



Notice of the 2026 Annual General Meeting of Shareholder

**Bangkok Life Assurance Public Company Limited
Wednesday, April 8, 2026 At 9.30 A.M.**

By Hybrid Meeting

at the “Chin Sophonpanich” auditorium, on 11th floor,
Head Office Building,
Bangkok Life Assurance Public Company Limited
No. 1415, Krungthep–Nonthaburi Road,
Wongsawang, Bangsue, Bangkok
AND
via electronic meeting (E-AGM)



CONTENTS

Notice of the 2026 Annual General Meeting of Shareholders

	Page
1. Letter of Invitation for the 2026 Annual General Meeting of Shareholders	3
2. Copy of the Minutes of the 2025 Annual General Meeting of Shareholders	10
3. Financial Highlights	25
4. Profile of the nominated candidates for the election of new directors	27
5. Criteria for Appointment of Directors / Definition of Independent Director	34
6. Company's Articles of Association relating to the Annual General Meeting of Shareholders	37
7. Profile of Independent Director to act as proxy	42
8. Proxy forms (Form A, Form B, and Form C)	44
9. Procedures for attending the 2026 Annual General Meeting of Shareholders	53
10. Registration form for electronic meeting	66
11. Electronic Conference System Manual	67
12. Privacy Notice for BLA Shareholders	78
13. 56-1 One Report for the year 2025 (QR Code)	82
14. Map of the Annual General Meeting of Shareholders' Venue	83

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March 11, 2026

Subject: Invitation to the 2026 Annual General Meeting of Shareholders by Hybrid Meeting

To: Shareholders

Attachment: 1) A copy of the minutes of the 2025 Annual General Meeting of Shareholders
2) Financial Highlights
3) Profiles of the nominated candidates for the election of new directors
4) Criteria for Appointment of Directors / Definition of Independent Director
5) Company's Articles of Association relating to the Annual General Meeting of Shareholders
6) Profiles of the Independent Directors to act as Proxy
7) Proxy Forms (Form A, Form B, and Form C)
8) Procedures for attending the 2026 Annual General Meeting of Shareholders
9) Registration form for electronic meeting
10) Electronic Conference System Manual
11) Privacy Notice for BLA Shareholders
12) 56-1 One Report for the year 2025 (QR Code)
13) Map of the Annual General Meeting of Shareholders' Venue

Bangkok Life Assurance Public Company Limited held the Board of Directors' Meeting no.2/2026 on Friday, February 20, 2026 and resolved to call the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the "Chin Sophonpanich" auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) to consider matters according to the following agendas.

Agenda 1: To approve the Minutes of the 2025 Annual General Meeting of Shareholders

Objectives and Rationale: The 2025 Annual General Meeting of Shareholders was held on Wednesday, April 9, 2025. The minutes of the meeting were disclosed to The Stock Exchange of Thailand and also posted on the company's website (www.bangkoklife.com) since April 18, 2025. Therefore, it was proposed to the shareholders' meeting to approve the report with the details as the attachment 1, page 10-24.

The Board of Directors' opinion: The minutes of meeting were recorded correctly. The Board of Directors deemed it appropriate to propose the minutes of the 2025 Annual General Meeting of Shareholders to be approved by the shareholders' meeting.

Voting: The resolution requires a majority votes from shareholders who attend the meeting and are entitled to vote.

Agenda 2: To acknowledge the operating result for the year 2025

Objectives and Rationale: The Company summarized operating results and important changes during 2025 as the attachment 2, page 25.

The Board of Directors' opinion: It is deemed appropriate to propose to the Annual General Meeting of Shareholders that they acknowledge the operating results and significant changes that occurred during the year 2025, with details as Form 56-1 One Report for the year 2025 in QR Code format in the attachment 12.

Voting: As this item is for information to shareholders; therefore, a vote is not required.

Agenda 3: To approve the financial statements for the year ended December 31, 2025

Objectives and Rationale: According to Section 112 of the Public Limited Companies Act, B.E. 2535, the Company shall prepare a statement of financial position and statements of profit or loss at the end of each fiscal year, which have been audited by an external auditor, and submit these to the shareholders' meeting for approval.

The Board of Directors' opinion: It is deemed appropriate to propose the Annual General Meeting of Shareholders to approve the financial statements for the year ended December 31, 2025 which the financial statements have also been duly considered by the Audit Committee and the Board of Directors and have been audited and certified by the company's auditor who gave an unconditional opinion from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. The details were shown in the financial statement section of Form 56-1 One Report for the year 2025 in QR Code format as the attachment 12, page 178-316 which was sent to the shareholders together with the invitation letter of this meeting.

Voting: The resolution requires a majority votes from shareholders who attend the meeting and are entitled to vote.

Agenda 4: To approve the profit allocation and dividend payment for the year 2025

Objectives and Rationale: The Public Limited Company Act, B.E. 2535, Section 116 and the Articles of Association clause 56 state that the company is required to allocate a part of annual net profit as reserves until the amount is no less than 10% of its registered capital. The company has already complied with the requirement and does not have to allocate any additional part of annual net profit as reserve for the year 2025.

The Company has a policy to pay dividend in the amount of no less than 25% of its net profit after deducting corporate income tax, if there is no loss accrued and/or that such payments do not have significant impact on the Company's normal business operations and those of its subsidiaries. In 2025, the Company posted a net profit of baht 6,968 million or baht 4.08 per share. Therefore, the Company considered appropriate to declare a dividend payment for the operating results of the year 2025 at the rate of baht 0.86 baht per share, totaling 1,464 MB. The payout ratio is 21% of net profit, which is lower than the Company's dividend payment policy of 25%. This is due to the change of accounting standard in 2025, which consequently requires the Company to recognize the gain from selling equity investment designated as FVOCI directly to retained earnings, without going through the profit and loss statement. When considering the change in retained earnings by excluding the impact of the interim dividend payment, it can be seen that the retained earnings have increased by 5,020 MB. The amount of dividend to the change in retained earnings constitutes a payout ratio of 29%. The Company paid an interim dividend at the rate of 0.38 baht per share on October 9, 2025, so it will pay the last dividend at the rate of 0.48 baht per share, totaling 820 MB, from the accumulated profit subject to the 20% corporate tax rate. The Record Date is April 22, 2026. The payment date will be announced later after receiving the OIC's endorsement for the dividend payment.

The Board of Directors' opinion: The Company has allocated profits as a legal reserve in accordance with the law. It is deemed appropriate to propose to the Annual General Meeting of Shareholders to approve the dividend payment for the operating results of the year 2025 at the

rate of baht 0.86 baht per share, totaling 1,464 MB. The payout ratio is 21% of net profit, which is lower than the Company's dividend payment policy of 25%. This is due to the change of accounting standard in 2025, which consequently requires the Company to recognize the gain from selling equity investment designated as FVOCI directly to retained earnings, without going through the profit and loss statement. When considering the change in retained earnings by excluding the impact of the interim dividend payment, it can be seen that the retained earnings have increased by 5,020 MB. The amount of dividend to the change in retained earnings constitutes a payout ratio of 29%. The Company paid an interim dividend at the rate of 0.38 baht per share on October 9, 2025, so it will pay the last dividend at the rate of 0.48 baht per share, totaling 820 MB, from the accumulated profit subject to the 20% corporate tax rate. The Record Date is April 22, 2026. The payment date will be announced later after receiving the OIC's endorsement for the dividend payment.

Separate financial
statements

Comparative Dividend Payment	2025	2024
1. Net profit (Million Baht)	6,968	4,631 ⁽¹⁾
Net profit as previously reported (Million Baht)	-	3,621 ⁽²⁾
2. Earning per share (Baht : Share)	4.08	2.71
3. Number of shares as of Dec 31 (Million Shares)	1,708	1,708
4. Dividend (Baht : Share)	0.86	0.68
- Interim dividend payment	0.38	0.20
- Final dividend payment	0.48	0.48
5. Total dividend payment (Million baht)	1,464	1,152
6. Dividend payment ratio (Percentage)	21.07	32.08 ⁽³⁾

Note: (1) The Company retrospectively adjusted comparative figures from adopting Thai Financial Reporting Standards No. 17 (TFRS 17): Insurance Contracts, and Thai Financial Reporting Standards No. 9 (TFRS 9): Financial Instruments, which became effective on January 1, 2025.

(2) Net profit as previously reported in financial statement for the year ended 2024

(3) Calculated using net profit as previously reported in financial statement for the year ended 2024

Voting: The resolution requires a majority votes from shareholders who attend the meeting and are entitled to vote.

Agenda 5

To elect the directors to replace those who retire by rotation

Objectives and Rationale: The Public Limited Company Act and the Articles of Association clause 24, requires that one-third (or the nearest proportion) of the directors must retire from office by rotation at each Annual General Meeting of Shareholders. There are 4 directors who due to retire by rotation this year as following:

- | | |
|--------------------------------|-----------------------|
| 1. Khun Sunthorn Arunanondchai | Independence Director |
| 2. Khun Varawan Vechasut | Independence Director |
| 3. Khun Prapaivan Limsong | Director |
| 4. Khun Chollada Sophonpanich | Director |

The Company provided opportunities for its shareholders to propose qualified candidates for the directorships during November 27, 2025 to December 31, 2025 via the company's website and the SET Listed Company Notification and Key Operation (SETLink) but there was no proposal from shareholders.

The Nomination and Compensation Committee’s opinion: The Nomination and Compensation Committee considered qualified candidates looking at various professional experiences, expertise, vision and considering the suitability of the composition of the total number of directors. The Committee has the opinion that the directors who retire by rotation possess knowledge and capability suitable for the position and had been performing very well during their previous term as director and/or member in the subcommittee. The committee, therefore, proposed to re-elect 3 directors: Khun Varawan Vechasut (Independent Director), Khun Prapaivan Limsong (Director), and Khun Chollada Sophonpanich (Director) for another term. The Board also deemed it appropriate to propose to the Annual General Meeting of Shareholders the appointment of Khun Tritip Arunanondchai as an Independent Director to replace Khun Sunthorn Arunanondchai, who does not wish to be reappointed for another term.

Profiles of all the proposed candidates are detailed in attachment 3, page 27-33 and the Criteria for appointment of directors / definition of Independent Director are provided in attachment 4, page 34-36.

The Board of Directors’ opinion: The Board of Directors (excluding those who may have conflict of interest) has carefully considered the proposal of the Nomination and Remuneration Committee and agreed that all 4 directors, Khun Sunthorn Arunanondchai, Independence Director, Khun Varawan Vechasut, Independence Director, Khun Prapaivan Limsong, Director and Khun Chollada Sophonpanich, Director, have passed the consideration according to the process specified by the company, and they have qualifications in accordance with relevant regulations and suitable for the business of the company including having knowledge, ability and experience in various fields that are beneficial to the business of the company. In addition, the person who will be nominated as an independent director has qualifications in accordance with the laws related to the requirements relating to independent directors. It is deemed appropriate to propose to the Annual General Meeting of Shareholders to re-elect 3 directors: Khun Varawan Vechasut (Independent Director), Khun Prapaivan Limsong (Director), and Khun Chollada Sophonpanich (Director) for another term. The Board also deemed it appropriate to propose to the Annual General Meeting of Shareholders the appointment of Khun Tritip Arunanondchai as an Independent Director to replace Khun Sunthorn Arunanondchai, who does not wish to be reappointed for another term.

Voting: The resolution requires a majority votes from shareholders who attend the meeting and are entitled to vote.

Agenda 6: **To approve the directors’ remuneration for the year 2026**

Objectives and Rationale: Public Limited Company Act and the Articles of Association clause 44, requires that the Annual General Meeting of Shareholders approves directors’ remuneration.

The Nomination and Remuneration Committee’s opinion: The Nomination and Remuneration Committee has considered the remuneration of directors and based on their knowledge, expertise, suitable for duties and responsibility as well as the company’s business performance in 2025 and compare with directors’ remuneration of other listed companies and proposes the 2026’s remuneration for the directors in the sum amount of not exceeding baht 16,700,000 which is the same amount that was approved in 2025. The actual amount of bath 15,010,000 was paid as directors’ remuneration in 2025. The remuneration for each individual director is disclosed as Form 56-1 One Report for the year 2025 in QR Code format in the attachment 12, page 136, which was sent to the shareholders together with the invitation letter of this meeting. The compensation criteria of Directors’ Remuneration and other benefits which are the same last year as follows:

1) Meeting allowance as a director

The Company pays meeting allowance to all directors at the rate of 40,000 baht. The Chairman receives 2 times of the regular meeting allowance.

2) Meeting allowance as a sub committee member

The Company pay the meeting allowance for each director who attend the meeting Baht 40,000. The chairman receives 2 times of the regular allowance.

3) Gratuity to the Board of Directors

The Board of Directors considers the annual remuneration of directors by considering the consistency with the Company's operating results and allocate the gratuity to each director by scoring system which reflects the obligation responsibility and taking the time to perform duties of each director.

Other benefits are Directors and Officers Liability Insurance, the seminars and training courses fee of Thai Institute of Directors and other institutions related, the monthly internet service fee for iPad to access the company's system, the chairperson's car and the directors' allowance and entertainment expenses.

In this regard, directors who are employees of the Company and receive a regular salary and do not receive the director's remuneration under Clauses 1. – 3., except the Directors and Officers Liability Insurance and the seminars and training courses fee of Thai Institute of Directors and other institutions related.

The Board of Directors' opinion: The Board of Directors concurred with the recommendation of the Nomination and Remuneration Committee and deemed it appropriate to propose to the Annual General Meeting of Shareholders to approve the director remuneration for 2026 in the total amount of Baht 16.7 million which is the same amount as that of the previous year.

Voting: The resolution requires votes of no less than two-thirds of shareholders who attend the meeting and are entitled to vote.

Agenda 7: **To approve the appointment of company's auditor and determine the auditor's remuneration for the year 2026**

Objectives and Rationale: Public Limited Company Act and the Articles of Association clause 50 requires that the Annual General Meeting of Shareholders appoints the company's auditor and set the auditor's remuneration.

The Audit Committee's opinion: The Audit Committee considered the company's auditors based on their knowledge, experience, expertise, understanding of the life insurance business, independence and impartiality and proposes to approve Deloitte Touche Tohmatsu Jaiyos Audit Co Ltd. to be the audit firm of the company for the year 2026, with subsidiaries using the same accounting firm.

In this regard, one of the following auditors will audit and give opinions on the Company's financial statements, and it is deemed appropriate to approve determine the auditor's remuneration for the year 2026 in the amount of 4,000,000 baht increasing 3.3% from the remuneration approved by the 2025 Annual General Meeting of Shareholders. The audit fees exclude other non-audit fees.

Name	Certified Public Accountant No.	Number of years certified the Company's financial statements
1. Mrs. Nisakorn Songmanee	5035	-
2. Ms. Lasita Magut	9039	-
3. Mr. Watchara Likhitbanchongdee	11743	-

The Company has set the auditor's remuneration for non-audit fees for 2026, which includes: a fee of 1,700,000 baht for auditing and reviewing risk-based capital adequacy statements or increasing 3.09%, and a fee of 1,030,000 baht for reviewing the company's actuarial valuation (Value of New Business and Embedded Value), or increasing 3%. Furthermore, in 2026, the company will have an additional non-audit fee of 450,000 baht for verifying the accuracy of the information compiled and reported by the company based on the self-assessment form, in accordance with the Registrar's 2026 notification on assessment of abilities and readiness based on risk proportionality, amounting to 450,000 baht. This is a one-time fee.

In addition, Deloitte Touche Thomatsu Chaiyos Audit Co., Ltd. is also the auditor of BLA Insurance Broker Co., Ltd., a subsidiary of the company, with audit fees for the subsidiary amounting to 50,000 baht, which is the same rate as the previous year.

These certified public accountants have no relationship and no interests with the Company, the company's executives, and major shareholders. They, therefore, have independence in performing audit tasks and giving opinions on the Company's financial statements.

The Board of Directors' opinion: The Board of Directors concurred with the recommendation of the Audit Committee and deemed it appropriate to propose to the Annual General Meeting of Shareholders to appoint Mrs. Nisakorn Songmanee, CPA Registration No. 5035 and/or Ms. Lasita Magut, CPA Registration No. 9039 and/or Mr. Watchara Likhitbanchongdee, CPA Registration No. 11743 all of Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd., as auditors of the Company for the year 2026 with the remuneration of Baht 4,000,000 increasing 3.3% from the remuneration approved by the 2025 Annual General Meeting of Shareholders.

Voting: The resolution requires a majority votes from shareholders who attend the meeting and are entitled to vote.

Agenda 8: Other (if any)

The company set the record date for the rights of shareholders to attend the 2026 Annual General Meeting of Shareholders on March 6, 2026.

We would like to invite all shareholders to attend the 2026 Annual General Meeting of Shareholders by Hybrid Meeting on the date, time and place mentioned above. Please ask the shareholders to study the procedures for attending the 2026 Annual General Meeting of Shareholders, the details as in [attachment 8, page 53-65](#). For shareholders who are unable to attend the meeting, please appoint a proxy or you may appoint the independent director of the Company to attend the meeting and vote on your behalf. The profile of the independent director who is proposed to act as a proxy for the shareholders is provided in [attachment 6, page 42-43](#).

The proxy Form A, Form B and Form C are provided in attachment 7, page 44-52. Please select one of the forms, fill in all details, sign and deliver it to the company along with all relevant supporting documents prior to the meeting date. Please send the documents by mail to the company at: Company Secretary, Bangkok Life Assurance Public Company Limited, 1415 Bangkok-Nonthaburi Road, Wong Sawang Subdistrict, Bang Sue District, Bangkok 10800, Thailand or to send an email to companysecretary@bangkoklife.com. In addition, the Company has also added a way to send proxy forms via electronic methods in advance of the meeting date, including e-Proxy Voting, on the Thailand Securities Depository's Investor Portal system. Click the link, <https://ivp.tsd.co.th/signin?lang=en>, Document Registration System of QuidLab Co., Ltd. Click the link, <https://bla.fogus.vc/registration/>, for your convenience. Please deliver the proxy form within on Friday, April 3, 2026.

Yours sincerely,



(Ms.Jaruwan Limkhunthammo)
Company Secretary

Company Secretary Section Tel: 0 2777 8845

Note: Bangkok Life Assurance Public Co., Ltd. has posted the invitation letter of the 2026 Annual General Meeting Shareholders on the company's website

(Translation)

**Minutes of the 2025 Annual General Meeting of Shareholders
Bangkok Life Assurance Public Company Limited**
on Wednesday, April 9, 2025, at 9.30 a.m. by Hybrid Meeting
at “Chin Sophonpanich” Auditorium, Head Office and via Electronic Meeting

The meeting started at 9:30 a.m.

At the 2025 Annual General Meeting of Shareholders, the Company collected, used, and disclosed personal data of shareholders in compliance with the law on personal data protection for the purpose of performing duties as required by law and providing services related to meeting attendance to shareholders. Shareholders’ data was protected in accordance with the Company’s privacy policy. In addition, the meeting was recorded in video format, including both images and audio, and the recording would be published on the Company’s website to provide information for shareholders who did not attend the meeting.

The Company Secretary introduced directors, senior management members, auditors, and other persons attending the meeting as follows.

Directors in Attendance at “Chin Sophonpanich” Auditorium, Head Office

- | | |
|-------------------------------|--|
| 1. Dr. Siri Ganjarerndee | Independent Director / Chairman / Chairman of the Investment Committee / Chairman of the Nomination and Remuneration Committee / Chairman of the Performance Assessment and Evaluation Committee |
| 2. Mr. Sunthorn Arunanondchai | Independent Director / Chairman of the Audit Committee / Member of the Performance Assessment and Evaluation Committee |
| 3. Mrs. Komkai Thusaranon | Independent Director / Chairman of the Corporate Governance and Sustainability Committee / Member of the Audit Committee / Member of the Performance Assessment and Evaluation Committee |
| 4. Ms. Varawan Vechasut | Independent Director / Chairman of the Risk Management / Member of the IT Steering Committee |
| 5. Mrs. Savitri Ramyarupa | Director / Chairman of the IT Steering Committee / Member of Investment Committee |
| 6. Mr. Vetit Assawamangcla | Independent Director / Member of the Audit Committee / Member of the Corporate Governance and Sustainability Committee |
| 7. Mr. Chai Sophonpanich | Director / Member of the Nomination and Remuneration Committee |
| 8. Mr. Chone Sophonpanich | Director / Member of the Investment Committee / Member of the Risk Management Committee / Member of the IT Steering Committee / President and Chief Executive Officer |
| 9. Mrs. Prapaivan Limsong | Director / Member of the IT Steering Committee / Member of the Risk Management Committee |
| 10. Mr. Hiroki Yamauchi | Director / Member of the Nomination and Remuneration Committee |
| 11. Mr. Hiroshi Fujikake | Director |
| 12. Mr. Yutaka Tsuboi | Director / Member of the Risk Management Committee / Member of the Corporate Governance and Sustainability Committee |

Absent Director

- | | |
|------------------------------|--|
| 1. Ms. Chollada Sophonpanich | Director / Member of Investment Committee / Member of the Risk Management Committee / Executive Vice President Investment Division |
|------------------------------|--|

The proportion of attending directors was 92.31% of the total number of 13 directors.

