code

(2) เป็นผู้ถือหุ้นของ บริษัท เอสซีบี เอกซ์ จำกัด (มหาชน) (“บริษัท”)
being a shareholder of SCB X Public Company Limited (“Company”)

โดยถือหุ้นจำนวนทั้งสิ้นรวม _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง ดังนี้
holding the total amount of _____ shares and having the right to vote equal to _____ votes as follows
 หุ้นสามัญ _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง
ordinary share _____ shares and having the right to vote equal to _____ votes
 หุ้นบุริมสิทธิ (บริษัทไม่มีหุ้นบุริมสิทธิ) _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ - _____ เสียง
preferred share _____ shares and having the right to vote equal to _____ - _____ votes

(3) ขอมอบฉันทะให้ (ผู้ถือหุ้นสามารถมอบฉันทะให้กรรมการอิสระได้ โดยมีรายละเอียดกรรมการอิสระ ปรากฏตามเอกสารประกอบการเข้าประชุม 2)
Hereby appoint (shareholder may grant a proxy to the Company's independence directors as details in accompanying documents for attending the meeting No.2)

1. ชื่อ นายวินิจ ศิลามงคล อายุ 67 ปี อยู่บ้านเลขที่ 9
Name Mr. Winid Silamongkol age 67 years, resides at 9
ถนน รุชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

2. ชื่อ นางกุลภัทรา สิริโรดม อายุ 70 ปี อยู่บ้านเลขที่ 9
Name Mrs. Kulpatra Sirodorn age 70 years, resides at 9
ถนน รุชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

3. ชื่อ _____ อายุ _____ ปี อยู่บ้านเลขที่ _____
Name _____ age _____ years, resides at _____
_____ ถนน _____ ตำบล/แขวง _____
Road _____ Tambon/Subdistrict _____
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/Khet _____ Province _____ Postal Code _____

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้าเพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้นประจำปี 2569 ในวันพุธที่ 8 เมษายน 2569 เวลา 13.30 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย as my/our sole Proxy to attend and vote on my/our behalf at the 2026 Annual General Meeting of Shareholders on Wednesday, 8 April 2026, at 13.30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

กิจการใดที่ผู้รับมอบฉันทะกระทำไปในการประชุมนั้น ให้ถือเสมือนว่าข้าพเจ้าได้กระทำเองทุกประการ
Any action taken by the Proxy at the meeting shall be deemed as being done by me/us in all respects.

ลงชื่อ/Signed _____ ผู้มอบฉันทะ/Grantor
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

หมายเหตุ/Remarks :

ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้

A shareholder appointing a proxy must authorize only one proxy to attend the meeting and cast the votes on his/her behalf and the number of shares held by such a shareholder may not be divided among more than one proxy in order to separate the votes to grant to more than one Proxy.

แบบหนังสือมอบฉันทะ แบบ ข.

Proxy Form B.

(แบบที่กำหนดรายการต่าง ๆ ที่จะมอบฉันทะที่ละเอียดชัดเจนตายตัว)
(This form prescribed matters for which the power is to be granted in full detail.)

=====

เขียนที่ _____
Written at
วันที่ _____ เดือน _____ พ.ศ. _____
Date Month Year

(1) ข้าพเจ้า _____ สัญชาติ _____
I/We Nationality
ที่อยู่ _____ ถนน _____ ตำบล/แขวง _____
residing at Road Tambon/Subdistrict
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/District Province Postal Code

(2) เป็นผู้ถือหุ้นของ บริษัท เอสซีบี เอกซ์ จำกัด (มหาชน) (“บริษัท”)
being a shareholder of SCB X Public Company Limited (“Company”)

โดยถือหุ้นจำนวนทั้งสิ้นรวม _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง ดังนี้
holding the total amount of shares and having the right to vote equal to votes as follows
 หุ้นสามัญ _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง
ordinary share shares and having the right to vote equal to votes
 หุ้นบุริมสิทธิ (บริษัทไม่มีหุ้นบุริมสิทธิ) _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ - _____ เสียง
preferred share shares and having the right to vote equal to votes

(3) ขอมอบฉันทะให้ (ผู้ถือหุ้นสามารถมอบฉันทะให้กรรมการอิสระได้ โดยมีรายละเอียดกรรมการอิสระ ปรากฏตามเอกสารประกอบการเข้าประชุม 2)
Hereby appoint (shareholder may grant a proxy to the Company’s independent directors as details in accompanying documents for attending the meeting No.2)

