บริษัท บัตรกรุงไทย จำกัด (มหาชน)
591 อาคารสมัชชาวาณิช 2 ชั้น 14 ถนนสุขุมวิท แขวงคลองตันเหนือ เขตวัฒนา กรุงเทพฯ 10110
โทร: 02 123 5100 โทรสาร: 02 123 5190
ทะเบียนเลขที่ 0107545000110

Krungthai Card Public Company Limited
591 United Business Centre II, 14th Fl., Sukhumvit Rd., North Klongton, Wattana, Bangkok 10110 Thailand
Tel: 02 123 5100 Fax: 02 123 5190

No. KTC1631/2569
Date October 30, 2026

Re: Notification of the Disposal of Ordinary Shares of Win Performance Company Limited and KTB Leasing Company Limited (Revised)

To: President,
The Stock Exchange of Thailand

Krungthai Card Public Company Limited ("KTC") hereby wishes to notify that KTC has proceeded with the disposal of ordinary shares in Win Performance Company Limited ("WIN") and ordinary shares in KTB Leasing Company Limited ("KTBL"), which are the subsidiaries of KTC, to Krungthai Alliance Holding Company Limited ("KTAH"), a subsidiary of Krungthai Bank Public Company Limited (the "Bank"). The details of the disposal of shares are as follows:

1. Disposal of Shares of Win Performance Company Limited

Transaction Date	October 21, 2026
Parties and Relationship with KTC	KTAH is a subsidiary company of Krungthai Holding Company Limited, with the Bank holds 99.99 percent of shares, while the Bank is KTC's major shareholder that holds 49.29 percent of paid-up capital. Therefore, KTAH is considered a related party.
Transaction Details	KTC disposed 5,000,000 ordinary shares of WIN (representing 50.00 percent of the total shares issued) to KTAH at a price of THB 33.9711 per share, amounting to a total of THB 169,855,500.
Shareholding Proportion Before the Transaction	100 Percent
Shareholding Proportion After the Transaction	50 Percent
Purpose of the Disposal of Shares and Business Plan Related to the Transaction	To support a strategic cooperation within the Bank's financial business group.
Nature of Business	WIN operates a debt collection business, including related legal services and support services.
Registered and Paid-Up Capital of WIN	Registered capital of THB 100,000,000 and paid-up capital of THB 100,000,000, divided into 10,000,000 ordinary shares with a par value of THB 10 per share.
List of Win's Board of Directors	1. Mr. Pornlert Benjakul 2. Mr. Peerapong Pitrpibulpatit 3. Mr. Rywin Voravongsatit 4. Ms. Arsimon Vanduangden

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<td>List of WIN's Shareholders Before the Transaction</td>
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<tr><th>List of Shareholders</th><th>Number of Shares</th><th>Proportion (Percent)</th></tr>
<tr><td>KTC</td><td>10,000,000</td><td>100</td></tr>
<tr><td>Total</td><td>10,000,000</td><td>100</td></tr>
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<tr><td>Total</td><td>10,000,000</td><td>100</td></tr>
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<td>Summary of Terms of Related Contracts</td>
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<tr><td>Parties</td><td>KTC (the Seller) and KTAH (the Purchaser)</td></tr>
<tr><td>The Shares Being Sold</td><td>5,000,000 shares of WIN (representing 50.00 percent of the total shares issued)</td></tr>
<tr><td>Board of Directors Structure After the Transaction</td><td>As of the date hereof, WIN has a total of 4 directors. The number of directors shall be determined following the completion of the transaction.</td></tr>
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<td>Rationale for Shareholding Structure Whereby the Bank holds, through KTAH, More Than 10% of the Total Voting Shares in WIN</td>
<td>KTC's and KTAH's respective 50% shareholdings in WIN represent an investment structure that is appropriate and strategically beneficial to KTC, as it enables WIN to fully leverage the strengths and expertise of each shareholder. KTAH is able to support WIN in establishing direct business linkages with the Bank's financial business group and gain access to customer networks and business opportunities within such financial business group. These resources and opportunities would not otherwise be available to WIN on a stand-alone basis without a shareholder connected to the Bank's financial business group. At the same time, KTC possesses expertise in debt collection management, delinquency management and non-performing debt management, which can be utilized to support WIN's operations in these areas.