Senior Management Members in Attendance

- | | |
|----------------------------------|--|
| 1. Ms. Jaruwan Limkhunthammo | Head of Accounting and Finance Division, the person taking the highest responsibility in finance and accounting, and Company Secretary |
| 2. Mrs. Oranuch Samranrit | Head of Life Operations Division |
| 3. Mrs. Laddawan Sitthiworranant | Head of Bancassurance and Partnership Distribution Division |
| 4. Ms. Sirinart Wongjaroensathit | Head of Information Technology Division |
| 5. Mr. Chaiyapol Inthuprapha | Head of Corporate Strategy & Planning Division |
| 6. Mr. Jakkrapong Sangkeaw | Head of Agency Division |
| 7. Ms. Onranat Nachapong | Head of Marketing Strategy and Customer Management Division |
| 8. Mr. Phakin Tiyasaengthong | Head of Actuarial Division |
| 9. Mr. Sommoot Look-In | Head of Legal Office |
| 10. Ms. Suchada Rermyindee | Head of Compliance Office |
| 11. Ms. Supaporn Tipfun | Head of Internal Audit Department |
| 12. Mrs. Sasitorn Thitipakaikaew | Head of Risk Management Department |

Auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co Ltd.

1. Mr. Chavala Tienpasertkij
2. Ms. Chanakan Wongwichai
3. Mr. Watchara Likhitbanchongdee (via electronic meeting)
4. Mr. Suteam Pattaramalai (via electronic meeting)
5. Ms. Sutthinuch Tiensawad (via electronic meeting)

Witness in the Vote Counting from Kanung & Partners Law Offices Co., Ltd.

1. Mr. Lertsak Suthampond Legal Adviser

Rights Protection Volunteers from Thai Investors Association

1. Dr. Virat Trongpitakkul Rights Protection Volunteer
2. Ms. Chanatip Wittayakul Thai Investors Association Officer (via electronic meeting)

The Company Secretary notified that the Company had given opportunity for single or multiple shareholders who hold at least 5% of the total voting rights to propose meeting agenda items and candidates for the post of director from November 26 until December 31, 2024, via the Stock Exchange of Thailand's electronic news system and the Company's website. No proposal was submitted. Then, the Company Secretary clarified the procedures for attending the meeting, raising questions, voting, and vote counting via a video clip. The meeting proceeded to consider the agenda items in the order presented in the invitation letter. Following the presentation of information for each agenda item, shareholders would be given the opportunity to raise questions prior to the casting of votes.

The Company Secretary reported the number of shareholders attending the 2025 Annual General Meeting of Shareholders, which can be summarized as follows:

No. of Attending Shareholders				
- At Head Office	30,	accounting for	79,745,793	shares
- Via electronic meeting	7,	accounting for	1,491,702	shares
No. of Attending Proxies				
- At Head Office	180,	accounting for	913,066,659	shares
- Via electronic meeting	3,	accounting for	416,777,600	shares
Total No. of Attending Shareholders and Proxies	220,	accounting for	1,411,081,754	shares

The attending shareholders and proxies accounted for 82.6370% of the 1,707,566,000 paid up shares, which constituted a quorum according to the Company's Articles of Association.

Dr. Siri Ganjarerndee, Chairman of the Board of Directors, who presided over the meeting, clarified that in order to facilitate all shareholders, the meeting was organized in a hybrid manner, both at the Company's Head Office and via an electronic mean, whereby Quidlab Co., Ltd. was hired to manage the meeting organization. The electronic meeting system used by the Company met the standards and conditions specified in the Emergency Decree on Electronic Meetings B.E. 2563 and the Notification of Ministry of Digital Economy and Society Re: Standards for Maintaining Security of Meetings via Electronic Means B.E. 2563, as well as other applicable laws or criteria. The meeting was attended by the directors, senior management members, observers, and other related persons as previously introduced by the Company Secretary. Since the attending shareholders had constituted a quorum in accordance with the Company's Articles of Association, the meeting was declared open to consider the eight agenda items, of which the details had been sent to the shareholders for consideration in advance.

Agenda 1: To approve the minutes of the 2024 Annual General Meeting of Shareholders

The Chairman informed the meeting that the Board of Director considered the Minutes of the 2024 Annual General Meeting of Shareholders and found that it had been properly prepared and recorded. Therefore, the minutes was proposed to the meeting for consideration and endorsement. A copy of the minutes had been sent to all shareholders in advance along with the invitation to the meeting. The Chairman gave the opportunity for the shareholders to ask questions and/or provide comments. However, there were no questions or comments. He then proposed that the meeting consider and vote on the endorsement of the Minutes of the 2024 Annual General Meeting of Shareholders.

Resolution: The meeting, by majority votes of shareholders attending the meeting and casting votes, endorsed the minutes of the 2024 Annual General Meeting of Shareholders with following votes:

- Approved	1,411,286,518	votes, or	100.0000	%
- Disapproved	0	votes, or	0.0000	%
- Abstained	0	votes, or	-	
- Voided Ballot	0	votes, or	-	

Agenda 2: To acknowledge the operating result for the year 2024

The Chairman informed the meeting that the Company had published Form 56-1 One Report, which includes details of the Company's business operations, operating results, and financial results in 2024. The report was available digitally and could be accessed by scanning the QR Code which had been sent to all shareholders in advance along with the invitation to the meeting. The Chairman then gave a brief overview of the 2024 operating results. In the past year, the global economy remained stable or slightly improved, with many central banks signaling gradual interest rate cuts amidst declining inflation. The Thai economy is expected to maintain growth, driven by tourism revenue, increased public investments, and some improvements in private investments. Furthermore, regarding the monetary policy, although the interest rate policy was not extensively utilized, it adequately met the needs of the economy. However, in the near future, challenges persist, notably

the high household debt level, which may dampen consumer spending. The life insurance industry benefits from the shift to an aging society and the rising healthcare costs, leading to heightened public reliance on health insurance and awareness of the importance of financial planning. Then, the Chairman assigned Mr. Chone Sophonpanich, President and Chief Executive Officer, to present the 2024 operating results in detail.

1. Performance in 2024

The First Year Premium (FYP) was 7,037 MB, an increase of 2% from the previous year. The Renewal Year Premium (RYP) was 27,800 MB, an increase of 2% from the previous year. The Total Premium (TP) was 34,837 MB, an increase of 2%. However, the life insurance industry saw a 3% growth in both FYP and TP.

The Company enhanced the quality of products for the agency channel as well as the capabilities of agents. For the bancassurance channel, the Company tailored the products based on customers' needs and continuously strengthened the relationship with the bank, resulting in FYP growth.

The bancassurance channel contributed to 68% of the Company's FYP, while the agency channel accounted for 24% and alternative channels for 8%. Across all distribution channels, whole-life insurance products represented 12% of total sales, endowment products 60%, and other products 28%, which are proportions that were consistent with the previous year. In addition, the agency channel maintained a rider attachment ratio at 27%, which was the same as the previous year.

Investment assets totaled 305,575 MB, decreasing 4% due to policy maturities. The investment plan was adjusted in line with market conditions, with a focus on government bonds and high-credit debentures. At the end of 2024, these instruments accounted for 80% of total investments, consistent with the previous year. Investment income was 12,144 MB, increasing 0.2% compared to 2023, while the Return on Investment (ROI) stood at 4.01%.

Underwriting expenses were 39,578 MB, decreasing 2%, due to a reduction in reserves following policy maturities. Operating expenses were 1,897 MB, increasing 11%, with expense management remaining a key priority.

Net profit reached 3,623 MB or 2.12 baht per share, increasing 42% from the previous year. As a result, owners' equity rose by 8% to 48,073 MB, driven by the net profit.

The Company's Embedded Value (EV) was 74,241 MB, increasing 9% from the previous year, equivalent to 43.48 baht per share. This growth was driven by the realization of operating profit older contract cohorts and the fair value adjustment of assets amid declining interest rates. The Value of New Business (VNB) amounted to 1,889 MB, decreasing 32%, or 1.11 baht per share, primarily due to a revised investment return estimate reflecting market conditions and an increase in projected health insurance claims. Regarding capital adequacy, the Company's Capital Adequacy Ratio (CAR) stood at 441%, which is above the legal minimum requirement of 100% and the 140% threshold set by the Office of Insurance Commission (OIC) that would trigger a significant monitoring.

In addition to delivering the profit, the Company maintained its commitment to good corporate governance, social responsibility, and environment to ensure its sustainable growth. The Company was recognized by the Stock Exchange of Thailand as one of the 228 companies included in the SET ESG Ratings in 2024, marking the fourth consecutive year of this distinction, with an assessment result of 'AA'. Moreover, the Company received multiple awards and recognitions that underscore its business excellence and standards, including the following:

- 2nd Place of Life Insurance Company with Outstanding Management award for 2023
- Most Admired Brand award from Thailand Top Company 2024
- Product of the Year awards from "Bangkok Smart Kids" from BUSINESS+ Product of the Year Awards 2024

- Best Insurance for Kids and Family award in Editor's Choice Category from Amarin Baby & Kids Awards 2024

Moreover, over the past year, the Company received assessment and awards concerning corporate governance and sustainability, including the following:

- Receiving "5 Stars" or "Excellent" and ranking in the Top Quartile from the corporate governance assessment by the Thai Institute of Directors
- Receiving 100 Points or "Outstanding Role Model" for the 2024 Annual General Meeting assessment by the Thai Investors Association and the Office of the Securities and Exchange Commission
- Renewal of Thai Private Sector Collective Action against Corruption (CAC) membership
- Registration of Carbon Footprint of Organization (CFO) by the Thailand Greenhouse Gas Management Organization (Public Organization)
- Sustainability Rising Star award from Asia Corporate Excellence & Sustainability Awards 2024 by MORS Group

Bangkok Life Assurance has been with the Thai society for over 73 years, with a purpose to encourage people to obtain life insurance that suits their life goals for the sustainability of their families and Thai society. The Company goes beyond business operations, striving to build an organization rooted in care and dedicated to sustainable happiness.

With a vision to be the most caring life insurance company, the Company focuses on every aspect of care – offering products that align with customer needs, providing sincere services, supporting individuals through key life moments, and extending its spirit of care to communities through initiatives aimed at building a secure future. The Company continues to enhance its ability to provide care and deliver value to all stakeholders, including customers, employees, agents, financial advisors, partners, shareholders, society, and environment.

2. Strategies and business directions

The Company is committed to quality growth and enhanced competitiveness through three core strategies.

Firstly, it's aiming to double the growth of the agency channel between 2024 and 2028 through:

- 1) Strategic campaigns – Launching initiatives that set clear objectives
- 2) Modernization – Equipping agents with advanced tools to ensure a worry-free work environment
- 3) Localization – Organizing area-specific activities

Secondly, it's acquiring new customers through the bancassurance, partnership, and online channels.

Thirdly, it's strengthening the brand identity as the most caring life insurance company through the concept of "Saijai" or "caring" by considering the needs of all stakeholders.

In addition, it's maintaining an appropriate profit margin through a balanced distribution channel mix and effective claim management.

3. Regulatory changes

The Company conducts its business in compliance with the notifications, guidelines, and frameworks set by relevant regulators, ensuring accuracy and transparency. The significant changes are as follows.

Information Technology

- Cyber Resilience Assessment Framework for Insurance Companies
- Notification of the Office of the Securities and Exchange Commission No. Sor Thor. 33/2567 Re: Detailed Requirements of Establishment of Information Technology System (No.2)
- Notification of the Office of the Securities and Exchange Commission No. Nor Por. 6/2567 Re: Guidelines for Establishment of Information Technology System
- Guideline on Criteria of Third-Party Information Technology Risk Management Governance

Sustainability

- Guideline on Climate and Environmental Risk Management
- Framework for Disclosing Environmental, Social, and Governance Information by Life and Non-Life Insurance Companies

Recognizing the importance of climate change risk management, the Company has devised operational strategies in line with the guidelines and the information disclosure framework set by the OIC.

4. Operating results concerning suppression of fraud, corruption, and bribery

The Company has established the Anti-Fraud Policy and the Anti-Bribery and Corruption Policy, both of which are reviewed and updated annually. These policies, along with their respective guidelines, have been communicated to executives and employees through training sessions. This year, the Company joined the CAC Change Agent initiative by the IOD, reaffirming its commitment to ethical business practices. It has also encouraged its suppliers to participate in the CAC program to strengthen anti-corruption efforts across the entire supply chain.

The Chairman invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

- | | |
|--|--|
| <p>Dr. Virat Trongpitakkul
Rights Protection Volunteer
from Thai Investors Association</p> | <ol style="list-style-type: none"> 1. What is the Company's direction for setting up long-term reserves? 2. What is the impact of TFRS17 on the financial statements after it came into effect in 2025 and how will the Company communicate this matter to shareholders? |
| <p>Mr. Chone Sophonpanich
President and Chief Executive
Officer</p> | <ol style="list-style-type: none"> 1. The total reserve amount derives from the total amount of liabilities under long-term life insurance policies. A reserve amount is calculated for each policy. Then, all reserves are combined into the total amount shown on the financial statement. 2. The impact of TFRS17 will be disclosed after the 1Q25 financial statements have been reported. The Company plans to communicate this matter to all stakeholders for their appropriate understanding. |
| <p>Mr. Suphajet Trakarnsiriwanich
Proxy of Shareholders</p> | <p>What are the reasons for the decrease in Value of New Business (VNB)? How will the Company manage those factors?</p> |

Mr. Chone Sophonpanich
President and Chief Executive
Officer

VNB is calculated based on a set of projected parameters. The related assumptions are revised every year based on the actual experience. In 2024, VNB declined due to three reasons:

- 1) The Return on Investment (ROI) decreased in line with market conditions. The Company's plan is to invest in high-credit long-term debt instruments and diversify more investments to foreign risk assets to increase the ROI.
- 2) Health claims are rising. The Company has reviewed and improved the related insurance plans, especially the health products, as well as revising their premium rates to the appropriate levels.
- 3) The yield curve of government bonds declined, resulting in a higher present value of insurance reserves, which in turns affected the profit realization. The Company is managing the asset and liability duration gap to curb the impact of changes in the government bond yield curve.

Mr. Basant Kumar Dugar
Shareholder

Why was the operational cashflow became negative and what is the plan to address this matter?

Ms. Jaruan Limkhunthammo
Head of Accounting and Finance
Division

For life insurance companies, investment transactions are included in the operational cashflow, while, in other businesses, they are categorized as investment activities. In 2024, the operational cashflow was -4,848 MB, resulting from payment of benefits under mature policies and cashflow used for investments.

Resolution: The meeting acknowledged the report on the Company's operating result for the year 2024.

Agenda 3: To approve the financial statements for the year ending on December 31, 2024

The Chairman assigned Mr. Sunthorn Arunanondchai, Chairman of the Audit Committee to report the financial statements ending on December 31, 2024, to the meeting for approval.

The Chairman of the Audit Committee reported to the meeting that, according to Section 112 of the Public Limited Company Act and Article 53 of the Company's Articles of Association, the Company is required to prepare the statement of financial position and the statement of profit and loss at the end of each fiscal year, and submit them to the Annual General Meeting of Shareholders for approval. The Board of Directors had deemed appropriate to present the financial statements ending on December 31, 2024, to the Annual General Meeting of Shareholders for approval. The statements had been considered and endorsed by the Audit Committee and the Board of Directors, and had been audited and certified with unqualified opinion by auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. The details of the financial statements ending on December 31, 2024, are shown in Form 56-1 One Report 2024 from Page 243 to 327, which is available digitally and can be accessed by scanning the QR Code that had been sent to all shareholders in advance along with the invitation letter.

The Chairman invited shareholders to ask questions or provide comments. As none were raised, he proceeded to propose that the meeting consider and vote on the financial statements for the year ending on December 31, 2024.

Resolution: The meeting, by majority votes of shareholders attending the meeting and casting votes, approved the financial statements for the year ending on December 31, 2024, with following votes:

- Approved	1,411,256,499	votes, or	99.9977	%
- Disapproved	32,500	votes, or	0.0023	%
- Abstained	0	votes, or	-	
- Voided Ballot	0	votes, or	-	

Agenda 4: To approve the profit allocation and dividend payment for the year 2024

The Chairman informed that the Company had sufficiently allocated a reserve from its annual net profits as required by the law and, therefore, did not have to allocate any additional reserve from the 2024 net profit. The Board of Directors deemed it appropriate to propose the Annual General Meeting of Shareholders to approve the dividend payment for the 2024 performance at 0.68 baht per share, totaling 1,159 MB. The payout rate is 32% of the net profit in line with the company's dividend policy. The company paid an interim dividend at the rate of 0.20 baht per share on October 4, 2024, and will pay the last dividend at the rate of 0.48 baht per share, totaling 820 MB, from the accumulated profit subject to the 20% corporate tax rate. The Record Date is April 23, 2025. The dividend payment has been endorsed by the OIC. The payment date is scheduled for May 6, 2025.

The Chairman invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

Dr. Virat Trongpitakkul Rights Protection Volunteer from Thai Investors Association	For the past two years, the Company paid dividends at a rate of 32% of net profit, which is higher than the minimum payout ratio of 25% stated in the Company's dividend policy. Does the Company believe this payout ratio can be sustained going forward? Additionally, has the Company considered the impact on capital adequacy in the event of volatility in the money market?
Dr. Siri Ganjarerndee Chairman	Dividend payments must take into account various factors, including the capital adequacy ratio, the Company's current situation, future outlook, and long-term business sustainability. All these aspects are carefully evaluated before determining an appropriate payout ratio.
Mr. Chone Sophonpanich President and Chief Executive Officer	Last year, the Company achieved a 42% increase in profit and the capital adequacy ratio reached 441%. Therefore, the Board of Directors proposed a payout ratio of 32% as an appropriate level. For the long term, the minimum requirement of 25% of net profit will be maintained to ensure the Company's stability and security.
Mr. Basant Kumar Dugar Shareholder	What is the minimum CAR required by the OIC for life insurance companies? What is the outlook for future dividend payments?
Mr. Chone Sophonpanich President and Chief Executive Officer	In order for life insurance companies to pay dividends, the OIC requires a minimum CAR of 200% under the stress test. Meanwhile, future dividend payments will be considered based on the operating results and other factors as previously mentioned.

When there were no more questions or comments, the Chairman proposed that the meeting consider and vote on the dividend payment for the year 2024.

Resolution: The meeting, by majority votes of shareholders attending the meeting and casting votes, approved the dividend payment for the 2024 performance at 0.68 baht per share, totaling 1,159 MB. The payout rate is 32% of the net profit in line with the company's dividend policy. The company paid an interim dividend at the rate of 0.20 baht per share on October 4, 2024, and will pay the last dividend at the rate of 0.48 baht per share, totaling 820 MB, from the accumulated profit subject to the 20% corporate tax rate. The Record Date is April 23, 2025, while the payment date is scheduled for May 6, 2025. The voting results are as follows:

- Approved	1,411,288,999	votes, or	100.0000	%
- Disapproved	0	votes, or	0.0000	%
- Abstained	0	votes, or	-	
- Voided Ballot	0	votes, or	-	

Agenda 5: To elect the directors to replace those who retire by rotation

In compliance with the principle of good corporate governance, the Chairman asked the directors with interest in this matter to leave the room until the discussion of this matter had finished. The Chairman assigned the Chairman of the Audit Committee to preside over the meeting during this agenda item.

The chairman of the meeting informed the meeting that, in accordance with the Public Limited Company Act and Article 24 of the Company's Articles of Association, at every Annual General Meeting of Shareholders, one-third of the directors or the number of directors closest to one-third shall vacate office in proportion. This year, five directors were due to their retirement by rotation as follows:

1. Dr. Siri Ganjarerndee Independent Director
2. Mr. Chai Sophonpanich Director
3. Mr. Chone Sophonpanich Director
4. Mr. Hiroshi Fujikake Director
5. Mrs. Komkai Thusaranon Independent Director

The Company invited shareholders to nominate candidates to become Company directors on its website and via the Stock Exchange of Thailand's electronic system from November 26 to December 31, 2024, but no nominations were made.