1. ชื่อ นายวินิจ ศิลามงคล อายุ 67 ปี อยู่บ้านเลขที่ 9
Name Mr. Winid Silamongkol age 67 years, resides at 9
ถนน รัชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

2. ชื่อ นางกุลภัทรา สิริโดม อายุ 70 ปี อยู่บ้านเลขที่ 9
Name Mrs. Kulpatra Sirodom age 70 years, resides at 9
ถนน รัชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

3. ชื่อ _____ อายุ _____ ปี อยู่บ้านเลขที่ _____
Name age years, resides at _____
_____ ถนน _____ ตำบล/แขวง _____
Road Tambon/Subdistrict
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/Khet Province Postal Code

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้าเพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้นประจำปี 2569 ในวันที่ 8 เมษายน 2569 เวลา 13.30 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

as my/our sole Proxy to attend and vote on my/our behalf at the 2026 Annual General Meeting of Shareholders on Wednesday, 8 April 2026, at 13.30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

- (4) ข้าพเจ้าขอมอบอำนาจให้ผู้รับมอบอำนาจออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้
I/We hereby authorized the Proxy to vote on my/our behalf in this meeting as follows:

วาระที่ 1 รับทราบรายงานประจำปีของคณะกรรมการ
Agenda No. 1 To acknowledge the annual report of the Board of Directors

วาระที่ 2 พิจารณานุมัติงบการเงินสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568
Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2025

- (ก) ให้ผู้รับมอบอำนาจมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบอำนาจออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

วาระที่ 3 พิจารณานุมัติการจัดสรรกำไรจากผลการดำเนินงานปี 2568 และการจ่ายเงินปันผล
Agenda No. 3 To consider and approve the allocation of profit from the Company's operational results for the year 2025 and the dividend payment

- (ก) ให้ผู้รับมอบอำนาจมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบอำนาจออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

วาระที่ 4 พิจารณาเลือกตั้งกรรมการแทนกรรมการที่พ้นจากตำแหน่งตามวาระ
Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

- (ก) ให้ผู้รับมอบอำนาจมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบอำนาจออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- การเลือกตั้งกรรมการทั้งหมด
Election of all nominees to the Board of Directors
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|
- การเลือกตั้งกรรมการเป็นรายบุคคล
Election of each nominee to the Board of Directors
1. พล.อ.อ.สตีตย์พงษ์ สุขวิมล
Air Chief Marshal Satitpong Sukvimol
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

2. พ.ต.อ. ธรรมนิติ วณิชย์ถนอม

Police Colonel Thumnithi Wanichthanom

เห็นด้วย

Approve

ไม่เห็นด้วย

Not approve

งดออกเสียง

Abstain

3. นางสาวจริพร จารุกรสกุล

Miss Jareeporn Jarukornsakul

เห็นด้วย

Approve

ไม่เห็นด้วย

Not approve

งดออกเสียง

Abstain

4. นายไพรินทร์ ชูโชติถาวร

Mr. Pailin Chuchottaworn

เห็นด้วย

Approve

ไม่เห็นด้วย

Not approve

งดออกเสียง

Abstain

5. นายชัยรัตน์ ปันฑุรอำพร

Mr. Chairat Panthuraamphorn

เห็นด้วย

Approve

ไม่เห็นด้วย

Not approve

งดออกเสียง

Abstain

วาระที่ 5 พิจารณานุมัติการค่าตอบแทนกรรมการประจำปี 2569 และเงินรางวัลกรรมการสำหรับผลการดำเนินงานปี 2568

Agenda No. 5 To consider and approve the remuneration of directors for the year 2026, and the directors's bonus based on the 2025 operational results

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Not approve Abstain

วาระที่ 6 พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดจำนวนเงินค่าสอบบัญชีประจำปี 2569

Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2026

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย ไม่เห็นด้วย งดออกเสียง
Approve Not approve Abstain

(5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ให้ถือว่ากรลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ใช่เป็นการลงคะแนนเสียงของข้าพเจ้าในฐานะผู้ถือหุ้น

Any votes by the Proxy in any agenda item not rendered in accordance with my/our intention specified herein shall be deemed incorrect and not considered as my/our votes as a shareholder.