In addition, the equal shareholding structure ensures that important decisions relating to WIN that are subject to approval at a shareholders' meeting require the joint approval of both shareholders. This enables both shareholders to participate appropriately in determining WIN's material business direction and strategy, with both shareholders jointly discussing and considering the prudent formulation of WIN's business policies and the conduct of its business operations for the overall benefit of WIN and both shareholders. KTC believes that such governance arrangements will support WIN's sustainable growth and enhance the opportunity to generate long-term investment returns for KTC and its shareholders.</td>
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	To prevent and manage potential conflicts of interest that may arise in the future, KTC and KTAH have jointly established WIN's corporate governance framework and business policy. Furthermore, WIN's business operations and transactions must be conducted on arm's length terms, in a transparent and auditable manner, and in compliance with applicable laws and regulations, as well as the requirements relating to related party transactions and KTC's corporate governance policies. In addition, any director or shareholder who has a special interest in a matter considered at a meeting of the board of directors or shareholders shall not be entitled to vote on such matter. These measures ensure the appropriate protection of the interests of WIN and all of its shareholders.
Opinion of the Board of Directors and Endorsement	The Board of Directors has considered and determined that the transaction is in the company's best strategic interests and is being undertaken at a fair and reasonable price.
Director (s) with Conflicts of Interest	Directors with conflicts of interest abstained from voting on the agenda at the Meeting of the Board of Directors.

2. Disposal of Shares of KTB Leasing Company Limited

Transaction Date	October 21, 2026
Parties and Relationship with KTC	KTAH is a subsidiary company of Krungthai Holding Company Limited, with the Bank holds 99.99 percent of shares, while the Bank is KTC's major shareholder that holds 49.29 percent of paid-up capital. Therefore, KTAH is considered a related party.
Transaction Details	KTC disposed 25,050,000 ordinary shares of KTBL (representing 25.05 percent of the total shares issued) to KTAH at a total price of THB 1.
Shareholding Proportion Before the Transaction	75.05 Percent
Shareholding Proportion After the Transaction	50.00 Percent
Purpose of the Disposal of Shares and Business Plan Related to the Transaction	To support a strategic cooperation within the Bank's financial business group.
Nature of Business	KTBL operates hire purchases and leasing business, including factoring and personal loan.
Registered Capital and Paid-Up Capital of KTBL	Registered capital of THB 1,000,000,000, divided into 100,000,000 ordinary shares with a par value of THB 10 per share.
List of KTBL's Board of Directors	1. Miss. Chanidapa Suriya 2. Mrs. Rojjana Ussayaporn 3. Mr. Rywin Voravongsatit 4. Mr. Kontee Ruenklin 5. Miss Pichamon Jitpentham

List of KTBL's Shareholders Before the Transaction

List of Shareholders	Number of Shares	Proportion (%)
the Bank	24,950,000	24.95
KTC	75,050,000	75.05
Total	**100,000,000**	**100**

List of KTBL's Shareholders After the Transaction

List of Shareholders	Number of Shares	Proportion (%)
KTC	50,000,000	50
KTAH	50,000,000*	50
Total	**100,000,000**	**100**

Remark

*On the same date, the Bank shall transfer all of its shareholding in KTBL (comprising 24,950,000 shares, representing 24.95 percent of the total shares issued) to KTAH.