The Board of Directors, based on the recommendation of the Nomination and Remuneration Committee, reviewed the composition of the Board of Directors to ensure it includes individuals with the necessary qualifications, knowledge, and expertise across diverse and relevant fields. After assessing the Board Skill Matrix, the Board of Directors concluded that the directors whose terms had expired possess the required qualifications in accordance with the relevant criteria and are suitable for the Company's business. They bring valuable knowledge, skills, and diverse experience that contribute to the Company's business operations. The nominated independent directors also meet all legal and regulatory requirements for independent directors. Furthermore, all of them have demonstrated strong performance in their roles as directors and subcommittee members. Therefore, it was deemed appropriate to propose to the Annual General Meeting of Shareholders that the five directors – Dr. Siri Ganjarerndee, Mr. Chai Sophonpanich, Mr. Chone Sophonpanich, Mr. Hiroshi Fujikake, and Mrs. Komkai Thusaranon – be re-elected for another term.

Dr. Siri Ganjarerndee and Ms. Komkai Thusaranon have been independent directors for more than nine years. However, the Board of Directors view them as appropriate in terms of seniority and qualifications, including their experience as top executives in both government and private sectors. They are highly respected persons and can offer independent opinions in accordance with the applicable criteria. Moreover, they are equipped with knowledge, expertise, and experience in various areas, especially life insurance, which will significantly contribute to the Company's business operations.

The chairman of the meeting invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

Dr. Virat Trongpitakkul Rights Protection Volunteer from Thai Investors Association	He suggested that independent directors should not be in office for more than nine years, citing the related SEC's guideline, to ensure transparency and protect benefits of minor shareholders. In addition, directors should possess all required qualifications, which should include knowledge about technological changes, AI, blockchain, and cyber technology.
Mr. Sunthorn Arunanondchai Chairman of the Audit Committee	He said that the Company appreciated the suggestion and would consider about it.
Mr. Basant Kumar Dugar Shareholder	How long has each independent director been in office? Is it less than nine years as recommended in the SEC's guideline?
Ms. Jaruwan Limkhunthammo Head of Accounting and Finance Division	The SEC recommended that independent directors should not be in office for more than nine years. If the Company would like to extend the term of any independent directors after nine years, the Board of Directors is required to give a reasonable consideration on the necessity of such extension. The justification for this matter is provided in the invitation letter. Nevertheless, the Company would consider the suggestion made by the shareholder.

When there were no more questions or comments, the chairman of the meeting proposed that the meeting consider and vote on the election of directors to replace those who retire by rotation.

Resolution: The meeting, by majority votes of shareholders attending the meeting and casting votes, passed the following resolutions.

1) To elect Dr. Siri Ganjarende to be director with the following votes:

- Approved	1,402,340,788	votes, or	99.3656 %
- Disapproved	8,953,940	votes, or	0.6344 %
- Abstained	0	votes, or	-
- Voided Ballot	0	votes, or	-

2) To elect Mr. Chai Sophonpanich to be director with the following votes:

- Approved	1,394,842,402	votes, or	98.8343 %
- Disapproved	16,450,826	votes, or	1.1667 %
- Abstained	1,500	votes, or	-
- Voided Ballot	0	votes, or	-

3) To elect Mr. Chone Sophonpanich to be director with the following votes:

- Approved	1,411,110,783	votes, or	99.9871 %
- Disapproved	182,445	votes, or	0.0129 %
- Abstained	1,500	votes, or	-
- Voided Ballot	0	votes, or	-

4) To elect Mr. Hiroshi Fujikake to be director with the following votes:

- Approved	1,409,785,194	votes, or	99.8931	%
- Disapproved	1,508,034	votes, or	0.1069	%
- Abstained	1,500	votes, or	-	
- Voided Ballot	0	votes, or	-	

5) To elect Mrs. Komkai Thusaranon to be director with the following votes:

- Approved	1,401,805,388	votes, or	99.3277	%
- Disapproved	9,487,840	votes, or	0.6723	%
- Abstained	1,500	votes, or	-	
- Voided Ballot	0	votes, or	-	

Agenda 6: To approve the directors' remuneration for the year 2025

The Chairman informed the meeting that Section 90 of the Public Limited Company Act and Article 44 of the Company's Articles of Association stipulate that directors' remuneration is subject to approval by the Annual General Meeting of Shareholders.

The Board of Directors, based on the recommendation of the Nomination and Remuneration Committee, thoroughly reviewed the remuneration of directors and sub-committee members by considering their knowledge, capabilities, suitability for their duties and responsibilities, as well as the Company's overall performance. The Board of Directors concluded to propose the Annual General Meeting of Shareholders to approve the directors' remuneration for 2025 not exceeding 16,700,000 baht, which is the same amount approved in 2024. Directors who are employees of the Company and receive a regular salary are not entitled to this remuneration.

The remuneration includes a meeting allowance of 40,000 baht per Board of Directors meeting held and 40,000 baht per sub-committee meeting attended, with the chairman of the meeting receiving twice the regular meeting allowance. The Board of Directors also determines the annual gratuity for directors based on the Company's operating results. The gratuity is allocated to each director using a scoring system that reflects their duties, responsibilities, and time commitment in fulfilling their roles within the total remuneration budget approved at the AGM each year. Further details are available in Form 56-1 One Report, Page 207.

Other benefits include directors' liability insurance, fees for seminars and training courses offered by the Thai Institute of Directors (IOD) and other institutions related, the monthly internet service fee for iPad used to access the Company's system, the Chairman's vehicle, allowances, and entertainment expenses.

The Chairman invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

Dr. Virat Trongpitakul
Rights Protection Volunteer
from Thai Investors Association

Is the SET ESG Ratings result taken into consideration when determining the remuneration of directors? Is the remuneration of directors appropriately structured to motivate them to perform duties to the best of their ability to deliver best interests of shareholders in the long term?

Dr. Siri Ganjarerndee
Chairman

Currently, the remuneration of directors is only linked to financial performance. The ESG performance is not incorporated yet. However, the suggestion is acknowledged and would be considered.

Mr. Basant Kumar Dugar Shareholder	He suggested a variable bonus that is linked to the net profit growth and a remuneration in the form of longevity package.
Dr. Siri Ganjarerndee Chairman	The Company acknowledged the suggestions and would consider about them.

When there were no more questions or comments, the Chairman proposed that the meeting consider and vote on the directors' remuneration for the year 2025.

Resolution: The meeting, by more than two-thirds of the total number of votes of the shareholders attending the meeting and casting votes, approved the directors' remuneration for the year 2025 at the amount not exceeding 16,700,000 baht with following votes:

- Approved	1,411,239,728	votes, or	99.9961	%
- Disapproved	32,500	votes, or	0.0023	%
- Abstained	22,500	votes, or	0.0016	%
- Voided Ballot	0	votes, or	0.0000	%

Agenda 7: To approve the appointment of Company's auditors and the auditors' remuneration for the year 2025

The Chairman assigned Mr. Sunthorn Arunanondchai, Chairman of the Audit Committee, to report details regarding the appointment of Company's auditors and the auditors' remuneration for the year 2025 as follows.

The Chairman of the Audit Committee informed the meeting that Section 120 of the Public Limited Company Act and Article 50 of the Company's Articles of Association stipulate that the appointment of Company's auditors and the auditors' remuneration are subject to approval by the Annual General Meeting of Shareholders.

The Board of Directors, based on the recommendation of the Audit Committee, had selected the Company's auditors for 2025 based on their knowledge, capabilities, understanding, and experience in auditing life insurance businesses, as well as their independence and impartiality. The Board of Directors concluded to propose the Annual General Meeting of Shareholders to consider appointing the following auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. as auditors of the Company and its subsidiary for 2025.

Name	Certified Public Accountant No.	No. of Years Serving as Signing Audit Partner
1. Mr. Chavala Tianprasertkit	4301	6
2. Ms. Nisakorn Songmanee	5035	-
3. Ms. Lasita Magut	9039	-
4. Mr. Watchara Likhitbanchongdee	11743	-

These certified public accountants have no relationship and no interests with the Company, Company's executives, or Company's major shareholders. They, therefore, have independence in performing audit tasks and giving opinions on the Company's financial statements. Any of the above certified public accountants shall audit and provide opinions on the Company financial statements. The audit fees for the year 2025 are 3,871,000 baht, increasing 65% from the remuneration approved by the 2024 Annual General Meeting of Shareholders due to additional actuarial reviews in accordance with Thai Financial Reporting Standards No. 17 "Insurance Contracts" by an actuarial expert. The audit fees exclude other non-audit fees.

The Company has set the auditor's remuneration for non-audit fees for the year 2025 at a total of 2,649,000 baht, a decrease of 69%, as the non-audit fees for the year 2024 already included a special one-time fee for the data preparation before TFRS17 became effective. The non-audit fees for the year 2025 include only the audit of risk-based capital report and the review of Company's fundamental value report. In addition, Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. is also the auditor of BLA Insurance Broker Co., Ltd., a subsidiary of the Company.

The Chairman invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

Dr. Virat Trongpitakkul Rights Protection Volunteer from Thai Investors Association	Have all services and expenses related to TFRS 17 been included in the remuneration for auditors?
Mr. Basant Kumar Dugar Shareholder	Regarding the qualification of the proposed auditors, do their qualifications vary by the certificate numbers? Do they have the Asian CPA qualification, which would be beneficial to the Company if it decides to expand its business to other ASEAN countries?
Mr. Sunthorn Arunanondchai Chairman of the Audit Committee	As a listed company, the Company must engage an audit firm that meets the international standards. The Company had considered the appropriateness of the service fee and the auditors' readiness to provide continuous audit services, especially during the transition to TFRS17 this year. The new accounting standard features complicated details, requiring more working hours of the actuarial and IT experts in the auditing process. In addition, the Company had reached out to other audit firms for further consideration. However, it was found that Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. is ready to provide services at appropriate fees.

When there were no more questions or comments, the Chairman proposed that the meeting consider and vote on the appointment of Company's auditors and the auditors' remuneration for the year 2025.

Resolution: The meeting, by majority votes of shareholders attending the meeting and casting votes, resolved to appoint the following auditors from Deloitte Tohmatsu Jaiyos Audit Co., Ltd. as auditors of the Company.

- | | |
|-----------------------------------|----------------------------------|
| 1. Mr. Chavala Tienpasertkij | CPA Registration No. 4301 and/or |
| 2. Ms. Nisakorn Songmanee | CPA Registration No. 5035 and/or |
| 3. Ms. Lasita Magut | CPA Registration No. 9039 and/or |
| 4. Mr. Watchara Likhitbanchongdee | CPA Registration No. 11743 |

Any of the above certified public accountants shall audit and provide opinions on the Company financial statements. In addition, the meeting approved the auditors' remuneration for the year 2025 at the amount of 3,871,000 baht. Details of the votes are as following:

- Approved	1,410,022,628	votes, or	99.9099	%
- Disapproved	1,272,100	votes, or	0.0901	%
- Abstained	0	votes, or	-	
- Voided Ballot	0	votes, or	-	

Agenda 8: Others (if any)

The Chairman invited shareholders to ask questions or provide comments, and there were questions and comments as follows.

<p>Dr. Virat Trongpitakkul Rights Protection Volunteer from Thai Investors Association</p>	<p>Regarding the vision to be the most caring life insurance company, how will the results be measured to ensure favorable entrepreneurship and long-term value for shareholders? What are the Company's proactive strategies going forward?</p>
<p>Mr. Chone Sophonpanich President and Chief Executive Officer</p>	<p>The new vision is established to win the hearts of all stakeholders and strengthen the Company's competitiveness, ensuring sustainability and favorable impact on shareholders. There's a plan to evaluate the Company's image in the aspect of "Saijai" or "caring" from stakeholders' perspectives. In addition, the Company has devised a so-called 6P strategy. The six Ps include:</p> <ol style="list-style-type: none"> 1) Product – Developing products by understanding customer needs. For example, Bangkok Smart Kids was designed based on the parents' need to protect their children in the event of premature death of the premium payor. 2) People – Fostering the "Saijai" DNA among employees, agents, and suppliers. 3) Policy & Process – Analyzing and improving policies and processes to deliver impressive experience based on the concept of 2Cs (Customer Centric and Convenient) and 4Ss (Speed, Staff Attitude, Security, and Seamless). 4) Privilege – Offering privileges to customers under the BLA Every Care theme. 5) People – Promoting favorable wellbeing of employees in various aspects including health, financial security, and ways of life. Moreover, their skills will be enhanced so they may adapt to changes. The goal is to promote a happy work environment while ensuring advancement of the organization. 6) Planet – Being responsible to society and environment.
<p>Mr. Basant Kumar Dugar Shareholder</p>	<p>Has the Company imported or used any goods or services from the U.S.?</p>
<p>Mr. Chone Sophonpanich President and Chief Executive Officer</p>	<p>Some of the business software providers are based in the U.S. but the fees are minimal compared to the total expenses of the Company.</p>
<p>Mr. Kampil Watsuksanti Shareholder</p>	<ol style="list-style-type: none"> 1. How will the co-payment initiative for health insurance affect the Company's operations? If the Company refuses to join the initiative, will it attract more customers? 2. What does the Company think about a share buyback? What are the chances of a share buyback?
<p>Mr. Chone Sophonpanich President and Chief Executive Officer</p>	<ol style="list-style-type: none"> 1. There are two ways to implement co-payment conditions. The first way is to apply the co-payment conditions from day one in all cases. However, the Company is not offering products with such application. The second way is to apply the co-payment conditions

only when the actual claims are higher than the established threshold. If the claim amount exceeds the threshold, the insured will be required to co-pay their medical treatment in the following year. The Company, like other companies in the industry, is adopting the second way of co-payment implementation, trusting that this mechanism will help delay the increase in health claims, and, eventually, will benefit all stakeholders in the health insurance market.

2. The Company can buy back shares but the shares that are bought back, as stated in the OIC's criteria, will not be considered as parts of the capital. In the Company's point of view, this may not be one of the core strategies to add value for shareholders. Nevertheless, the Company remains committed to delivering favorable operating results to add value for shareholders.

Mr. Basant Kumar Dugar
Shareholder

He pointed out that the new accounting standard had caused an increase in remuneration for auditors, placing an expense burden on the Company and subsequently affecting shareholders. So, he suggested that when new rules or laws are imposed, the Company should provide its opinions of the relevant regulator and ask them to consider appropriate implementation.

Ms. Jaruwan Limkhunthammo
Head of Accounting and
Finance Division

The implementation of IFRS 17 is in line with the international standard and the guideline set by the Federation of Accounting Professions. In selecting auditors, the Company considered the expenses and related information in comparison with other audit firms as presented and approved in Agenda 7.

When there were no more questions or comments, the Company Secretary proceeded to report the number of shareholders attending the meeting as follows:

No. of Attending Shareholders				
- At Head Office	41,	accounting for	79,891,349	shares
- Via electronic meeting	8,	accounting for	1,491,705	shares
No. of Attending Proxies				
- At Head Office	191,	accounting for	913,134,074	shares
- Via electronic meeting	3,	accounting for	416,777,600	shares
Total No. of Attending Shareholders and Proxies	243,	accounting for	1,411,294,728	shares

The attending shareholders and proxies accounted for 82.6495% of the 1,707,566,000 paid up shares.

When there were no other matters proposed for consideration, the Chairman thanked all shareholders for joining the meeting and declared the meeting closed.

The meeting ended at 12.15 p.m.

Dr. Siri Ganjarerndee

Ms. Jaruwan Limkhunthammo

(Dr. Siri Ganjarerndee)
The Chairman

(Ms. Jaruwan Limkhunthammo)
Company Secretary

Financial Overview (Consolidate Financial Statement)

	2025	2024*	2023*
		(Restated)	(Restated)
Statement of financial position (million bath)			
Total assets	315,973	315,343	317,760
Investment assets	308,576	308,580	310,730
Total liabilities	260,777	267,279	273,733
Insurance contract liabilities	257,727	265,846	272,369
Total owners' equity	55,196	48,064	44,027
Statements of income (million bath)			
Insurance revenue	13,235	12,955	
Insurance service result	4,438	3,551	
Net investment income	12,470	11,219	
Net investment income and insurance finance expenses	3,895	2,372	
Net income	6,968	4,634	
Information per share			
Share capital – issued and fully paid - up (million share)	1,708	1,708	1,708
Price per book value (bath)	32.32	28.15	25.78
Earnings per share (bath)	4.08	2.71	
Dividend per share (bath)	0.86	0.68	0.48
Dividend payout (%)	21.07	32.08 ⁽¹⁾	32.21 ⁽¹⁾
Stock price at period end (bath)	20.10	21.10	20.00
Embedded Value and Value of New Business			
Embedded Value per share (bath)	44.30	43.48	39.75
Value of New Business per share (bath)	0.75	1.11	1.62

Remark: *The Company retrospectively adjusted comparative figures from adopting Thai Financial Reporting Standards No. 17 (TFRS 17): Insurance Contracts, and Thai Financial Reporting Standards No. 9 (TFRS 9): Financial Instruments, which became effective on January 1, 2025.

(1) Net profit as previously reported (before restated).

The effect of Thai Financial Reporting Standards

First time adoption of Thai Financial Reporting Standard No.9 “Financial instruments” and Thai Financial Reporting Standard No.17 “Insurance Contracts”, the Company restated shareholder’s equity previously reported as at 1 January 2024. However, the impact does not affect the stability of shareholders’ equity or capital funds. New measurement model and initial recognition of insurance contracts leads to increasing in insurance contract liabilities. The insurance contract liabilities are calculated from expected future cashflow, risk adjustment and separated contractual service margin (CSM) which reflect future profit to be recognized in statement of profit or loss. For investment assets, the Company mark to market to reflect fair value. Most of the investment assets are measured fair value through other comprehensive income to match with insurance contract liabilities’ accounting policy.

Presentation of statement of profit or loss also significantly changed. Income does not present premium received from each period. Premium received will be presented as part of insurance contract liabilities and release to insurance revenue by coverage unit. Finance cost from discounting insurance contract liabilities are separately presented as insurance finance expenses.

Statement of profit or loss separately present 2 parts. insurance service result which calculated from insurance revenue minus insurance service expenses and investment income with insurance finance expenses. Separating source of profit shows that the profit is from insurance profit or investment income that higher than finance cost from discounting insurance contract liabilities.

Profiles of Directors Nominated to be the Company's Directors

Name: Ms. Varawan Vechasut

Age: 67 years old

Nationality: Thai

Position Appointed: Independent Director

Term of Directorship: 6 years (appointed on July 10, 2020 - present)

Term of Independent Directorship: 6 years (appointed on July 10, 2020 - present)

Term of Independent Directorship (if re-elected): 9 years (as of April 2029)



Education / Training

- MBA, Kasetsart University
- Master of Sociology, Thammasat University
- Bachelor of Arts (Statistics), Thammasat University
- National Defense Course, Class of 24/2011, National Defense College
- Certificate of Directors Certification Program (DCP), Class of 181/2013, Thai Institute of Directors Association
- Top Executive Program, Class 45/2002, Civil Service Development Institute
- Certificate of Executive Program, Class of 19/2015, Capital Market Academy
- OIC Advance Institute Program, Class of 1/2011, OIC Advance Institute
- Certificate of Advanced Audit Committee Program (AACCP), Class of 38/2020 , Thai Institute of Directors Association
- The Digital Leadership Essentials course by Skooldio

Experience

Board member / Management in Listed Company – The stock exchange Thailand

: 1

Apr 2023 - Present Chairman of the Risk Management Committee, Bangkok Life Assurance PCL.

Apr 2023 - Present Member of the IT Steering Committee, Bangkok Life Assurance PCL.

Dec 2021 - Present Chairman of the Product Governance Committee, Bangkok Life Assurance PCL.

Jul 2020 - Present Independent Director, Bangkok Life Assurance PCL.

Board member / Management in Non - Listed Company

: None

Other Organizations

: None

Work Experience

Jan 2022 - Apr 2023 Chairman of the IT Steering Committee, Bangkok Life Assurance PCL.

Jul 2020 - Apr 2023 Member of the Audit Committee, Bangkok Life Assurance PCL.