(6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้ หรือระบุไว้ไม่ชัดเจน หรือในกรณีที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่ระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใด ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

If I/we do not specify or clearly specify my/our intention to vote in any agenda item, or if there is any agenda item considered or resolved in the meeting other than those specified above, or if there is any change or amendment to any fact, the Proxy shall be authorized to consider the matters and vote on my/our behalf as the Proxy deems appropriate.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุในหนังสือมอบฉันทะ ให้ถือเสมือนว่าข้าพเจ้าได้กระทำการทุกประการ

Any action taken by the Proxy at the meeting shall, unless the Proxy does not cast the votes in compliance with my/our intention specified herein, be deemed as being done by me/us in all respects.

ลงชื่อ/Signed _____ ผู้มอบฉันทะ/Grantor
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

หมายเหตุ/Remarks :

1. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้
A shareholder appointing a proxy must authorize only one proxy to attend the meeting and cast the votes on his/her behalf and the number of shares held by such shareholder may not be divided among more than one proxy in order to separate the votes to grant more than one proxy.
2. วาระเลือกตั้งกรรมการ สามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล
Either all or each nominee to the Board of Directors may be appointed as the director(s) in the agenda item of election of the directors.
3. ในกรณีที่มามีวาระที่จะพิจารณาในการประชุมมากกว่าวาระที่ระบุไว้ข้างต้น ผู้มอบฉันทะสามารถระบุเพิ่มเติมได้ในใบประจำต่อแบบหนังสือมอบฉันทะแบบ ข. ตามแนบ
If the matters to be considered are more than those specified above, the proxy grantor may use the Annex to Proxy Form B as attached for such additional matters.

4. ผู้รับมอบฉันทะจะต้องแสดงเอกสารดังต่อไปนี้ในการลงทะเบียนก่อนเข้าประชุม (แล้วแต่กรณี)

The proxy must submit the following documents (as the case may be) during meeting registration prior to attending the meeting:

4.1 กรณีผู้ถือหุ้นที่เป็นบุคคลธรรมดา

In the event that the shareholder is a natural person:

- (ก) หนังสือมอบฉันทะตามแบบที่แนบมาพร้อมหนังสือออกกล่าวเรียกประชุม ซึ่งได้กรอกข้อความถูกต้องครบถ้วนและลงลายมือชื่อผู้มอบฉันทะและผู้รับมอบฉันทะ พร้อมปิดอากรแสตมป์ 20 บาท
a proxy form, the form of which is attached to the notice for calling the annual general meeting of the shareholders, that is completely filled-in and signed by the proxy grantor and the proxy, and affixed with Baht 20 stamp duty;
- (ข) สำเนาภาพถ่ายเอกสารแสดงตนของผู้มอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง และผู้มอบฉันทะได้ลงลายมือชื่อรับรองสำเนาถูกต้อง
a photocopy of identification document of the shareholder issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport, and certified as true and correct by the proxy grantor; and
- (ค) เอกสารแสดงตนของผู้รับมอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง
an identification document of the proxy issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport.

4.2 กรณีผู้ถือหุ้นที่เป็นนิติบุคคล

In the event that the shareholder is a juristic person:

- (ก) หนังสือมอบฉันทะตามแบบที่แนบมาพร้อมหนังสือบอกกล่าวเรียกประชุม ซึ่งได้กรอกข้อความถูกต้องครบถ้วนและลงลายมือชื่อผู้มอบฉันทะและผู้รับมอบฉันทะ พร้อมปิดอากรแสตมป์ 20 บาท
a proxy form, the form of which is attached to the notice for calling the annual general meeting of the shareholders, that is completely filled-in and signed by the proxy grantor and the proxy, and affixed with Baht 20 stamp duty;
- (ข) สำเนาภาพถ่ายหนังสือรับรองการจดทะเบียนนิติบุคคลของผู้ถือหุ้นที่ออกโดยกระทรวงพาณิชย์ หรือส่วนราชการที่มีอำนาจของประเทศที่นิติบุคคลนั้นตั้งอยู่ หรือเจ้าหน้าที่ของนิติบุคคลนั้น ซึ่งออกมาไม่เกิน 1 ปี โดยต้องมีรายละเอียดชื่อนิติบุคคล ผู้มีอำนาจลงลายมือชื่อผู้พยานิติบุคคล เงื่อนไขหรือข้อจำกัดอำนาจในการลงลายมือชื่อ ที่ตั้งสำนักงานใหญ่ เป็นต้น และลงลายมือชื่อรับรองสำเนาถูกต้องโดยผู้แทนนิติบุคคลและมีข้อความแสดงให้เห็นว่าผู้แทนนิติบุคคลซึ่งลงนามในหนังสือมอบฉันทะมีอำนาจกระทำการแทนนิติบุคคลซึ่งเป็นผู้ถือหุ้น
a photocopy of the Affidavit or Certificate of Incorporation of the shareholder issued by the Ministry of Commerce, a competent authority of the country in which such juristic person is situated, or an officer of such juristic person, in where the information as to the name, the address of the head office, and the person(s) having power to place his/her/their signature(s) or to act on behalf of such juristic person (including any condition or limitation thereof) must be specified, which the issuing date of such document must not be older than 1 year, and such document must be certified as true and correct by the authorized representative(s) of such juristic person;
- (ค) สำเนาภาพถ่ายเอกสารแสดงตนของผู้แทนนิติบุคคลที่ส่วนราชการออกให้ ซึ่งลงนามในหนังสือมอบฉันทะและยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง และลงลายมือชื่อรับรองสำเนาถูกต้องโดยผู้แทนนิติบุคคลดังกล่าว
a photocopy of identification document of the authorized representative, who signed the proxy form, issued by the government authority and not expired, such as the personal identification card, driving license, international driving license, foreigner identification card or passport, and certified as true and correct by such authorized representative; and
- (ง) เอกสารแสดงตนของผู้รับมอบฉันทะที่ส่วนราชการออกให้และยังไม่หมดอายุ เช่น บัตรประจำตัวประชาชน ใบอนุญาตขับขี่ ใบอนุญาตขับขี่สากล ใบสำคัญประจำตัวคนต่างด้าว หรือหนังสือเดินทาง
an identification document of the proxy issued by the government authority and not expired, such as the personal identification card, driving license, international driver license, foreigner identification card or passport.

ใบประจำต่อแบบหนังสือมอบฉันทะ แบบ ข.

Annex to Proxy Form B.

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การมอบฉันทะในฐานะเป็นผู้ถือหุ้นของบริษัท เอสซีบี เอกซ์ จำกัด (มหาชน) ในการประชุมสามัญผู้ถือหุ้นประจำปี 2569 ในวันพุธที่ 8 เมษายน 2569 เวลา 13.30 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Appointment of proxy by a shareholder of SCB X Public Company Limited in connection with the 2026 Annual General Meeting of Shareholders on Wednesday, 8 April 2026, at 13.30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

วาระที่ _____ เรื่อง _____

Agenda No.

Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

วาระที่ _____ เรื่อง _____

Agenda No.

Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

วาระที่ _____ เรื่อง _____

Agenda No.

Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

วาระที่ _____ เรื่อง การเลือกตั้งกรรมการ (ต่อ)

Agenda No.

Re: To consider and elect the directors (if any)

ชื่อกรรมการ _____

Name of director

- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

ชื่อกรรมการ _____

Name of director

- | | | |
|--|---|--|
| <input type="checkbox"/> เห็นด้วย
Approve | <input type="checkbox"/> ไม่เห็นด้วย
Not approve | <input type="checkbox"/> งดออกเสียง
Abstain |
|--|---|--|

แบบหนังสือมอบฉันทะ แบบ ค.

Proxy Form C.

(แบบที่ใช้เฉพาะกรณีผู้ถือหุ้นเป็นผู้ลงทุนต่างประเทศและแต่งตั้งให้คัสโตเดียน (Custodian) ในประเทศเป็นผู้รับฝากและดูแลหุ้น)
(This form used specially by foreign shareholders for whom a custodian in Thailand is appointed.)

=====

เขียนที่ _____

Written at

วันที่ _____ เดือน _____ พ.ศ. _____

Date Month Year

- (1) ข้าพเจ้า _____ สัญชาติ _____
I/We _____ Nationality _____
ที่อยู่ _____ ถนน _____ ตำบล/แขวง _____
residing at _____ Road _____ Tambon/Subdistrict _____
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/District _____ Province _____ Postal Code _____

ในฐานะผู้ประกอบธุรกิจเป็นผู้รับฝากและดูแลหุ้น (Custodian) ให้กับ _____
In our capacity as the Custodian for _____

ซึ่งเป็นผู้ถือหุ้นของ บริษัท เอสซีบี เอกซ์ จำกัด (มหาชน) (“บริษัท”)
being a shareholder of SCB X Public Company Limited (“Company”)