Summary of Terms of Related Contracts

Parties	KTC (the Seller) and KTAH (the Purchaser)
The Shares Being Sold	25,050,000 shares of KTBL (representing 25.05 percent of the total shares issued)
Board of Directors Structure After the Transaction	As of the date hereof, KTBL has a total of 5 directors. The number of directors shall be determined following the completion of the transaction.

Rationale for Shareholding Structure Whereby the Bank holds, through KTAH, More Than 10% of the Total Voting Shares in KTBL

KTC's and KTAH's respective 50% shareholdings in KTBL represent an investment structure that is appropriate and strategically beneficial to KTC, as it enables KTBL to fully leverage the strengths and expertise of each shareholder. KTAH is able to support KTBL in establishing direct business linkages with the Bank's financial business group. At the same time, KTC is able to support KTBL through its expertise in risk management, customer data analytics and debt management.

In addition, the equal shareholding structure ensures that important decisions relating to KTBL that are subject to approval at a shareholders' meeting require the joint approval of both shareholders. This enables both shareholders to participate appropriately in determining KTBL's material business direction and strategy, with both shareholders jointly discussing and considering the prudent formulation of KTBL's business policies and the conduct of its business operations for the overall benefit of KTBL and both shareholders. KTC believes that such governance arrangements will support KTBL's sustainable growth and enhance the opportunity to generate long-term investment returns for KTC and its shareholders.

To prevent and manage potential conflicts of interest that may arise in the future, KTC and KTAH have jointly established KTBL's

	corporate governance framework and business policy. Furthermore, KTBL's business operations and transactions must be conducted on arm's length terms, in a transparent and auditable manner, and in compliance with applicable laws and regulations, as well as the requirements relating to related party transactions and KTC's corporate governance policies. In addition, any director or shareholder who has a special interest in a matter considered at a meeting of the board of directors or shareholders shall not be entitled to vote on such matter. These measures ensure the appropriate protection of the interests of KTBL and all of its shareholders.
Opinion of the Board of Directors and Endorsement	The Board of Directors has considered and determined that the transaction is in the company's best strategic interests and is being undertaken at a fair and reasonable price.
Director (s) with Conflicts of Interest	Directors with conflicts of interest abstained from voting on the agenda at the Meeting of the Board of Directors.

The disposals of the aforementioned ordinary shares of both subsidiaries constitute material transactions in Special Case under the Notification of the Capital Market Supervisory Board No. TorJor. 45/2568 Re: Rules on Material Transactions ("Notification TorJor. 45/2568"). The transaction size of WIN is equal to a maximum of 1.14 percent under the net profit, while the transaction size of KTBL is equal to a maximum of 0.000000000938 percent under the total value of consideration paid or received, which calculated based on KTC's reviewed consolidated financial statement as at 30 June 2026, which have been reviewed by a licensed auditor.

Upon the aggregation of both transactions and any acquisition or disposals of assets during the 6-month period, including the disclosed information No. KTC1235/2569 dated 25 August 2026, which had a transaction size of 2.28 percent, the total transaction size is equal to 3.421 percent. Such transactions are less than 15 percent and therefore does not require to disclose of information or approval by a resolution of the shareholders' meeting under Notification TorJor. 45/2568.

In addition, the disposals of the aforementioned ordinary shares between KTC and KTAH constitutes related party transaction under the Notification of the Capital Market Supervisory Board No. TorJor. 46/2569 Re: Rules on Related Party Transactions, as KTAH is the subsidiary of the Bank with the Bank serving as its major shareholder. Upon calculating the size of the transactions, the value exceeds 0.03 percent of KTC's net asset but is less than 3 percent of KTC's net asset. Therefore, the transaction size constitutes in medium size that required to seek the approval from the Board of Directors and disclose information about the transaction. KTC has not entered into any related party transactions under the same project within the preceding 6-month period.

Please be informed accordingly.

Yours sincerely,

-Peerapong Pitrpibulpatit-

(Peerapong Pitrpibulpatit)
Head of Office of President & CEO
Authorized Person