May 2019 - Dec 2019 Deputy Secretary General (Examination) Office of Insurance Commission

2011 - Apr 2019 Deputy Secretary General (Supervision) Office of Insurance Commission

2007 - 2010 Assistant Secretary General, Products and Intermediaries Supervision Office of Insurance Commission

2002 - 2006 Director of Promotion and Information Division Department of Insurance, Ministry of Commerce

May 2019 - Dec 2019 Advisor to the financial Reporting Standard Development Board (IFRS 17)
Re: Insurance Contracts

2011 - Apr 2019 Chairman of the Risk Management and Risk-based Capital Adequacy (RBC) Committee

2017 - 2019 Chairman of the Insurance Regulatory Sandbox Committee

2013 - 2018 Joint Committee of Public and Private Sector to Establish policies for the development of insurance business through tax measures.

Meeting Attendance in 2025	Board of Directors Meeting	9/9 (100%)
	Risk Committee Meeting	5/5 (100%)
	IT Steering Committee Meeting	4/4 (100%)
	Independent Committee Meeting	1/1 (100%)

Percentage of shareholding - No direct and indirect shareholding - (as of 31 Dec 2025)

Relationship Family way between Directors and Executives : None

Being in the position in the director/executive in other companies that may conflicts of interest or in business competition with the Company : None

Profiles of Directors Nominated to be the Company's Directors

Name: Mrs. Prapaivan Limsong
Age: 59 years old
Nationality: Thai
Position Appointed: Director (appointed on April 28, 2005 - present)
Term of directorship: 21 years



Education / Training

- MBA, Sasin Graduate Institute of Business Administration
- Bachelor of Commerce and Accountancy, Chulalongkorn University
- Certificate of Directors Certification Program (DCP), Class of 80/2006, Thai Institute of Directors Association
- Certificate of Advanced Audit Committee Program (AACP), Class of 32/2019, Thai Institute of Directors Association
- Certificate of What Directors Need to Know about Digital Assets, Class of 3/2022, Thai Institute of Directors Association
- Certificate Corporate Governance Program for Insurance Companies (CIC), Class of 3/3, Office of Insurance Commission
- Training Get Ready for IPO - Construction&Real-Estate industry
- Training PM-Mango Training Online
- Training Get Ready for PDPA
- Training Efficient construction project management
- Training Martech Chatbot, your partner in real estate business analysis
- The Digital Leadership Essentials course by Skooldio
- Hot issue for Director : Climate Governance Class 4, Stock Exchange of Thailand and the Thai Institute of Directors Association
- Risk Culture course for directors and senior executives of the insurance industry by the OIC
- Business Structure Management and Legacy Planning for Sustainable Family Business Succession
- Emerging Technologies and Risks for the insurance Industry: What You Need to Know by the OIC
- Certificate of The Board's Roles in Climate Governance (BCG), Class of 3/2025, Thai Institute of Directors Association

Experiences

Board member / Management in Listed Company - The stock exchange Thailand : 1

May 2024 - Present Member of the Risk Management Committee, Bangkok Life Assurance PCL.
 Apr 2023 - Present Member of the IT Steering Committee, Bangkok Life Assurance PCL.
 2005 - Present Director, Bangkok Life Assurance PCL.

Board member / Management in Non - Listed Company : 4

2018 - Present Audit Committee, Green Spot Co., Ltd.
 2007 - Present Director, Green Spot Co., Ltd.
 2004 - Present Executive Director, NL Asset Co., Ltd.
 1991 - Present Executive Director, NL Residence Co., Ltd.
 1989 - Present Director, Riverside Property Co., Ltd.

Other Organizations : None

Work Experience

2020 - May 2024

Member of the Corporate Governance and Sustainability Committee,
Bangkok Life Assurance PCL.

Meeting Attendance in 2025

Board of Directors Meeting	9/9 (100%)
IT Steering Committee Meeting	4/4 (100%)
Risk Management Committee Meeting	5/5 (100%)

Percentage of shareholding

31,376,000 shares (as of 31 Dec 2025)
Equivalent to 1.8375 percent of all shares with voting rights
(No change from 31 Dec 2024)

Indirect shareholding 170,000 shares (as of 31 Dec 2025)
Equivalent to 0.0100 percent of all shares with voting rights
(Number of shares increased 70,000 shares from 31 Dec 2024)

Relationship Family way between Directors and Executives

: None

**Being in the position in the director/executive in other companies that may
conflicts of interest or in business competition with the Company**

: None

Profiles of Directors Nominated to be the Company's Directors

Name: Ms. Chollada Sophonpanich
Age: 46 years old
Nationality: Thai
Position Appointed: Director (appointed on December 15, 2017 - present)
Term of directorship: 8 years 4 months



Education / Training

- Master of Business Administration, Stanford University, USA
- Bachelor of Economics, University of Cambridge, England
- Chartered Financial Analyst (CFA), Association of Investment Management and Research, USA
- Certification of Directors Certification Program (DCP) Class of 269/2019, Thai Institute of Directors Association
- OIC Advance Insurance Program, Class of 10/2023, OIC Advanced Insurance Institute
- The Digital Leadership Essentials course by Skooldio
- Preventing, and Suppressing Inappropriate Behavior of Listed Companies” by the SEC
- Gen Re management & Leadership course 2024, by Gen Re Business School, accredited by CII

Experiences

Board member / Management in Listed Company - The stock exchange Thailand : 1

Feb 2020 - Present	Member of the Investment Committee, Bangkok Life Assurance PCL.
May 2019 - Present	Member of the Risk Management Committee, Bangkok Life Assurance PCL.
Dec 2017 - Present	Director, Bangkok Life Assurance PCL.
Jun 2020 - Present	Executive Vice President, Investment Division, Bangkok Life Assurance PCL.

Board member / Management in Non - Listed Company : 3

2017 - Present	Director, Yenjai Company Limited
2015 - Present	Director, Palang Sophon Limited
1996 - Present	Director, Pleasure of Living Co., Ltd.

Other Organizations : None

Work Experience

Mar 2018 - May 2020	Executive Vice President, Corporate Strategy & Planning Division and Acting
2011 - Dec 2020	Vice President, Equity Investment Department, Bangkok Life Assurance PCL.

Meeting Attendance in 2025	Board of Directors Meeting	9/9 (100%)
	Investment Committee Meeting	12/12 (100%)
	Risk Management Committee Meeting	5/5 (100%)

Percentage of shareholding 6,904,103 shares (as of 31 Dec 2025)
 Equivalent to 0.4043 percent of all shares with voting rights
 (No change from 31 Dec 2024)

- No indirect shareholding -

Relationship Family way between Directors and Executives

1. Mr. Chai Sophonpanich's granddaughter
2. Mrs. Savitri Ramyarupa's cousin
3. Mr. Chone Sophonpanich' sister

Being in the position in the director/executive in other companies that may conflicts of interest or in business competition with the Company

: None

Profiles of Directors Nominated to be the Company's Directors

Name: Mr. Tritip Arunanondchai
Age: 49 years old
Nationality: Thai
Position Appointed: Independent Director
Term of directorship: Appointed for the first time



Education / Training

- M.S. Management Science & Engineering Stanford University, CA, USA
- M.S. in Management Science & Engineering, Stanford University, CA, USA
- B.Sc. in Mathematics Nottingham, University, UK
- Asian Studies Program, Kansai Gaidai University, Osaka, Japan
- Owners/President Management Program (OPM48), Harvard Business School, MA , USA
- Director Certification Program (DCP 351), Thai Institute of Directors.
- Legacy to Legend - A Family Business Enterprise Leadership & Succession Program by Thai Group Holdings

Experiences

Board member / Management in Listed Company - The stock exchange Thailand : None

Board member / Management in Non - Listed Company : 7

2002 - Present	Managing Director, Rajburi Sugar Co., Ltd.
2002 - Present	Managing Director, Tipamas Co., Ltd.
2004 - Present	Managing Director, Rajburi Ethanol Co., Ltd.
2004 - Present	Director, The Thai Sugar Trading Co., Ltd.
2012 - Present	Director, Kanchanaburi Bio-Energy Co., Ltd.
2010 - Present	Director, Berkprai Cogeneration Co., Ltd.
2025 - Present	Director, S&A Hospitality Samui Co., Ltd

Other Organizations : None

Meeting Attendance in 2025 Appointed for the first time

Percentage of shareholding 13,775,459 Shares (as of 31 Dec 2025)
 Equivalent to 0.8067 percent of all shares with voting rights
 (No change from 31 Dec 2024)
 - No indirect shareholding -

Relationship Family way between Directors and Executives : None

Being in the position in the director/executive in other companies that may conflicts of interest or in business competition with the Company : None

Criteria for appointment of directors and Definition of Independent Director

Criteria for appointment of Directors

Selection and Appointment of the Company's Board of Directors

The Nomination and Remuneration Committee is responsible for selecting suitable individuals by considering qualified persons who have experience from various businesses, have morality and ethics, have a good attitude towards the organization, are mature and professional, can devote sufficient time to the work of the company, and consider the diversity in knowledge and experience of each director in order to make the composition of the board appropriate and able to work efficiently.

Selection and Appointment of the Audit Committee

The Board of Directors has appointed some of its directors to be members of the Audit Committee with a proportion of 1 in 3 of the total number of directors and 1 person with knowledge, understanding or experience in accounting and/or finance sufficient to be able to review the credibility of the Company's financial statements and must be qualified fulfil the characteristics of as an Independent Directors according to the announcement of the Capital Market Supervisory Board.

Selection and Appointment of the Member of the Risk Management Committee

The Board of Directors has appointed at least 5 directors as Member of the Risk Management Committee and appoints the vice present of the Risk Management Department, acts as the Risk Management Committee's secretary for setting the policy framework and strategy for risk management and controlling risk to conform to all new legislations, orders, decrees, rules and standards issued by the public sector.

Selection and Appointment of the Member of the Nomination and Remuneration Committee

The Board of Directors has appointed at least 3 directors and at least 1 person must be an independent director. The chairman of the Nomination and Remuneration Committee should be an independent director to consider a person who is qualify to be positional and setting the rule of Director and the President and Chief Executive Officer's Remuneration, including considering criteria and forms of remuneration for directors and President and Chief Executive Officer to suit the duties and responsibilities of the organization to present to the Board of Directors for approval and/or propose for approval at the shareholders' meeting, depending on the case according to the Company's act.

Selection and Appointment of the Member of the Corporate Governance and Sustainability Committee

The Board of Directors has appointed at least 3 directors, comprising company directors and may comprise company executives. An Independent Director has been appointed as Chairperson of the Corporate Governance and Sustainability Committee. The Committee's role is to oversee, monitor, evaluate and disclose operations pertaining to sustainability development to ensure balance and efficiency for the best interest of the Company and all stakeholders in accordance with international guidelines, laws and regulations of relevant government and regulatory agents.

Selection and Appointment of the Member of the Investment Committee

The Board of Directors has appointed company directors or executives or individuals with at least 3 years of expertise and experience in investment management, risk management or securities analysis as members of the Investment Committee. These individuals may be company directors, company executives or non-personnel individuals. There shall be at least three members but not more than six on the committee and at least one member must have a minimum of three years of knowledge or expertise in lending. The Investment Committee is responsible for preparing the investment policy and plans; governing investments to ensure compliance with the investment policy framework, the enterprise risk management policy, and the investment procedures; governing mortgage loan transactions to ensure compliance with the mortgage loan policy

framework, the enterprise risk management policy, mortgage loan procedures, and requirements of applicable laws; and governing engagement in other businesses to ensure compliance with the policy framework.

Selection and Appointment of the Member of the Performance Assessment and Evaluation Committee

The Board of Directors has appointed at least 3 directors to be members of the Performance Assessment and Evaluation Committee to discuss and set guidelines, procedures, methodology, and other matters relevant to the President and Chief Executive Office's performance evaluation, following standards that are fair and can be used as guidelines in the future.

Selection and Appointment of the IT Steering Committee

The Board of Directors shall appoint a number of directors and/or external experts with knowledge, ability, experience and/or expertise in specific fields to be the IT Steering Committee, at least 3 persons. The Board of Directors shall appoint one director to act as the Chairman, and the Board of Directors and/or the IT Steering Committee shall appoint one director and/or executive to act as the Secretary of the Committee to supervise and promote the management of information technology and digital innovation in accordance with the Company's goals and policies.

The definition of independent director

The Company defines independent director to in line with the good governance of The Stock Exchange of Thailand (SET) and the notification of the Capital Market Supervisory Board Tor Chor 4/2008 rule for Undertaking Derivatives Business for Registered Derivatives Advisors as follows;

- (1) Holding no more than 1% of the total number of voting shares of the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person including shares held by related persons of the independent director.
- (2) Not be nor have been an executive director, officer, employee, controlling person or advisor who receives a salary, of the Company, its parent company, subsidiary, same-level subsidiary, affiliate, major shareholder or controlling person, unless the foregoing status ended not less than two years prior to the date of appointment.
- (3) Not be a person related by blood or registration under law, such as a father, mother, spouse, sibling, or child, including spouses of children, executives, major shareholders, controlling persons, or persons to be nominated as executives or controlling persons of the Company or its subsidiaries.
- (4) Not have nor had a business relationship with the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person, in a manner which may interfere with his or her independent judgement, and neither being nor having been a substantial shareholder or controlling person of any entity having business relationship with the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person who may have a conflict of interest unless the foregoing status ended not less than two years.
- (5) Neither be nor have been an auditor of the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person nor be a substantial shareholder, controlling person or partner of an audit firm which employs auditors of the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person, unless the foregoing relationship ended not less than two years.
- (6) Neither be nor have been any kind of professional advisor including a legal advisor or financial advisor who receives an annual service fee exceeding two million baht from the Company, its parent company, subsidiary, affiliate, major shareholder or controlling person, and neither be nor have been a substantial shareholder, controlling person or partner of the professional advisor unless the foregoing relationship ended not less than two years.
- (7) Not be appointed as a representative of the Company's directors, the major shareholder or any other shareholder who is a related person to the major shareholder.

- (8) Not conduct any business which of the same nature as the Company's or its subsidiaries' businesses and is in competition with them in any material respect, nor be a substantial partner, shareholder holding more than one percent of the voting shares, director (having management role), employee, officer or advisor (obtaining a regular salary) of any company whose business is of the same nature as the Company's or its subsidiaries' businesses, and is in competition with them in any material respect.
- (9) Not have any characteristics which make him or her incapable of expressing independent opinions with regard to the Company's business affairs.

Company's Articles of Association relating to the Annual General Meeting of Shareholders

Chapter 4: Board of Directors

21. There are not less than 5 (five) directors of the Company and not less than half of all directors must reside in the kingdom.
22. Not less than three-fourth of all directors must be of Thai nationality.
23. The meeting of shareholders shall elect the board of directors in accordance with the rules and procedures as follows:
 - 23.1 Every shareholder shall have one vote for each share of which he/she is the holder.
 - 23.2 Each shareholder may exercise all the votes to elect one or several director(s). In the event of electing several directors, he/she may not allot his/her votes to each unequally.
 - 23.3 The election of board of directors shall be affirmed by the majority votes in the meeting. In case of equal votes, the chairman of the meeting shall have the casting vote.
24. At every annual ordinary meeting, one-third of the directors, or if their number is not a multiple of three, then the number nearest to one-third must retire from office.

The director to retire during the first and the second years following the registration of the Company shall be drawn by lots. In every subsequent year, the directors who have been longest in office shall retire.

A retiring director is eligible for re-election.
25. In addition to the termination of the term, a director shall be retired if he/she:
 - 25.1 dies
 - 25.2 resigns
 - 25.3 lacks some qualifications or is prohibited by the Section 68 of Public Company Limited Act, B.E. 2535.
 - 25.4 is ordered by the resolution of the general meeting of shareholders as stated in clause 28.
 - 25.5 is ordered by the court.
26. In case a director wishes to resign from his/her position, he/she shall submit the resignation letter to the Company. The resignation shall be effective immediately commencing from the date of receiving such letter. The resigning director in the first paragraph may notify a registrar of his/her resignation.
27. Subject to the provisions of clause 28, any vacancy among the members of the board of directors occurring otherwise than by rotation may be filled by the board of directors. An appointed person possessing the full qualifications and not being prohibited by the Public Company Limited Act shall replace in such vacant position in the next meeting of the board of directors, except when the term of office is less than two months.

In the first paragraph, the resolution of the board of directors shall consist of the majority votes not less than three-fourth of the existing directors.

Any appointed person shall retain office only during such time as the director whom he/she replaced would have been entitled to retain the same.
28. The resolution of the general meeting of shareholders may relate to the retirement of a director before the completion of its term, with the majority votes not less than three-fourth of the total directors attending, having the rights to vote and holding shares of not less than half of total shares held by the shareholders attending and having the rights to vote.
29. A director needs not to be a shareholder of the Company.
30. The directors shall elect a director as the chairman of the board of directors.

As the board of directors deems appropriate/fit, one or several director(s) may be elected to be the vice chairman of the board of directors. The vice chairman shall have responsibilities as stated in the articles of business and assigned by the chairman.

31. The meeting of board of directors must consist of directors not less than half of total directors to constitute a quorum. If the chairman is not present at the meeting or is unable to perform duties, the vice chairman shall preside at the meeting. If there is no vice chairman or he/she is unable to perform duties, the directors attending the meeting shall elect one of the other directors to be the chairman at the meeting.

The resolution of the general meeting shall require to be passed by a majority of the votes.

Each director shall have one vote, except for the director obtaining the interests from such vote, shall not be entitled to the vote. In case of equal votes, the chairman of the meeting shall have the casting vote.

32. In summoning for a meeting of the Board of Directors, the Chairman or the person assigned by him shall submit notices of the meeting to the directors. In the event where there is no chairperson for whichever reason, vice-chairperson may call a Board of Directors' Meeting. In case there is no vice-chairperson for whichever reason, two or more directors may jointly call a Board of Directors' Meeting.

The meeting notice shall be sent to directors at least seven days prior to the meeting date, except in the case of an urgent matter and when it is necessary to preserve the rights or benefits of the Company, the meeting notice may be sent electronically or by other means and an earlier date may be set for the meeting.

If there are reasonable grounds, or if it is necessary to preserve the rights or benefits of the Company, two or more directors may jointly request that the chairperson call a board of directors meeting. This is provided that the matter, and the reasons for proposing the matter for consideration, are indicated therein.

In this case, the chairperson shall call and fix the meeting date within 14 days after the request.

If the chairman does not complete the request stated in the third paragraph, the directors who make the request shall jointly call and fix the board of directors meeting date to consider the proposed matter within 14 days after the end of the prescribed period stated in the third paragraph.

33. The board of directors shall perform duties according to the law, objectives, articles of association and resolution of shareholders' meeting.

The board of directors shall appoint a director to be the managing director who has powers which the board of directors deems appropriate/fit.

The board of directors may assign one or several directors or other persons to perform any task on behalf of the board of directors.

34. A director is not allowed to engage in a business, enter into a partnership or enter into a directorship of other juristic persons having the same state and being the competitors with the Company's business, except when it is notified at the shareholders' meeting prior to the resolution.
35. A director shall immediately notify the Company of the interests earned from the contract made with the Company or increasing or decreasing shares or debentures held in the Company or affiliated companies.
36. The Board of Directors shall hold at least one meeting during three (3) months at the Company's head office or branch office or in a neighboring province. The meeting may be held electronically, in which case it shall be deemed to be held at the Company's head office.
37. The board of directors may appoint the directors to be the board of management who shall be authorized to manage the business of Company assigned by the board of directors and the managing director shall be an executive director by position.

The board of management shall elect an executive director to be the chairman of the board of management. As the board of management deems appropriate/fit, one or several executive directors may be elected to be the vice chairman of the board of management. The vice chairman shall have responsibilities as stated in the articles of business and assigned by the chairman.

The executive director shall be entitled to receive remuneration and gratuity approved at the board of directors' meeting; however, it shall not affect the rights of the executive director to receive the remuneration or other benefits in this article as the director.