โดยถือหุ้นจำนวนทั้งสิ้นรวม _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง ดังนี้
holding the total amount of _____ shares and having the right to vote equal to _____ votes as follows
 หุ้นสามัญ _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง
ordinary share _____ shares and having the right to vote equal to _____ votes
 หุ้นบุริมสิทธิ (บริษัทไม่มีหุ้นบุริมสิทธิ) _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ - _____ เสียง
preferred share _____ shares and having the right to vote equal to _____ - _____ votes

- (2) ขอมอบฉันทะให้ (ผู้ถือหุ้นสามารถมอบฉันทะให้กรรมการอิสระได้ โดยมีรายละเอียดกรรมการอิสระปรากฏตามเอกสารประกอบการประชุม 2)
Hereby appoint (shareholder may grant a proxy to the Company's independence directors as details in accompanying documents for attending the meeting No.2)

1. ชื่อ นายวินิจ ศิลามงคล อายุ 67 ปี อยู่บ้านเลขที่ 9
Name Mr. Winid Silamongkol age 67 years, resides at 9
ถนน รุชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

2. ชื่อ นางกุลภัทรา สีโรดม อายุ 70 ปี อยู่บ้านเลขที่ 9
Name Mrs. Kulpatra Sirodom age 70 years, resides at 9
ถนน รุชดาภิเษก ตำบล/แขวง จตุจักร อำเภอ/เขต จตุจักร
Road Rutchadapisek Tambon/Subdistrict Chatuchak Amphoe/Khet Chatuchak
จังหวัด กรุงเทพมหานคร รหัสไปรษณีย์ 10900 หรือ
Province Bangkok Postal Code 10900 or

3. ชื่อ _____ อายุ _____ ปี อยู่บ้านเลขที่ _____
Name _____ age _____ years, resides at _____
_____ ถนน _____ ตำบล/แขวง _____
Road _____ Tambon/Subdistrict _____
อำเภอ/เขต _____ จังหวัด _____ รหัสไปรษณีย์ _____
Amphoe/Khet _____ Province _____ Postal Code _____

คนหนึ่งคนใดเพียงคนเดียวเป็นผู้แทนของข้าพเจ้าเพื่อเข้าประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมสามัญผู้ถือหุ้นประจำปี 2569 ในวันที่ 8 เมษายน 2569 เวลา 13.30 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

as my/our sole Proxy to attend and vote on my/our behalf at the 2026 Annual General Meeting of Shareholders on Wednesday, 8 April 2026, at 13.30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

(3) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะเข้าร่วมประชุมและออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้

I/We hereby authorized the Proxy to attend and vote on my/our behalf in this meeting as follows:

มอบฉันทะตามจำนวนหุ้นทั้งหมดที่ถือและมีสิทธิออกเสียงลงคะแนนได้

to vote in accordance with the total number of shares held and having the right to vote

มอบฉันทะบางส่วน คือ

to vote in accordance with the partial number of shares as follows:

หุ้นสามัญ _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง
ordinary share shares and having the right to vote equal to votes

หุ้นบุริมสิทธิ (บริษัทไม่มีหุ้นบุริมสิทธิ) _____ หุ้น และออกเสียงลงคะแนนได้เท่ากับ _____ เสียง
preferred share shares and having the right to vote equal to votes

รวมสิทธิออกเสียงลงคะแนนทั้งหมด _____ เสียง
Total entitled vote votes

(4) ข้าพเจ้าขอมอบฉันทะให้ผู้รับมอบฉันทะออกเสียงลงคะแนนแทนข้าพเจ้าในการประชุมครั้งนี้ ดังนี้

I/We hereby authorized the Proxy to vote on my/our behalf in this meeting as follows:

วาระที่ 1 รับทราบรายงานประจำปีของคณะกรรมการ

Agenda No. 1 To acknowledge the annual report of the Board of Directors

วาระที่ 2 พิจารณานุมัติงบการเงินสำหรับปีสิ้นสุดวันที่ 31 ธันวาคม 2568

Agenda No. 2 To consider and approve the financial statements for the year ended 31 December 2025

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) The proxy may consider the matters and vote on my/our behalf as follows:

เห็นด้วย / Approve _____ เสียง / votes

ไม่เห็นด้วย / Not approve _____ เสียง / votes

งดออกเสียง / Abstain _____ เสียง / votes

วาระที่ 3 พิจารณานุมัติการจ่ายกำไรจากผลการดำเนินงานปี 2568 และการจ่ายเงินปันผล

Agenda No. 3 To consider and approve the allocation of profit from the Company's operational results for the year 2025 and the dividend payment

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

(ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้

(b) The proxy may consider the matters and vote on my/our behalf as follows:

เห็นด้วย / Approve _____ เสียง / votes

ไม่เห็นด้วย / Not approve _____ เสียง / votes

งดออกเสียง / Abstain _____ เสียง / votes

วาระที่ 4 พิจารณาเลือกตั้งกรรมการแทนกรรมการที่พ้นจากตำแหน่งตามวาระ

Agenda No. 4 To consider and elect the directors in replacement of those retiring by rotation

(ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.

- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
- (b) The proxy may consider the matters and vote on my/our behalf as follows:
- การเลือกตั้งกรรมการทั้งหมด
Election of all nominees to the Board of Directors
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes
- การเลือกตั้งกรรมการเป็นรายบุคคล
Election of each nominee to the Board of Directors
1. พล.อ.อ. สถิตย์พงษ์ สุขวิมล
Air Chief Marshal Satitpong Sukvimol
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes
2. พ.ต.อ. ธรรมนิตี วนิชย์ถนอม
Police Colonel Thumnithi Wanichthanom
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes
3. นางสาวจริพร จารุกorskกุล
Miss Jareeporn Jarukorsakul
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes
4. นายไพรินทร์ ชูโชติถาวร
Mr. Pailin Chuchottaworn
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes
5. นายชัยรัตน์ ปันฑุรอำพร
Mr. Chairat Panthuraamphorn
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes

วาระที่ 5 พิจารณานุมัติการค่าตอบแทนกรรมการประจำปี 2569 และเงินรางวัลกรรมการสำหรับผลการดำเนินงานปี 2568
Agenda No. 5 To consider and approve the remuneration of directors for the year 2026, and the directors's bonus based on the 2025 operational results

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
- (a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
- (b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes

วาระที่ 6 พิจารณาแต่งตั้งผู้สอบบัญชีและกำหนดจำนวนเงินค่าสอบบัญชีประจำปี 2569
Agenda No. 6 To consider and appoint the auditors and fix the audit fee for the year 2026

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย / Approve _____ เสียง / votes
- ไม่เห็นด้วย / Not approve _____ เสียง / votes
- งดออกเสียง / Abstain _____ เสียง / votes

(5) การลงคะแนนเสียงของผู้รับมอบฉันทะในวาระใดที่ไม่เป็นไปตามที่ระบุไว้ในหนังสือมอบฉันทะนี้ถือว่าการลงคะแนนเสียงนั้นไม่ถูกต้องและไม่ใช่เป็นการลงคะแนนเสียงของข้าพเจ้าในฐานะผู้ถือหุ้น

Any votes by the Proxy in any agenda item not rendered in accordance with my/our intention specified herein shall be deemed incorrect and not considered as my/our votes as a shareholder.

(6) ในกรณีที่ข้าพเจ้าไม่ได้ระบุความประสงค์ในการออกเสียงลงคะแนนในวาระใดไว้ หรือระบุไว้ไม่ชัดเจน หรือในกรณีที่ประชุมมีการพิจารณาหรือลงมติในเรื่องใดนอกเหนือจากเรื่องที่เราได้ระบุไว้ข้างต้น รวมถึงกรณีที่มีการแก้ไขเปลี่ยนแปลงหรือเพิ่มเติมข้อเท็จจริงประการใด ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร

If I/we do not specify or clearly specify my/our intention to vote in any agenda item, or if there is any agenda item considered or resolved in the meeting other than those specified above, or if there is any change or amendment to any fact, the Proxy shall be authorized to consider the matters and vote on my/our behalf as the Proxy deems appropriate.

กิจการใดที่ผู้รับมอบฉันทะได้กระทำไปในการประชุม เว้นแต่กรณีที่ผู้รับมอบฉันทะไม่ออกเสียงตามที่ข้าพเจ้าระบุในหนังสือมอบฉันทะให้ ถือเสมือนว่าข้าพเจ้าได้กระทำทุกประการ

Any action taken by the Proxy at the meeting shall, unless the Proxy does not cast the votes in compliance with my/our intention specified herein, be deemed as being done by me/us in all respects.