38. The chairman of the board of management shall preside at the board of management's meeting.
If the chairman is not present at the meeting or is unable to perform duties, the vice chairman shall preside at the meeting. If there is no vice chairman or he/she is unable to perform duties, the directors attending the meeting shall elect one of the other directors to be the chairman at the meeting.
In the board of management's meeting to consider any matter within the power given, a quorum shall consist of not less than half of the total number of boards of management.
The resolution of the board of management's meeting shall require to be passed by a majority of the votes.
Each director shall have one vote. In case of equal votes, the chairman of the meeting shall have the casting vote.
39. The board of directors may appoint the director(s) to be the board of examination according to the number, qualifications, responsibilities assigned by the board of directors.
The board of examination shall elect an examination director to be the chairman of the board of examination.
The examination director shall be entitled to receive remuneration and gratuity approved at the board of directors' meeting; however, it shall not affect the rights of the examination director to receive the remuneration or other benefits in this article as the director.
40. The chairman of the board of examination shall preside at the board of examination's meeting. If the chairman is not present at the meeting or is unable to perform duties, the directors attending the meeting shall elect one of the other directors to be the chairman at the meeting.
The resolution of the board of examination's meeting shall require to be passed by a majority of the votes. Each director shall have one vote. In case of equal votes, the chairman of the meeting shall have the casting vote.
41. The board of directors may establish or dissolve a branch office of the Company.
42. The power of directors to bind the Company is the joint signatures of two directors.
43. The board of directors has powers to consider and amend the name of authorized directors who sign on behalf of the Company and/or make legal acts on behalf of the Company and set up the conditions of authorized signatures of the Company.
44. A director shall be entitled to receive the remuneration in terms of meeting allowance, gratuity, bonus or other forms of benefits considered at the shareholders' meeting which the amount may be fixed, or it is subject to some conditions prescribed from time to time, or it shall be effective until further change, in addition to the allowance and welfare according to the regulations of the Company.
The provisions in the first paragraph shall not affect the rights of staff member or employee elected by the Company to be a director to receive remuneration and benefits as the staff member or employee of the Company.

Chapter 5: Shareholders' Meeting

45. The Board of Directors shall arrange for an Annual General Meeting of Shareholders within four (4) months from the last day of the fiscal year of the Company. The Meeting of Shareholders other than that in the first paragraph shall be called the Extraordinary General Meetings of Shareholders.
The Board of Directors may summon an Extraordinary General Meeting of Shareholders whenever the Board deems appropriate. The shareholders holding shares altogether at not less than ten (10) percent of the total number of shares sold may submit their names in a letter requesting the Board of Directors to call an extraordinary general meeting at any time, but the subjects and reasons for calling such meeting shall be clearly stated in such request. In such case, the Board of Directors shall proceed to call a meeting of shareholders to be held within forty-five (45) days as from the date of receipt of such request from the shareholders.
In case that the Board of Directors does not hold the shareholders' meeting within the period as prescribed in the preceding paragraph, the shareholders who subscribe their names or other shareholders holding the number of shares as required may call such meeting within forty-five (45) days from the deadline prescribed therein. The shareholders who call the meeting may send the meeting notice to

shareholders electronically provided that the shareholders have consented to receive the documents via electronic means. In this regard, the meeting called by the shareholders shall be considered as those called by the Board of Directors. The company shall be responsible for necessary expenses arising from such meeting and reasonably provide facilitation therein.

In case the quorum of the shareholders' meeting called by the shareholders as prescribed under the preceding paragraph cannot be formed, the subscribed shareholders stated in the preceding paragraph shall be collectively responsible to the Company for expenses arising from such meeting.

46. In summoning for a Meeting of Shareholders, the Board of Directors shall send notice of the meeting specifying the place, date, time, agenda of the meeting and the subject matter to be submitted to the meeting together with reasonable details by clearly indicating whether it is a matter proposed for acknowledgement, for approval or for consideration, as the case may be, including the opinion of the board of directors on the said matters and shall deliver such notice to the shareholders and the Registrar for reference not less than seven (7) days prior to the meeting. Besides, the notice of the meeting shall also be announced in a newspaper or advertised via electronic means for not less than three (3) days before the meeting date.

47. The Meeting of Shareholders must be attended by not less than twenty-five (25) shareholders or proxy (if any) or not less than a half of total number of shareholders holding an aggregate number of shares not less than one-third (1/3) of all shares sold in number to constitute a quorum.

In the event at any Meeting of Shareholders, after one hour from the time fixed for the meeting commencement, the number of shareholders present is still not enough to form a quorum as required, if such Meeting of Shareholders was requested for by the shareholders, such meeting shall be revoked. If such Meeting of Shareholders was not called for by the shareholders, the meeting shall be called for again and in the latter case notice of the meeting shall be delivered to shareholders not less than seven (7) days before the meeting. In the subsequent meeting no quorum is required.

The appointment of proxy stated in paragraph one may be done electronically, provided that the method is safe, and can be believed that the appointment is made by the shareholder.

48. The chairman of the board shall be chairman of the General Meeting. If the chairman is not present at the meeting or is unable to perform duties, the vice chairman shall preside at the meeting. If there is no vice chairman or he/she is unable to perform duties, the shareholders attending the meeting shall elect one of the other shareholders to be the chairman at the meeting.

Every shareholder shall have one vote for each share of which he/she is the holder.

The voting shall take place openly unless a secret ballot is requested by not less than 5 shareholders and it is approved at the meeting. The method of secret ballot shall be decided by the chairman of the meeting.

49. Resolutions of the shareholders shall consist of the following:
- 49.1 In normal circumstances, a simple majority vote of the shareholders attending. In the case of a tied vote, the chairman shall have the casting vote.
- 49.2 In the following cases, three-fourth of the total votes represented by all the shareholders attending:
- (a) Sale or transfer of part or the whole of any essential part of the business of the Company
 - (b) Purchase or receipt of transfer of any other Company's business to the Company
 - (c) Execution, amendment or termination involving lease of part or the whole of an essential part of the business of the Company; assignment of management of the Company by third party, merger with the purpose of sharing profit and loss
 - (d) Amendment of the Company's memorandum or articles of association
 - (e) Increase or decrease the capital of the Company or issuance of the debenture or convertible debenture, issuance of preferred stock or convertible preferred stock, issuance of other securities prescribed by law relating to the securities and exchange, issuance of warrant
 - (f) Amalgamation or winding up of the Company

50. Ordinary meetings shall usually be summoned for the purpose of:
- 50.1 Reviewing the report of the board of directors covering work done during the previous financial period
 - 50.2 Considering approval of the balance sheet and income statement
 - 50.3 Reviewing payment of dividend
 - 50.4 Electing new directors in place of those who must retire
 - 50.5 Appointing auditors and fix their remuneration
 - 50.6 Transacting other business
55. No dividends shall be paid otherwise than out of profits. In case the Company still sustains an accumulated loss, no dividends shall be paid.
- Dividends shall be distributed equally according to the number of shares.
- By the resolution of the shareholders' meeting, dividend payment, the company may pay all or part of the dividend in the form of stock dividends by issuing new ordinary shares to shareholders in the case where the company has not sold all the shares in the amount registered.
- The Board of Directors may pay interim dividends to shareholders at each time they consider that the Company has an appropriate profit and inform shareholders at the subsequent meeting.
- Payment of dividends shall be made within one (1) month from the date the resolution is passed by the Meeting of Shareholders or by the meeting of the Board of Directors, as the case may be. The notice of such payment must be announced in a newspaper or advertised via electronic means.
63. The Shareholders' Meeting, Board of Directors Meeting or any meeting of the company may be held electronically as deemed appropriate by the chairman of the board or the person acting as the chairman of the meeting. In the event where the meeting is held electronically as stated in paragraph one, the meeting shall be deemed to be held at the Company's head office.
64. In the event where the Company or the board of directors has duties to send documents required under Company's Articles of Association to its directors, shareholders, or creditors electronically instead of by registered mail, as long as the recipients have consented to receive such documents via electronic means.

Profile of the Independent Director to act as Proxy

Name: Dr. Siri Ganjarerndee

Age: 78 years old

Nationality: Thai

Address: Bangkok Life Assurance Public Company Limited

1415 Krungthep - Nonthaburi Road, Wongsawang, Bangsue, Bangkok 10800

Position in the Company: Chairman of the Board of Directors / Independent Director / Chairman of the Investment Committee / Chairman of the Nominating and Remuneration Committee / Chairman of the Performance Assessment and Evaluation Committee

Term of directorship: 27 years (appointed in April 27, 1999)

Term of Independent directorship: 18 years 4 months (appointed in December 18, 2007 - present)



Education / Training

- Ph.D., Monetary Economics and Econometrics & Operations Research, Monash University, Australia
- M.Ec., Economic Statistics and Monetary Economics, University of Sydney, Australia
- B.Ec. (2nd Honour, 1st division), Economic Statistics, University of Sydney, Australia
- Certificate of Executive Program, Capital Market Academy, Class of 5/2007
- Certificate of Advanced Management Program, Class 113/1995, Harvard Business School
- Certificate of Audit Committee Program (ACP), Class of 6/2005, Thai Institute of Directors Association
- Certificate of Directors Certification Program (DCP), Class of 60/2005, Thai Institute of Directors Association
- Certificate of Directors Accreditation Program (DAP), Class of 4/2003, Thai Institute of Directors Association
- The Digital Leadership Essentials course by Skooldio
- Risk Culture course for directors and senior executives of the insurance industry by the OIC
- Global Economic Uncertainty..Investment Strategy course by experts in economics
- How Generative AI is Shaping the Future of Insurance Unlocking Innovation and Navigating Risks course by Skooldio

Experiences

Board member / Management in Listed Company – The Stock Exchange of Thailand

: 1

2018 - Present Chairman of the Board of Director, Bangkok Life Assurance PCL.
 2017- Present Chairman of the Performance Assessment and Evaluation Committee, Bangkok Life Assurance PCL.
 2016 - Present Chairman of the Investment Committee, Bangkok Life Assurance PCL.
 2010 - Present Chairman of the Nomination and Remuneration Committee, Bangkok Life Assurance PCL.

Board member / Manage in Non – Listed Company

: 3

May 2025 - Present Chairman and Chairman of the Nomination Committee, TRIS Corporation Limited
 2021 - Present Chairman of the Risk Management Committee, Sukhothai Thammathirat Open University
 2018 - Present Member, University Council and Chairman, Finance Committee, Sukhothai Thammathirat Open University
 2016 - Present Chairman, Chairman of the Compensation and Nomination Committee and making business plans, TRIS Rating Company Limited

Position in Other Organization / Institutions : None

Work Experiences

2003 - May 2025	Director, Member of the Audit Committee, Member of the Remuneration Committee, TRIS Corporation Limited
2019 - Sep 2023	Chairman of Board of Directors and Chairman of Executive Committee, Navavej International PCL.
2004 - Apr 2023	Independent Director, Member of the Audit Committee, Member of Nominating and Remuneration Committee and Corporate Governance Committee, Indorama Ventures PCL.
2003 - June 2022	Member of the Sub-Committee for evaluation of state enterprises performances, State Enterprise Policy Office, Ministry of Finance
Feb 2018 - May 2019	Chairman of Board of Directors and Chairman of Executive Committee, KPN Healthcare PCL.
2016 - May 2018	Chairman of the Executive Committee, Bangkok Life Assurance PCL.
2014 - July 2018	Independent Director and Member of the Audit Committee, Samitivej PCL.
2014 - July 2018	Independent Director, Chairman of the Audit Committee and Chairman of the Risk Management Committee, Raimon Land PCL.
2009 - 2014	Director, Member of Risk Management Committee, Member of the Performance Assessment and Evaluation Committee, Monetary Policy Committee, Bank of Thailand.
2000 - Feb 2018	Independent Director, Member of Nominating and Remuneration Committee and Chairman of the Audit Committee, The Post Publishing PCL.
2000 - Apr 2017	Vice Chairman, Chairman of the Audit Committee, Thai Vegetable Oil PCL.

Meeting Attendance in 2025	Board of Directors Meeting	9/9 (100%)
	Investment Committee Meeting	12/12 (100%)
	Nomination and Remuneration Committee Meeting	2/2 (100%)
	Performance Assessment and Evaluation Committee Meeting	2/2 (100%)
	Independent Committee Meeting	1/1 (100%)

Percentage of shareholding - No direct and indirect shareholding- (as of 31 December 2025)

Special Interest in the Annual General Meeting of Shareholders : None

Relationship Family way between Directors and Executives : None

Being in the position in the director/executive in other companies that may conflicts of interest or in business competition with the Company : None

Proxy form (A)
(General Proxy Form)

Duty stamp 20 Baht

Made at
Date..... MonthYear.....

(1) I/We.....NationalityResiding at No. Road.....
Sub district.....District Province Postal Code

(2) as a shareholder of **Bangkok Life Assurance Public Company Limited**
holding a total amount of shares, and is entitled to cast votes
Ordinary shareshares, and is entitled to cast votes
Preferred share..... shares, and is entitled to cast votes

(3) hereby appoint

(1) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code

E-mail address*Mobile Phone (for receiving OTP)*or

(2) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code

E-mail address*Mobile Phone (for receiving OTP)*or

(3) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code

E-mail address*Mobile Phone (for receiving OTP)*

only one person from above as my/our proxy to attend and vote on my/our behalf at the meeting of the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) or such other date, time and place as the meeting may be adjourned.

Any acts performed by the proxy in this meeting shall be deemed to be the actions performed by myself/ourselves.

Signed Grantor
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Remarks:

1. A shareholder assigning a proxy can authorize only on proxy to attend the meeting and cast the votes on his/her/their behalf and all votes of a shareholder cannot be split for more than one proxy.
2. Please correctly and completely fill in the form, especially email address and mobile phone number those specified with (*). Otherwise, the Company shall not be able to send you the Username and Password and OTP used for logging-in to the electronic meeting system.

Proxy form (B)
(Specific Proxy Form)

Made at

Date..... Month Year.....

Duty stamp 20 Baht

(1) I/We.....NationalityResiding at No. Road.....
Sub district.....District Province Postal Code

(2) as a shareholder of **Bangkok Life Assurance Public Company Limited**

holding a total amount of shares, and is entitled to cast votes

Ordinary share shares, and is entitled to cast votes

Preferred share..... shares, and is entitled to cast votes

(3) hereby appoint

(1) Name..... AgeResiding at No.....Road.....

Sub district.....District Province Postal Code

E-mail address*.....Mobile Phone (for receiving OTP)*.....or

(2) Name..... AgeResiding at No.....Road.....

Sub district.....District Province Postal Code

E-mail address*.....Mobile Phone (for receiving OTP)*.....or

(3) Name..... AgeResiding at No.....Road.....

Sub district.....District Province Postal Code

E-mail address*.....Mobile Phone (for receiving OTP)*.....

only one person from above as my/our proxy to attend and vote on my/our behalf at the meeting of the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) or such other date, time and place as the meeting may be adjourned.

(4) I/We, hereby authorize the Proxy to vote on my/our behalf in this meeting as follows:

Agenda 1 To approve the Minutes of the 2025 Annual General Meeting of Shareholders

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

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

Approve Not Approve Abstain

Agenda 2 To acknowledge the operating results for the year 2025

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

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

Approve Not Approve Abstain

Agenda 3 To approve the financial statements for the year ended December 31, 2025

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

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

Approve Not Approve Abstain

Agenda 4 To approve the profit allocation and dividend payment for the year 2025

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

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

Approve Not Approve Abstain

Agenda 5 To elect the directors to replace those who retire by rotation

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- The appointment of the whole Board of Directors
 - Approve Not Approve Abstain
 - The appointment of individual Directors
 - Name Khun Varawan Vechasut
 - Approve Not Approve Abstain
 - Name Khun Prapaivan Limsong
 - Approve Not Approve Abstain
 - Name Khun Chollada Sophonpanich
 - Approve Not Approve Abstain
 - Name Khun Tritip Arunanondchai
 - Approve Not Approve Abstain

Agenda 6 To approve the director's remuneration for the year 2026

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 7 To approve the appointment of company's auditor and determine the auditor's remuneration for the year 2026

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 8 Others (if any)

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

(5) The Proxy's voting on any matters that are not pursuant to what is specified in this Proxy Form is considered invalid and would not be regarded as a shareholders voting.

(6) In case that I/we do not express my/our intention to vote on a particular matter, or do not express my/our intention clearly, or in case that the Meeting considers and resolves matters other than those specified above, as well as the case that there is any amendment made or provision of additional facts, the Proxy is entitled to consider and vote on my/our behalf as the Proxy deems appropriate in all respects.

Any act (s) undertaken by the Proxy at such meeting shall be deemed as my/our own act (s) in every respect.

Signed Grantor
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Remarks:

1. A shareholder assigning a proxy can authorize only on proxy to attend the meeting and cast the votes on his/her/their behalf and all votes of a shareholder cannot be split for more than one proxy.
2. In agenda regarding the appointment of new directors, the appointment can be made for all directors of for individual director.
3. Should the provisions prescribed above are not sufficient to cover all the Proxy's intentions; the Proxy may use the attached Annex to the Proxy Form B.
4. Please correctly and completely fill in the form, especially email address and mobile phone number those specified with (*). Otherwise the Company shall not be able to send you the Username and Password and OTP used for logging-in to the electronic meeting system

Annex to the Form of Proxy (Form B)

Grant of proxy as a shareholder of Bangkok Life Assurance Public Company Limited. At the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) or such other date, time and place as the meeting may be adjourned.

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject appointment directors (continued)

- | | | | |
|------------|----------------------------------|--------------------------------------|----------------------------------|
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |

Proxy form (C)

(for foreign shareholders who authorize the Custodian in Thailand)

Duty stamp 20 Baht

Made at
Date..... MonthYear.....

(1) I/We.....NationalityResiding at No. Road.....
Sub district.....District Province Postal Code
As the Custodian of (Please specify the fund name / Shareholder name)
As a shareholder of **Bangkok Life Assurance Public Company Limited**,
holding a total amount of shares, and is entitled to cast votes
Ordinary share shares, and is entitled to cast votes
Preferred share..... shares, and is entitled to cast votes

(2) hereby appoint

(1) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code
E-mail address*.....Mobile Phone (for receiving OTP)*.....or
(2) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code
E-mail address*.....Mobile Phone (for receiving OTP)*.....or
(3) Name..... AgeResiding at No..... Road.....
Sub district.....District Province Postal Code
E-mail address*.....Mobile Phone (for receiving OTP)*.....or

only one person from above as my/our proxy to attend and vote on my/our behalf at the meeting of the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) or such other date, time and place as the meeting may be adjourned.

(3) The number of votes for which I/We authorize the Proxy to vote in this meeting is
 To authorize the Proxy to cast the votes pursuant to the total number of shares
 To authorize the Proxy to cast the votes less than the total number of shares
 Ordinary Shareshares, and is entitled to cast.....votes
 Preference Share.....shares, and is entitled to cast.....votes
 Total votes

(4) I/We, hereby authorize the Proxy to vote on my/our behalf in this meeting as follows:

Agenda 1 To approve the Minutes of the 2025 Annual General Meeting of Shareholders

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
 (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 Approve Not Approve Abstain

Agenda 2 To acknowledge the operating results for the year 2025

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
 (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 Approve Not Approve Abstain

Agenda 3 To approve the financial statements for the year ended December 31, 2025

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 4 To approve the profit allocation and dividend payment for the year 2025

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 5 To elect the directors to replace those who retire by rotation

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- The appointment of the whole Board of Directors
- Approve Not Approve Abstain
- The appointment of individual Directors
- Name Khun Varawan Vechasut
- Approve Not Approve Abstain
- Name Khun Prapaivan Limsong
- Approve Not Approve Abstain
- Name Khun Chollada Sophonpanich
- Approve Not Approve Abstain
- Name Khun Tritip Arunanondchai
- Approve Not Approve Abstain

Agenda 6 To approve the director's remuneration for the year 2026

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 7 To approve the appointment of company's auditor and determine the auditor's remuneration for the year 2026

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

Agenda 8 Others (if any)

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
- Approve Not Approve Abstain

(5) The Proxy's voting on any matters that are not pursuant to what is specified in this Proxy Form is considered invalid and would not be regarded as a shareholders voting.

(6) In case that I/we do not express my/our intention to vote on a particular matter, or do not express my/our intention clearly, or in case that the Meeting considers and resolves matters other than those specified above, as well as the case that there is any amendment made or provision of additional facts, the Proxy is entitled to consider and vote on my/our behalf as the Proxy deems appropriate in all respects.

Any act (s) undertaken by the Proxy at such meeting shall be deemed as my/our own act (s) in every respect.

Signed Grantor
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Signed Proxy
(.....)

Remarks:

1. Only foreign shareholders as registered in the registration book who authorize the Custodian in Thailand use the Proxy form C.
2. Evidences to be enclosed with the proxy form are:
 - (1) Letter of attorney form shareholder authorizes a custodian to sign the Proxy Form on behalf of the shareholder.
 - (2) Letter of certification to certify that the signer in the Proxy Form have a permit to act as a Custodian.
3. The shareholder assigning a proxy must authorize only one proxy to attend the meeting and cast the votes on his/her/their behalf and all votes of such shareholder cannot be split for more than one proxy.
4. In agenda regarding the appointment of new directors, the appointment can be mad for all directors or for individual director.
5. Should the provisions prescribed above are not sufficient to cover all the Proxy's intentions; the Proxy may use the attached Annex to the Proxy Form C.
6. Please correctly and completely fill in the form, especially email address and mobile phone number those specified with (*). Otherwise the Company shall not be able to send you the Username and Password and OTP used for logging-in to the electronic meeting system

Annex to the Form of Proxy (Form C)

Grant of proxy as a shareholder of Bangkok Life Assurance Public Company Limited. At the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, and via electronic meeting (Hybrid meeting) or such other date, time and place as the meeting may be adjourned.

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject.....

- (a) The Proxy may consider the matter and vote on my/our behalf as the proxy deems appropriate in all respects.
- (b) The Proxy may consider the matters and vote on my/our behalf as follows:
 - Approve Not Approve Abstain

Agenda.....Subject appointment directors (continued)

- | | | | |
|------------|----------------------------------|--------------------------------------|----------------------------------|
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |
| Name _____ | <input type="checkbox"/> Approve | <input type="checkbox"/> Not Approve | <input type="checkbox"/> Abstain |

Procedures for attending the 2026 Annual General Meeting of Shareholders

The Company will hold the 2026 Annual General Meeting of Shareholders on Wednesday, April 8, 2026, at 9.30 a.m. at the “Chin Sophonpanich” auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok, as the map in the [attachment 13, page 83](#), and via electronic meeting (Hybrid meeting). The company will open for registration to attend the meeting from 7:30 a.m. and the shareholders or proxies who would like to attend the meeting, please proceed in accordance to the following guidelines:

Documents or evidence showing an identity of the shareholder required for attending the meeting

The attendees must bring their own evidences to register for attending the meeting in Hybrid Meeting, whereby the Company applies the relevant legal criteria as follows:

1. Person

1.1 Personal Attendance

- Valid identification card or a copy of official document issued by government authorities e.g. government officer identification card, driver license or Passport supported by any documents in case of change thereto

1.2 Proxy

- Any Proxy Form, either Form A or Form B duly filled in and signed by shareholder and proxy
- A copy of Identification Card issued by competent authorities duly certified shareholder
- A copy of Identification Card issued by competent authorities duly certified by proxy

2. Juristic Entity

2.1 Personal attendance by shareholder representative:

- A copy of a company certificate issued by Department of Business Development, Ministry of Commerce and duly certified by authorized director(s) who attends the meeting showing that the shareholder representative (authorized director to act on behalf of a juristic person) has the authority to act on behalf of the juristic person shareholder;
- A copy (ies) of Identification Card or issued by competent authorities duly certified by such authorized director(s).

2.2 Proxy:

- Any Proxy Form (either Form A or Form B) duly filled in and signed by authorized director(s) of shareholder and Proxy
- A copy of a company certificate issued by Department of Business Development, Ministry of Commerce and duly certified by authorized director to act on behalf of a juristic person (s);
- A copy (ies) of Identification Card or others issued by competent authorities to authorized director to act on behalf of a juristic person (s) duly certified by him/her/them;
- A copy (ies) of ID Card or others issued by competent authorities to proxy duly certified by proxy.

3. For Foreign Investor appointing the Custodian in Thailand

- In case Custodian appointed as depositary by foreign investors, documents as under juristic entity 2 shall be applied by selecting one of any Proxy Form (either Form A, Form B or Form C) duly filled in and signed by shareholder and proxy;
- In the event custodian has been authorized to sign on proxy, the following documents shall be produced:
 - 1) A power of attorney appointing such custodian to sign on proxy;
 - 2) A confirmation letter that signatory has been licensed to engage in custodian business.
- A copy of the documents must be certified true copy. In case of any documents or evidence produced or executed outside of Thailand, such documents or evidence should be notarised by a notary public. In case the original documents are not in English, the English translation shall be prepared and certified true and correct translation by the shareholder or the authorized person (as the case may be) of juristic person shareholder.

Submission of Document and Procedure of Registration

1. Shareholders who intends to attend the meeting in person must present the following documents before attending the meeting

- 1.1 Shareholder who attends at head office building must bring their own documents and evidences to identify themselves in detail as the attachment 8, page 53-65 under the heading, evidence required for meeting registration. You submit the identification document for the company's staff at the 11th floor, "Chin Sophonpanich" meeting room, Headquarters Building, Bangkok Life Assurance Public Company Limited, No. 1415 Krungthep-Nonthaburi Road. Wong Sawang, Bang Sue, Bangkok. According to the map of the meeting venue as the attachment 13, page 83.
- 1.2 Shareholder who attends via electronic meeting can pre-register through the Quidlab system by sending the Registration form for attending form of electronic meeting email companysecretary@bangkoklife.com or send by post to Company Secretary, Bangkok Life Assurance Public Company Limited, 1415 Bangkok-Nonthaburi Road, Wong Sawang Subdistrict, Bang Sue District, Bangkok 10800, Thailand. from March 11, 2026 until April 3, 2026, from 8:30 a.m. to 5:00 p.m. You must bring their own documents and evidences to identify themselves in detail as the attachment 8, page 53-65 under the heading, evidence required for meeting registration or to register via the document delivery system of Quid Lab Co., Ltd. Click the link at https://bla.foqus.vc/registration/ or scan this QR Code. If shareholders are unable to print the registration form for electronic meetings, they can request that the company send the documents to them via email at companysecretary@bangkoklife.com.



- After the Shareholder performs the registration process through Quidlab system, the Company will verify the validity of shareholder's information. After that Shareholders will receive an email confirming your registration result via E-mail address used at registration process.
- After the Company verifies the correctness of registration form and the validity of documents or evidence showing an identity, Username and Password used for Log-in to the electronic meeting via Quidlab system will be sent to shareholder's email address as specified in the registration form.

2. Shareholder appoint the Independent Director

- Shareholder, who does not intend to attend the electronic shareholders meeting in person, may appoint to the Independent Director, Dr.Siri Ganjarerndee, as your proxy to attend the meeting and vote instead. The company has been sent the shareholders the profiles of the Independent Directors to act as Proxy's company together with Notice of Meeting for Shareholders with the details as the attachment 6, page 42-43.
- Shareholder can send the proxy form and identification documents of the grantors in advanced in detail as the attachment 8, page 53-65 under the heading, evidence required for meeting registration. The company encloses the proxy form A. Form B. and Form C. as in the attachment 7, page 44-52. Please select the proxy form any kind to fill in the details and sign the name of the shareholder in the proxy form along with supporting evidence (Stamp not required) can be sent by 4 methods as the details below. Please submit them within on Friday, April 3, 2026 to 5:00 p.m.
 - 1) To send it by mail to Company Secretary Bangkok Life Assurance Public Company Limited, 1415 Krungthep-Nonthaburi Road, Wongsawang Sub-District, Bangsue District, Bangkok 10800. If shareholders are unable to print the proxy form, they can request that the company send the document to them via email at companysecretary@bangkoklife.com.
 - 2) To send them E-mail via companysecretary@bangkoklife.com
 - 3) To send them via e-Proxy Voting on the Thailand Securities Depository's Investor Portal system. Click the link, <https://ivp.tsd.co.th/signin?lang=en>
 - 4) To send them via Document Registration System of QuidLab Co., Ltd. Click the link, <https://bla.foqus.vc/registration/>
- After the Company verifies the correctness of registration form and the validity of documents or evidence showing an identity, Username and Password used for Log-in to the electronic meeting via Quidlab system will be sent to shareholder's email address as specified in the registration form.

3. Shareholder intends to grant a proxy to any person (other than Independent Director)

- Shareholder, who does not intend to attend the electronic shareholders meeting in person, may appoint to any person to attend the meeting and vote instead.
- Proxies who attend **at head office building** must bring the Proxy Form A. Form B. and Form C. as in the attachment 7, page 44-52, please select one of the proxy forms to submit to the company's staff at the meeting place before the proxy attends the meeting and bring the identification documents and evidences of the grantor and the proxy as detailed in the attachment 8, page 53-65, under the heading, evidence required for meeting registration. If shareholders or their proxy holders are unable to print the proxy form, they can request that the company send the document to them via email at companysecretary@bangkoklife.com.
- Proxies who attend via **electronic meeting** can send the proxy form and identification documents of the grantors and the proxy in advanced in detail as the attachment 8, page 53-65 under the heading, evidence required for meeting registration. The company encloses the Proxy Form A. Form B. and Form C. as in the attachment 7, page 44-52. Please select the proxy form any kind to fill in the details and sign the name of the shareholder in the proxy form along with supporting evidence (Stamp not required) can be sent by 4 methods as the details below. Please submit them within on Friday, April 3, 2026 to 5:00 p.m.
 - 1) To send it by mail to Company Secretary Bangkok Life Assurance Public Company Limited, 1415 Krungthep-Nonthaburi Road, Wongsawang Sub-District, Bangsue District, Bangkok 10800. If shareholders are unable to print the proxy form, they can request that the company send the document to them via email at companysecretary@bangkoklife.com.
 - 2) To send them E-mail via companysecretary@bangkoklife.com
 - 3) To send them via e-Proxy Voting on the Thailand Securities Depository's Investor Portal system. Click the link, <https://ivp.tsd.co.th/signin?lang=en>
 - 4) To send them via Document Registration System of QuidLab Co., Ltd. Click the link, <https://bla.foqus.vc/registration/>

- After the proxies submit the registration process through Quidlab system, the Company will verify the validity of proxies' information. The company will consider the information of the proxies and confirm. The system will notify the proxies of the result of identity verification to attend the Annual General Meeting of Shareholders via the e-mail that the proxy has registered.
- After the Company verifies the correctness of registration form and the validity of documents or evidence showing an identity, Username and Password used for Log-in to the electronic meeting via Quidlab system will be sent to shareholder's email address as specified in the registration form.
- In the case the Shareholders have already granted the proxy by using Proxy Form B and specified the voting in each agenda, the Company will record the votes as specified in the proxy forms. In this regard, the proxies will receive a username (Username) and password (Password) to attend the meeting only. The vote could no longer be edited.

Procedures for Attending the Meeting

1. At head office building

The company will start the registration on April 8, 2026 from 7:30 a.m. The shareholders or proxies can register at the "Chin Sophonpanich" auditorium, on 11th floor, Head Office Building, Bangkok Life Assurance Public Company Limited, No. 1415, Krungthep-Nonthaburi Road, Wongsawang, Bangsue, Bangkok according to the map of the meeting venue as in the attachment 13, page 83, after that you can show the identity document and supporting documents for the staff to register. You can enter the meeting room where the chairman will open the meeting at 9.30 a.m. onwards.

2. Via electronic meeting

The Company opens the meeting room for shareholders and proxies 2.00 hours before the meeting time. Shareholders and proxies can log-in to the electronic meeting via Quidlab system on April 8, 2026 from 7:30 a.m. with a username (Username) and a password (Password). When you log in to Quid Lab, you can proceed to the meeting by clicking In the box to accept term and press log in to enter the E-Voting. Please study the manual of the electronic conference system as in the attachment 10, page 67-77.

Voting

- The shareholders cannot divide their vote or cast partial vote.
- Each shareholder is entitled to one vote per share. If there is an equality of votes, the Chairman shall have a separate casting vote.
- In the case of shareholders appointing proxies to attend the meeting on their behalf, the proxy holder has the right to vote on behalf of the shareholder who grants the proxy in all respects as the proxy holder deems appropriate. Except, if the shareholders have voted in each agenda in the Proxy Form B in advance, the company will follow the voting specified by the shareholder in the proxy form. The proxy will not be able to amend the vote.
- The vote result of each agenda will be presented on the screen for acknowledgement.
- At head office building
 - In Voting for each agenda, the chairman will ask the meeting whether any shareholder objected or abstain from voting please raise your hand.
 - If the shareholders disapprove of an agenda or would like to abstain from voting, please tick the 'disapprove' or 'abstain' box, and the company's staff will collect the ballot. The company will deduct such disapproval and abstention from the total eligible votes and assume the rest of the votes as approval of such agenda. If no objection to the result is raised by any shareholders, it shall be deemed that the meeting approves of such agenda.

- Via electronic meeting
 - Shareholders or proxies who attend via electronic meeting must voting on E-Voting of Quidlab system.
 - When the Chairman of the meeting notify the shareholders or proxies to cast their votes, shareholders or proxies please press “voting” button. After that the voting system will show the page for voting as “approve”, “disapprove” “abstain” or “voided Ballot”.
 - Shareholders or proxies need to choose in each agenda whether “approve”, “disapprove” or “abstain” within 1 minutes and then press “vote” button so that the voting procedure will be finished. Shareholders or proxies, who have not chosen “approve”, “disapprove” or abstain” within the voting period, will be deemed to resolve to approve the agenda as proposed to the meeting for consideration. Nevertheless, if the voting period still exists, the shareholders may return to amend their votes within such period.

Vote Counting

1. Each agenda, vote will be counted for “approve” “disapprove” and “abstain”. The scoring base will be majority vote counted against total votes of the shareholders attending the meeting and cast their votes which include “approve” and “disapprove” vote. The “abstain” vote will not be counted. Except agenda which the resolution will not be less than two-thirds of shareholders counted against total votes of shareholders attending the meeting and having the right to vote.
2. After the vote counting for each agenda item, the Company will announce the voting result as approval, disapproval, abstention or voided ballot as a number of vote and a percentage of total vote.

Questioning

- The company has provided a channel for asking questions by sending questions in advance of the meeting to the company from March 11, 2026 - April 3, 2026 by sending an email to companysecretary@bangkoklife.com
 - Before casting the votes in each agenda, the Chairman of the Meeting will give the opportunity to ask questions related to the agenda of the meeting, which determines the time for submitting questions or ask questions for no less than 1 minute on each agenda. When the company calls the names of shareholders or proxies who wish to ask questions, please proceed as follows. The questions allowed to be asked in the agenda must be related to the agenda proposed for consideration only for maintaining the meeting time for the best benefit of all shareholders.
1. **At head office building**
Shareholders or proxies would like to ask questions or express their opinions, please to take note on paper and they will be collected by company’s staff or raise your hand for the staff to bring the microphone to you. Please inform your name-surname and inform if you are a shareholder or a proxy.
 2. **Via electronic meeting**
 - In the event shareholders or proxies would like to ask questions or express their opinions during the meeting, please click on Ask Question menu to take you to the Ask Question chat screen. You can type a message to ask and send press send. However, your questions will be read by the Company Secretary in the meeting instead of questions sent by shareholders in the system, subsequently, the Company's directors and/or executives will answer questions on such matters.
 - In the event shareholders or proxies would like to ask questions by turning on the camera and/or turning on the microphone. Please press the raised hand sign, so that the press staff can allow them to ask questions.

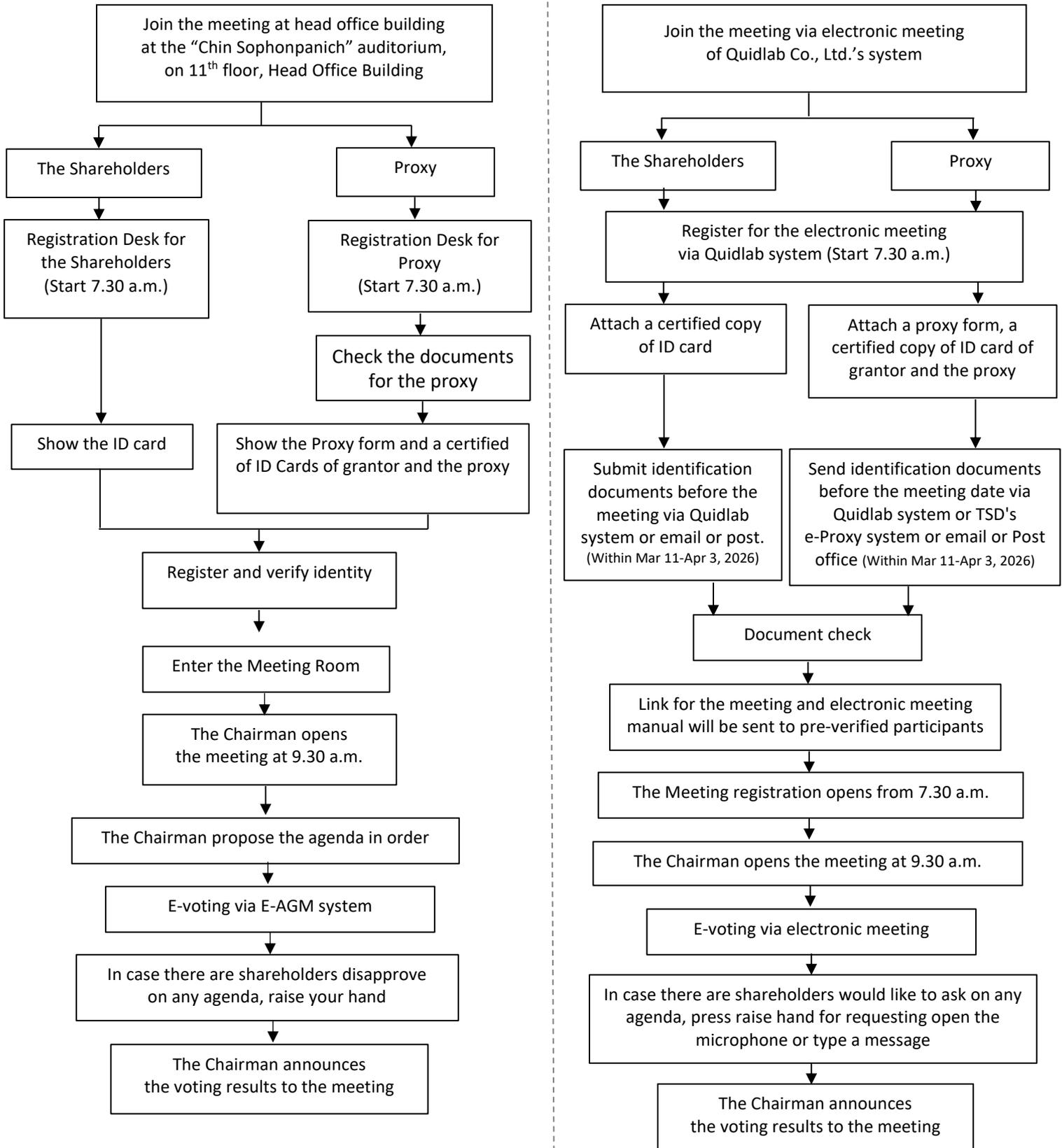
Note

- The Company's staffs and technology provided by Quidlab Co., Ltd. will be well prepared to facilitate the verification the documents of each shareholder, who intend to attend the meeting. For the convenience of shareholders, please study procedure of registration. Shareholders are recommended to pre-register via Quidlab system prior to the meeting date.
- E-AGM and voting system access to Quilab system does not require any special application to install, which can easily access the system and does not require any special skills. You can use the latest updated browsers such as Google Chrome, Microsoft Edge, Apple Safari, Firefox etc. You can also use your computer, laptop, tablet or mobile phone.
- The operations of the company are be complied by the Personal Data Protection Laws. The Company will collect, use and disclose personal information of shareholders in order to perform duties as required by law and for the benefit of providing services to shareholders to attend the shareholders' meeting. The shareholders will be protected by the Privacy Notice for BLA Shareholders as in the attachment 11, page 78-81.
- The company will record video and sound throughout the shareholders' meeting period. After the meeting, the company will publish the tape recording of the meeting as a clip file within 14 days on the company's website at www.bangkoklife.com, section of Investor Relations under the topic "Shareholders' Meeting", for shareholders who did not attend the meeting and investors to acknowledge.
- In the event that, the proxy form is not affixed with a duty stamp in the amount of 20 baht, the company will facilitate the affixing of the duty stamp for the shareholders who submit it for registration.