ลงชื่อ/Signed _____ ผู้มอบฉันทะ/Grantor
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

ลงชื่อ/Signed _____ ผู้รับมอบฉันทะ/Proxy
(_____)

หมายเหตุ/Remarks :

- หนังสือมอบฉันทะแบบ ค. นี้ใช้เฉพาะกรณีที่ผู้ถือหุ้นที่ปรากฏชื่อในทะเบียนเป็นผู้ลงทุนต่างประเทศและแต่งตั้งให้คัสโตเดียน (Custodian) ในประเทศไทยเป็นผู้รับฝากและดูแลหุ้นให้เท่านั้น
This Proxy Form C is applicable only to shareholders whose names appear in the shareholder registration book as foreign investors and a custodian in Thailand is appointed therefor.
- หลักฐานที่ต้องแนบพร้อมกับหนังสือมอบฉันทะ คือ
Evidence of documents required to be attached to the proxy form are:

- (1) หนังสือมอบอำนาจจากผู้ถือหุ้นให้คัสโตเดียน (Custodian) เป็นผู้ดำเนินการลงนามในหนังสือมอบฉันทะแทน a Power of Attorney executed by each of the shareholders authorizing the custodian to execute the proxy form on behalf of such shareholder; and
- (2) หนังสือยืนยันว่าผู้ลงนามในหนังสือมอบฉันทะแทนได้รับอนุญาตประกอบธุรกิจคัสโตเดียน (Custodian) a letter confirming that the person executing the proxy form has obtained a license for being a custodian.
3. ผู้ถือหุ้นที่มอบฉันทะจะต้องมอบฉันทะให้ผู้รับมอบฉันทะเพียงรายเดียวเป็นผู้เข้าประชุมและออกเสียงลงคะแนน ไม่สามารถแบ่งแยกจำนวนหุ้นให้ผู้รับมอบฉันทะหลายคนเพื่อแยกการลงคะแนนเสียงได้
A shareholder appointing a proxy must authorize only one proxy to attend the meeting and cast the votes on its behalf and the number of shares held by such a shareholder may not be split for more than one proxy in order to separate the votes.
4. วาระเลือกตั้งกรรมการ สามารถเลือกตั้งกรรมการทั้งชุดหรือเลือกตั้งกรรมการเป็นรายบุคคล
Either all or each nominee to the Board of Directors may be appointed as the director(s) in the agenda of appointment and election of the directors.
5. ในกรณีที่วาระที่จะพิจารณาในการประชุมมากกว่าวาระที่ระบุไว้ข้างต้น ผู้มอบฉันทะสามารถระบุเพิ่มเติมได้ในใบประจำต่อแบบหนังสือมอบฉันทะแบบ ค. ตามแนบ
If the matters to be considered are more than those specified above, the proxy grantor may use the Annex to Proxy Form C as attached.

ใบประจำต่อแบบหนังสือมอบฉันทะ แบบ ค.
Annex to Proxy Form C.

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การมอบฉันทะในฐานะเป็นผู้ถือหุ้นของบริษัท เอสซีบี เอกซ์ จำกัด (มหาชน) ในการประชุมสามัญผู้ถือหุ้นประจำปี 2569 ในวันพุธที่ 8 เมษายน 2569 เวลา 13.30 น. โดยเป็นการประชุมผ่านสื่ออิเล็กทรอนิกส์ ตามพระราชกำหนดว่าด้วยการประชุมผ่านสื่ออิเล็กทรอนิกส์ พ.ศ. 2563 และกฎหมายและกฎระเบียบอื่น ๆ ที่เกี่ยวข้อง หรือที่จะพึงเลื่อนไปในวัน เวลา และสถานที่อื่นด้วย

Appointment of proxy by a shareholder of SCB X Public Company Limited in connection with the 2026 Annual General Meeting of Shareholders on Wednesday, 8 April 2026, at 13.30 hours, via electronic means, in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other related laws and regulations, or on such other date and at such other place as may be adjourned or changed.

วาระที่ _____ เรื่อง _____
Agenda No. Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve votes Not approve votes Abstain votes

วาระที่ _____ เรื่อง _____
Agenda No. Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve votes Not approve votes Abstain votes

วาระที่ _____ เรื่อง _____
Agenda No. Re:

- (ก) ให้ผู้รับมอบฉันทะมีสิทธิพิจารณาและลงมติแทนข้าพเจ้าได้ทุกประการตามที่เห็นสมควร
(a) The Proxy may consider the matters and vote on my/our behalf as the Proxy deems appropriate in all respects.
- (ข) ให้ผู้รับมอบฉันทะออกเสียงลงคะแนนตามความประสงค์ของข้าพเจ้า ดังนี้
(b) The proxy may consider the matters and vote on my/our behalf as follows:
- เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve votes Not approve votes Abstain votes