Any questions or problems regarding the pre-registration, registration or assessments to the system technical problem for attending the Annual General Meeting of Shareholders, please contact

1. Quidlab Co., Ltd., E-mail: info@quidlab.com, Telephone 02 013 4322 and 080 008 7616 or
2. Company Secretary Section, Bangkok Life Assurance Pcl., E-mail: companysecretary@bangkoklife.com, Telephone 02 777 8845, Company hours 08.30 a.m. - 5.00 p.m. from March 11, 2026 - April 8, 2026 until the end of the meeting., (except Saturday - Sunday or public holidays)

**Procedures for attending the 2026 Annual General Meeting of Shareholders
Bangkok Life Assurance Public Company Limited**





Quidlab E-Meeting & Voting System
User's Manual
Document Registration System

Introduction

Quidlab E-meeting & Voting System does not require any special application to install. It is a very easy to use system and does not require any special skills. We value your privacy & time and make the document uploading system easy for you without asking for details which are not needed so you can quickly complete the process. You can use any latest updated version of browser e.g. Google Chrome, Microsoft Edge, Apple Safari, Firefox etc. You can also use a computer, laptop, tablet, or phone.

Please refer to E-meeting invitation for link or QR Code for document uploading which will be like <https://subdomain.quidlab.com/registration/>

Login & Documents Uploading

1. Scan QR Code provided or type URL in browser to upload documents. You will be taken to the document registration system portal as shown below.



ระบบนำส่งเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting
Document Registration System for E-Meeting

บริษัท ควิดแลบ จำกัด
 Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568
 The 2024 Annual General Meeting of the Company's shareholders which will be held on Tuesday, 29th April 2025, at 16:00 hrs

[ภาษาไทย](#) [English Manual](#)

เลขทะเบียนผู้ถือหุ้นทั้งหมด
 Shareholder's Registration No.

เลขประจำตัวประชาชน / ทะเบียนนิติบุคคลเลขที่ / หมายเลขพาสปอร์ต
 ID Card Number / Legal entity registration number / Passport Number

Accept terms

หมายเหตุ : เอกสารลงทะเบียนที่ส่งทางอีเมลหรือโทรศัพท์ กรณีมาด้วยตนเองหรือมอบอำนาจ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม
 Note: Please refer to invitation letter for meeting to get a list of document to be uploaded in case of coming in person or proxy

หมายเหตุ : หากต้องการความช่วยเหลือในการส่งเอกสาร กรุณาติดต่อ บริษัท ควิดแลบ จำกัด เบอร์โทร 02-0134322 อีเมล : info@quidlab.com
 Note: If you need assistance submitting document please contact Quidlab at Phone: 02-013-4322 Email : info@quidlab.com

[นโยบายความเป็นส่วนตัว นโยบายการคุ้มครองข้อมูลส่วนบุคคล นโยบายการใช้งานโปรแกรม](#)
[Quidlab Privacy Policy, Data Protection Policy & Terms of Use](#)

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[Quidlab Information Security Management Policy](#)

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- Fill in your shareholder's registration number and ID Card Number. This information shall be exactly same which are provided to the company's shareholder registrar. In case you don't know these, please get in touch with the company or registrar.

***If you do not know the exact information, please contact the company organizing the meeting or the securities registrar directly.**

- After filling out the details, please click the check mark in the Accept Terms box, then click on Submit.
- If the information is correct, you will be allowed to upload documents, and a screen as below will be presented.



ระบบนำเสนอเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting Document Registration System for E-Meeting

บริษัท ควิดแล็บ จำกัด
Quidlab Co., Ltd.

การประชุมสามัญผู้ถือหุ้นประจำปี 2568
The 2024 Annual General Meeting of the Company's shareholders which will be held on Tuesday, 29th April 2025, at 16:00 hrs

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อีเมล (Email address)
name@example.com

หมายเลขโทรศัพท์ (Phone Number)
Phone Number

เข้าร่วมประชุม (Attend meeting): มาด้วยตนเอง (Person) รับมอบฉันทะ (Proxy) มอบฉันทะให้กรรมการอิสระ (Director Proxy)

ผู้ถือหุ้นที่เป็นบุคคลธรรมดา

- สำเนาบัตรประชาชน หรือสำเนาเอกสารอื่นซึ่งออกโดยหน่วยงานราชการ ที่ยังไม่หมดอายุหรือลงนามรับรองสำเนาถูกต้อง

ผู้ถือหุ้นที่เป็นนิติบุคคล

- หนังสือมอบอำนาจหรือหนังสือมอบฉันทะที่ลงลายมือชื่อ
- หนังสือรับรองการจดทะเบียนนิติบุคคลของผู้มอบฉันทะซึ่งลงลายมือชื่อรับรองสำเนาถูกต้อง

อัปโหลดไฟล์ (Upload files): สามารถแนบได้เฉพาะ jpg, png, gif, pdf เท่านั้น
สามารถแนบได้สูงสุด 5 ไฟล์เพช (ขนาดไฟล์ไม่เกิน 5MB)

Choose files to upload

หมายเหตุ : เอกสารลงทะเบียนที่ส่งสำหรับการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือรับมอบฉันทะ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม
Note: Please refer to invitation letter for meeting to get a list of document to be uploaded in case of coming in person or proxy

หมายเหตุ : หากต้องการความช่วยเหลือในการส่งเอกสาร กรุณาติดต่อ บริษัท ควิดแล็บ จำกัด เบอร์โทร 02-0134322 อีเมล : info@quidlab.com
Note: If you need assistance submitting document please contact Quidlab at Phone: 02-013-4322 Email : info@quidlab.com

[นโยบายความเป็นส่วนตัว นโยบายการคุ้มครองข้อมูลและเงื่อนไขการใช้งานของระบบ
Quidlab Privacy Policy, Data Protection Policy & Terms of use](#)

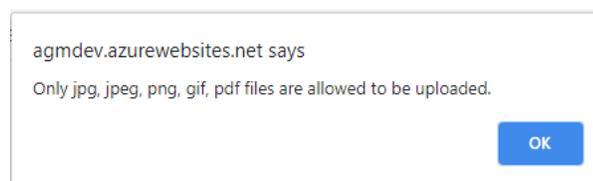
[นโยบายความปลอดภัยของข้อมูล Quidlab
Quidlab Information Security Management Policy](#)

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5. Fill the following details (all the below information is needed for successful registration):
 - a. Email address where you want to receive username & password for joining E-meeting.
 - b. Telephone number in case the company wants to get in touch with you.
 - c. Upload documents as specified by the company as indicated in the invitation letter.
 * Please note the required documents may differ from company to company and different documents may be required for joining in Person or Proxy or Director Proxy.
 - d. The system allows you to upload a maximum of 5 documents each time with each document not more than 5MB. Only jpg, png, gif & pdf files are allowed.
 - e. In case you choose a proxy, you must also enter proxy name, ID number of the proxy and type of proxy e.g. A, B or C.
6. Once you have added details you can submit documents by clicking on the Submit button, you will get an alert for successful submission as shown below:



Or with the error Message indicating reason in case, you get an error message which is not self-explanatory then get in touch with us.



7. After successful submission, the following screen will be presented. In case you need to add more documents, you can submit more at this time.



ระบบนำส่งเอกสาร สำหรับการประชุมผ่านสื่ออิเล็กทรอนิกส์ E-Meeting Document Registration System for E-Meeting

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[คู่มือภาษาไทย](#)

[English Manual](#)

ส่งเอกสารเรียบร้อยแล้ว Data Registered.

ขณะนี้เอกสารของคุณอยู่ระหว่างการพิจารณา
Your documents are under consideration. Please check again later.

คุณสามารถส่งเอกสารเพิ่มเติมได้หากต้องการ
You have already submitted documents, you can add more documents if you wish.

อัปโหลดไฟล์ (Upload files): สามารถแนบได้เฉพาะ jpg, png, gif, pdf เท่านั้น
สามารถแนบได้สูงสุด 5 ไฟล์เท่านั้น (ขนาดไฟล์ไม่เกิน 5MB)

Choose files to upload

Browse files

Submit Documents

หมายเหตุ : เอกสารลงทะเบียนที่ต้องทำการอัปโหลดไฟล์ กรณีมาด้วยตนเองหรือมอบอำนาจ สามารถดูรายละเอียด ตามที่ระบุไว้ในหนังสือเชิญประชุม
Note: Please refer to invitation letter for meeting to get a list of document to be uploaded in case of coming in person or proxy

หมายเหตุ : หากต้องการความช่วยเหลือในการส่งเอกสาร กรุณาติดต่อ บริษัท ควิดแลบ จำกัด เบอร์โทร 02-0134322 อีเมล : info@quidlab.com
Note: If you need assistance submitting document please contact Quidlab at Phone: 02-013-4322 Email : info@quidlab.com

[นโยบายความเป็นส่วนตัว](#) [นโยบายการคุ้มครองข้อมูลและเงื่อนไขการใช้งานของระบบ](#)
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Logout

8. Once finished, click on the Logout button to exit. You will also receive an email confirming the successful submission.
9. In case your documents are approved you will receive a separate email with username and password.
***Please only contact us or the company in case you do not receive username & password 24 hours before meeting time or as indicated in the invitation letter.**
10. In case the documents are not approved, you will receive an email with the reason from the company. You can login again to the document registration portal and upload the additional documents to rectify the cause.

Technical Support

If you face any technical difficulties in accessing the E-AGM system you can get in touch with Quidlab via telephone on +66-2-013-4322 or +66-800-087-616 or via email at info@quidlab.com, before contacting technical support.

When contacting technical support please provide full details of the problems faced, any error message.

received, type of device used, browser name and version etc.

Report a bug or security vulnerability

If you encounter problems send us an email to info@quidlab.com with the details of vulnerabilities or bug report

Registration form for electronic meeting

Made at

Date Month Year

I/We.....Nationality.....Residing at NoRoad.....

Sub district..... District.....Province..... Postal Code.....

E-mail address*.....Mobile Phone (for receiving OTP)*.....

As a shareholder of Bangkok Life Assurance Public Company Limited, holding a total number of
..... shares.

As a Proxy of Shareholder of Bangkok Life Assurance Public Company Limited whose name
is....., holding a total number of
..... shares.

I confirm to attend the meeting and vote at the 2026 Annual General Meeting of Shareholders on
Wednesday, April 8, 2026 at 9.30 hrs. via electronic meeting. Please send me the individual link to attend,
Username and Password.

Signed.....Shareholder/Proxy

(.....)

Remark: Please submit the completed Registration Form together with documents for registration and/or proxy
required prior to attend the meeting as detailed in the notice of the 2026 Annual General Meeting of
Shareholders as the attachment 8 and send the companysecretary section **within Friday, April 3, 2026**
via E-mail: companysecretary@bangkoklife.com or mail it to: Company Secretary, Bangkok Life
Assurance Public Company Limited, 1415 Bangkok-Nonthaburi Road, Wong Sawang Subdistrict, Bang
Sue District, Bangkok 10800, Thailand.

Electronic Conference System Manual



<https://quidlab.com>



Quidlab E-Meeting & Voting System
User's Manual
Conferencing Option

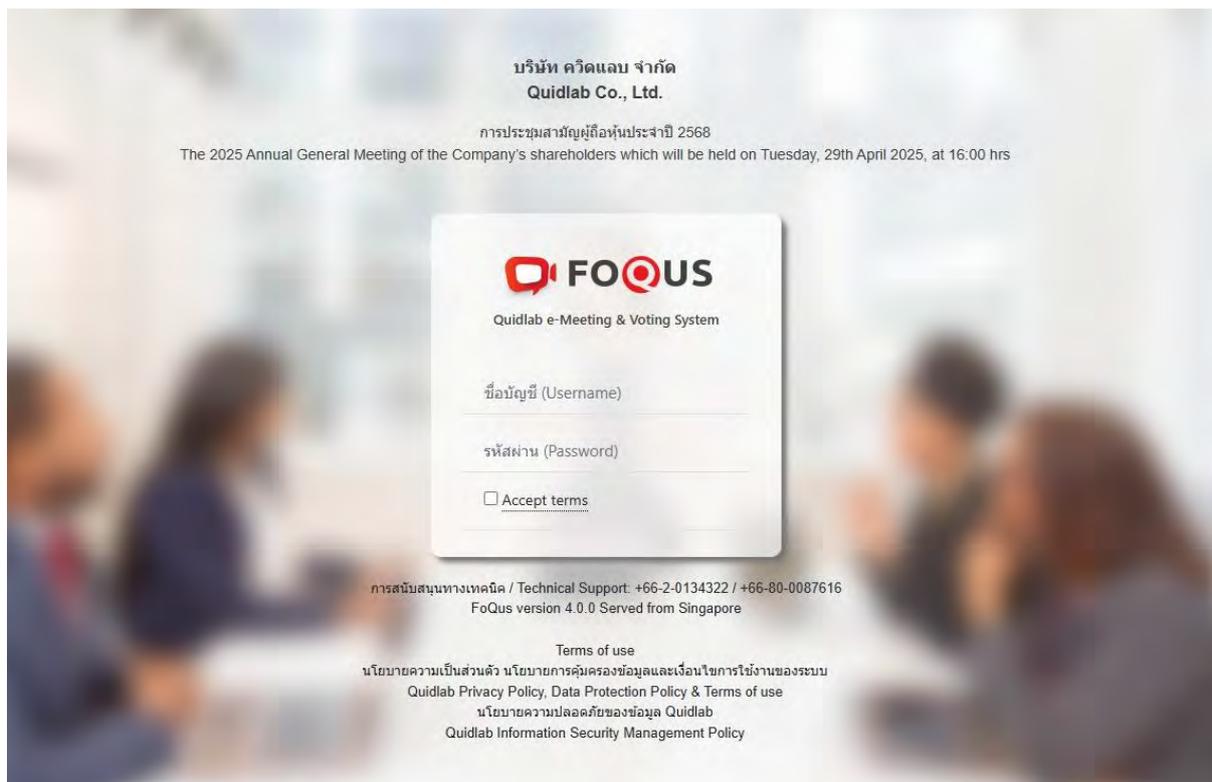
Introduction

Quidlab E-meeting & Voting System does not require any special application to install. It is a very easy to use system and does not require any special skills. You can use any latest updated version of browser e.g. Google Chrome, Microsoft Edge, Apple Safari, Firefox etc. You can also use a computer, laptop, tablet or phone.

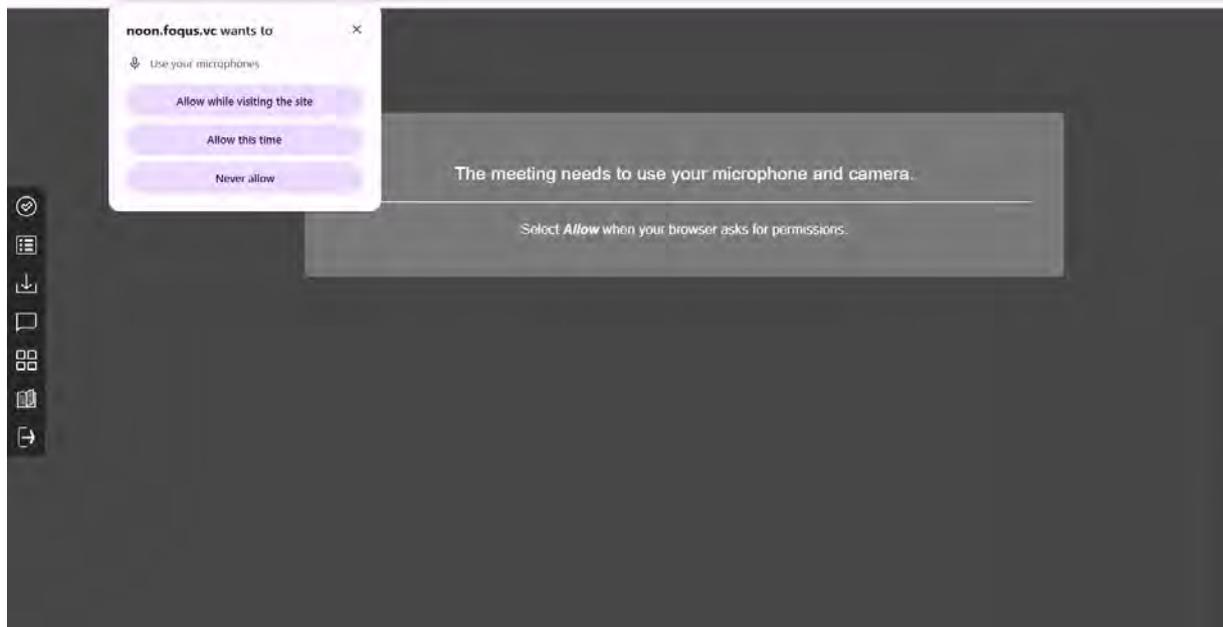
You will receive an email with username and password. This username and password are valid only for E-Meeting or E-Meeting of company stated in the email. Email also contains a link to join the meeting like <https://quidlab.foqus.vc> (Example Only)

How to Login

1. Click on the link in email or type URL in browser. After clicking you will be taken to E-Meeting website
2. Enter your username & password
3. Click Accept Terms, then click Login button to join the meeting



4. If the username and password are correct you will be granted access, and a screen will be presented.
5. You may be asked to allow camera and microphone permissions when you join meeting or when you start the camera and microphone (if you do not grant permission, you can still join the meeting however you may not be heard or seen by other people in case you need to ask questions using microphone).

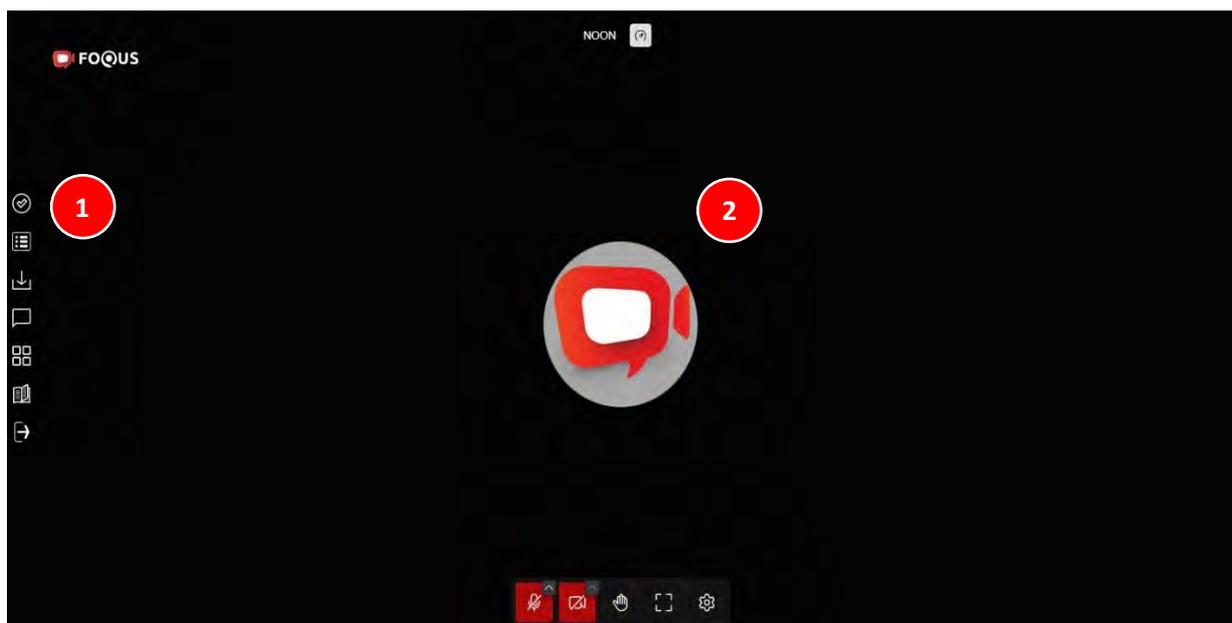


6. Once permission is granted you will be able to see other participants. Depending on meeting requirements you may be able to see all or only some of the participants who have their camera on.

How to Navigate

The E-Meeting system has the following parts which can be navigated by menu located on the left side of the screen (1).

Other users of E-Meeting will be shown in this section (2).