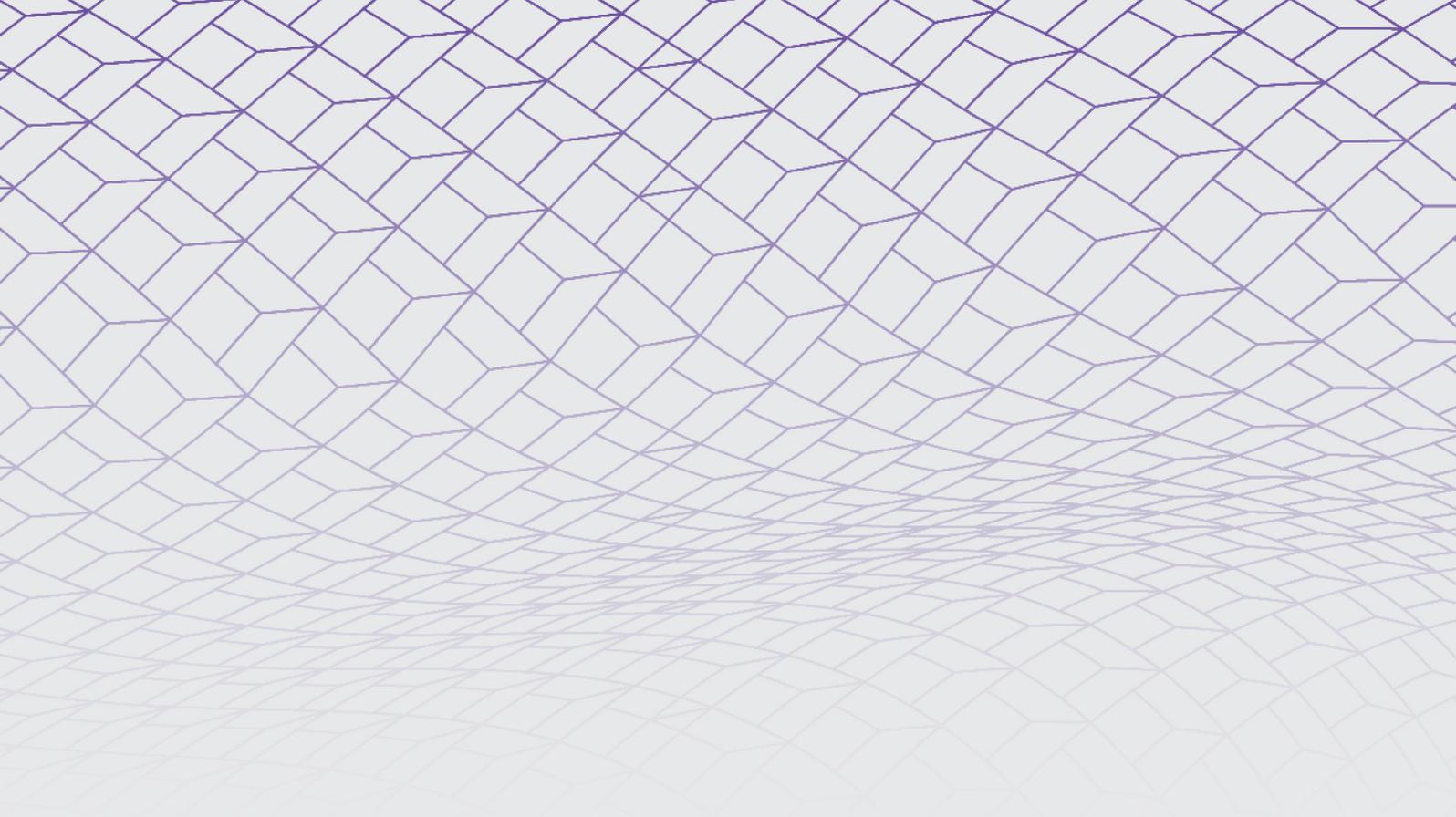
วาระที่ _____ เรื่อง การเลือกตั้งกรรมการ (ต่อ)
Agenda No. Re: To consider and elect the directors (if any)

ชื่อกรรมการ _____
Name of director

เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve votes Not approve votes Abstain votes

ชื่อกรรมการ _____
Name of director

เห็นด้วย _____ เสียง ไม่เห็นด้วย _____ เสียง งดออกเสียง _____ เสียง
Approve votes Not approve votes Abstain votes



SCB^x

www.scbx.com

SCB X Public Company Limited

9 Rutchadapisak Road, Chatuchak Subdistrict,
Chatuchak District, Bangkok 10900, Thailand