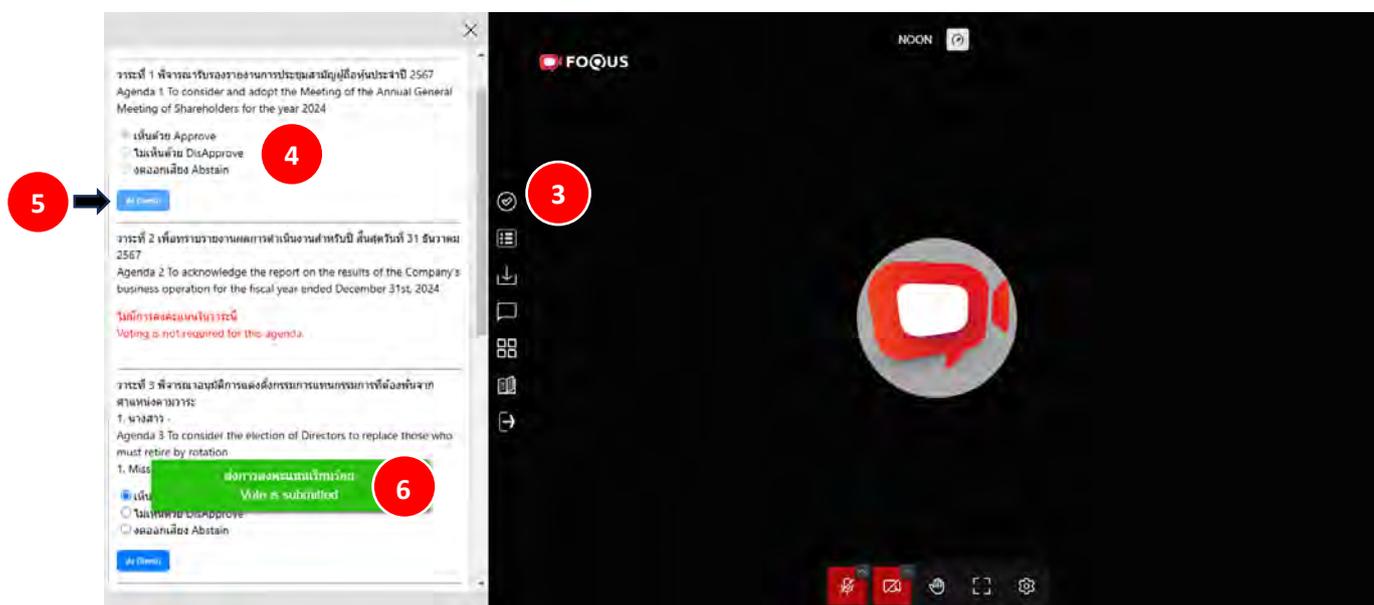
Quidlab Co., Ltd.

Vote Menu

Once you click on Vote menu (3), you can navigate to the Voting section to cast your vote. You can see all agendas listed here and can cast your vote any time till the time if Agenda is not closed. Once Agenda has been discussed and closed you cannot change your vote. (This Agenda has been closed cannot vote)

There is a separate Send Button for each agenda. You must click on the radio button (4) to choose, “Approve”, “Disapprove” or “Abstain” and then click Send (5).

Once your vote is submitted you will be notified by a pop-up alert message. Voted is submitted (6).



Quorum & Voting Results

You can check quorum and results by clicking on Voting Results Button (7) any time, votes will be displayed only after agenda is closed.

Quidlab Co., Ltd.

Quorum

	ผู้ถือหุ้น / ราย Shareholders	จำนวนหุ้น / โหวต Total Shares / Votes
จำนวนผู้ถือหุ้นทั้งหมด Total Shareholders	110	95,546,140
ผู้ถือหุ้นที่เข้าร่วมประชุม Shareholders attended	1	93,000
ผู้แทนออกนามของผู้ถือหุ้น Proxies Attended	0	0
รวมจำนวนผู้ถือหุ้นทั้งหมด Shareholders & Proxies	1	93,000
ผลเป็นร้อยละ (%) Percentage (%)		0.0973%

วาระที่ 1 พิจารณาให้ชอบด้วยกฎหมายการรับและแต่งตั้งผู้ถือหุ้นประจำปี 2567
Agenda 1 To consider and adopt the Meeting of the Annual General Meeting of Shareholders for the year 2024

	จำนวนหุ้น Share	ผลเป็นร้อยละ Percentage
เห็นชอบ Approved	93,000	100.0000%
ไม่เห็นชอบ Disapproved	0	0.0000%
งดออกเสียง Abstained	0	
บัตรเสีย		

Download Documents

You can download company provided documents, if any e.g., Annual Report, Company presentation etc. by clicking on Download button (8).

Download

ถามคำถาม
Discussion

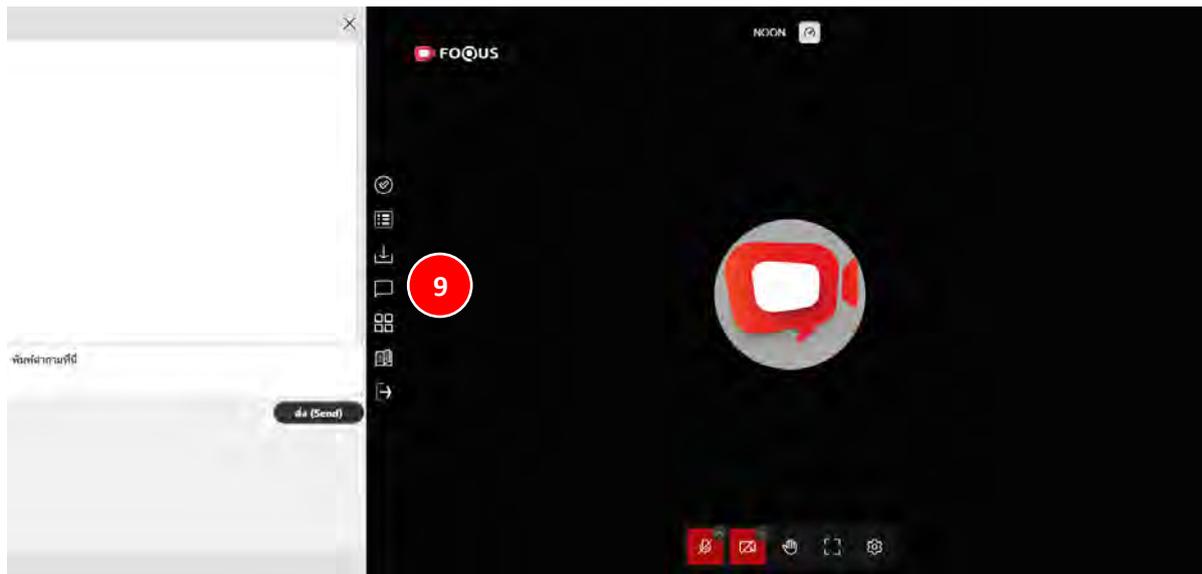
ดาวน์โหลด
Download

โปรดลงทะเบียน

Asking Question

Asking Question - by Message

Click on the Ask Question button (9) to navigate to Ask Question chat screen. You can type your message in the textbox then click send to send question

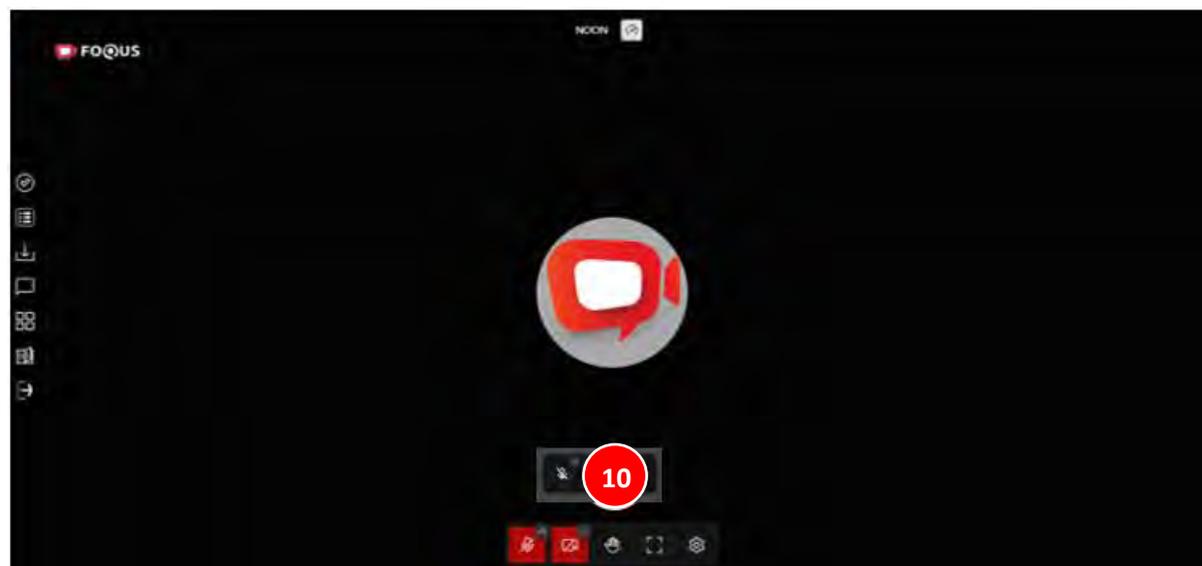


- The question will be sent directly to the company officers, they can see all questions, but you will only see your own question.
- The company cannot reply through chat box to the question. The questions must be answered through the voice only.

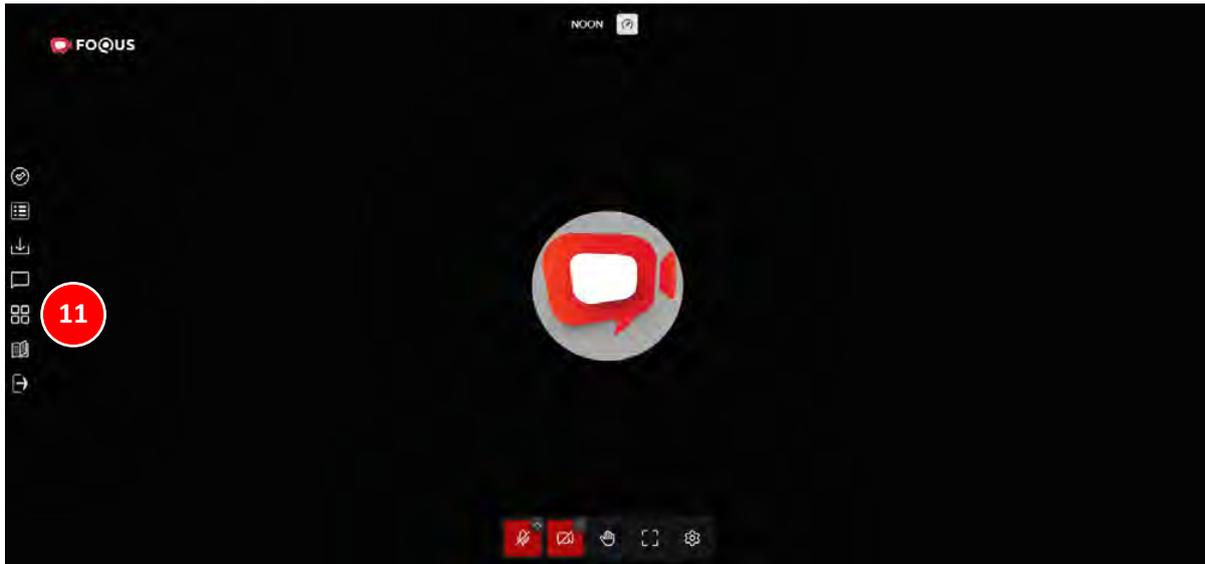
Asking Question - by Voice

Clicking on the Hand Button (10), and then waiting for the company approval. Once your request is approved, the director or company officer will ask you to unmute your microphone and ask your question. (You may also turn on your camera if required).

(This Option is available only in the meeting where the camera and microphone access are allowed for users.)

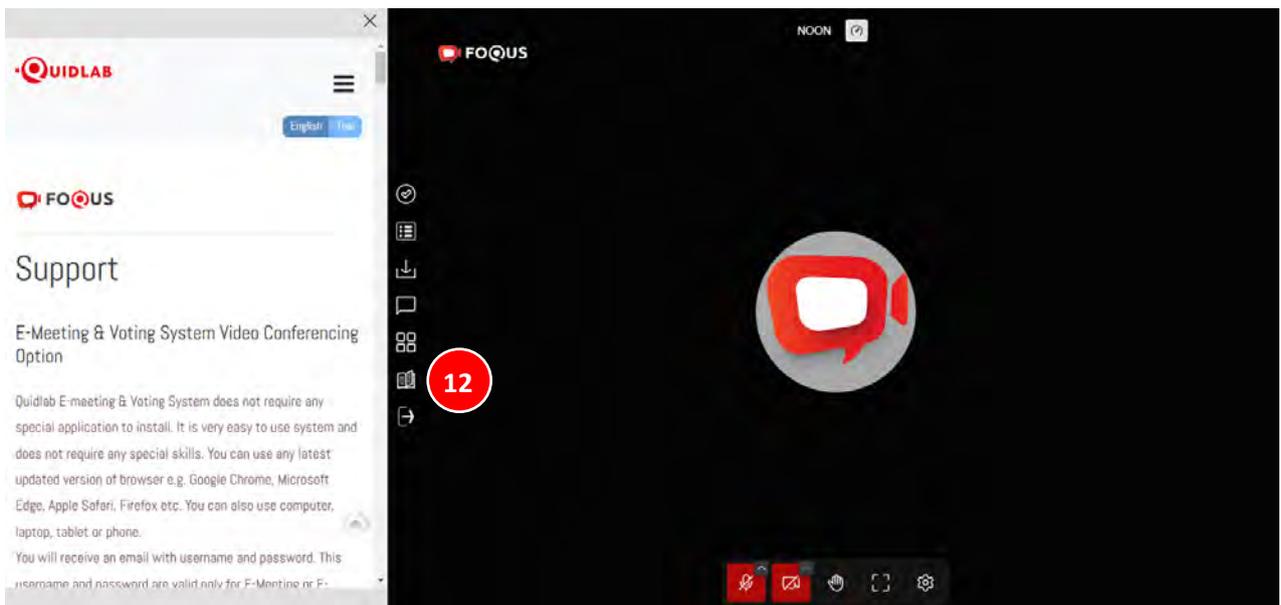


Icon 4 small squares (11) You can choose to watch in a single window to see active speaker in full screen. or multiple windows showing thumbnails of all presenters who have their camera on.



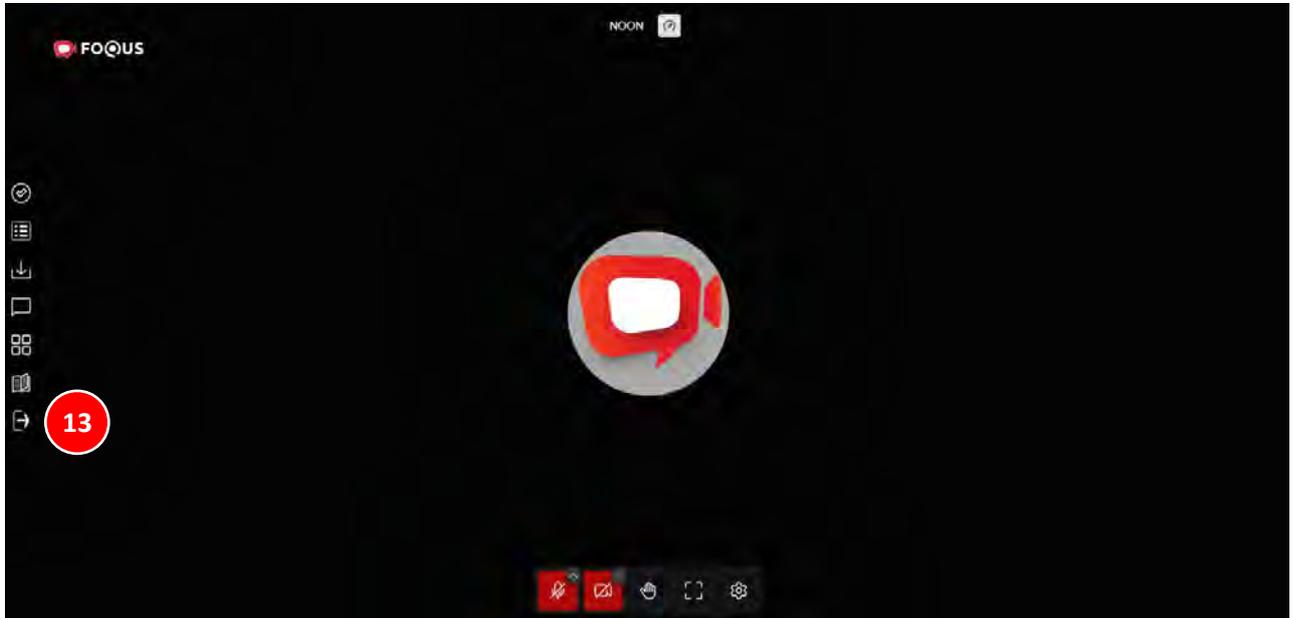
System user manual download menu

To see the manual, you can click on this icon (12).



Logout

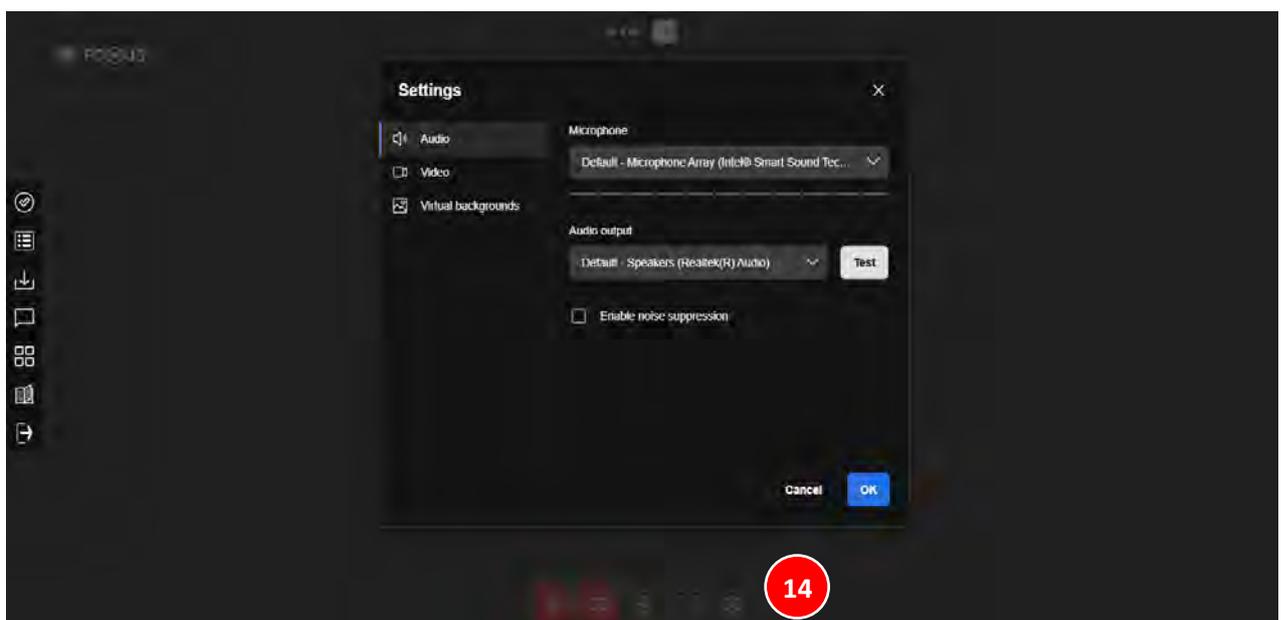
To Logout click on Logout Button (Logout) (13).



Settings

You can change your camera and microphone settings by clicking on Settings button (14).

This option is available only if camera and microphone access is allowed



Technical Support

If you see the problem accessing the E-Meeting system you can contact Quidlab at via telephone on 080-008-7616 or 02-0134322 or email at info@quidlab.com

Before contacting technical support, please read the Frequently Asked Questions (FAQ) below which may solve your issue. We recommend that you use a computer (PC) or notebook (Laptop).

- The internet used must be stable and strong enough because the meeting runs for more than 1 hour.
- We recommend to keep your microphone muted & camera off when not talking so other users are not disturbed during meeting.
- When contacting technical support please provide full details of problem, any error message received, type of device used, browser name and version etc.

Minimum System Requirements

Bandwidth	System uses simulcast hence automatically manages video quality or turns off some of videos if bandwidth is low, however for good conference a 5 Mbps bandwidth is recommended.
Video quality	720p
CPU	Video conferencing requires high CPU power, Intel Core i3 or equivalent
Memory	at least 4 GB
Ports	Following ports must be opened for outbound traffic if blocked at firewall
TCP	80 & 443, 5349
UDP	10000

Frequently Asked Questions (FAQ)

Question : Why can't I click a link in my email?

Answer: Some email software may show links as text only. You can copy URL then open in browser Chrome / Safari

Question: I cannot login?

Answer: check the correct username & password provided. Please check if you are copying and pasting username & password correctly. In the most frequent cases, the trailing space for the username and password is copied.

Question: I'm out of the system very often?

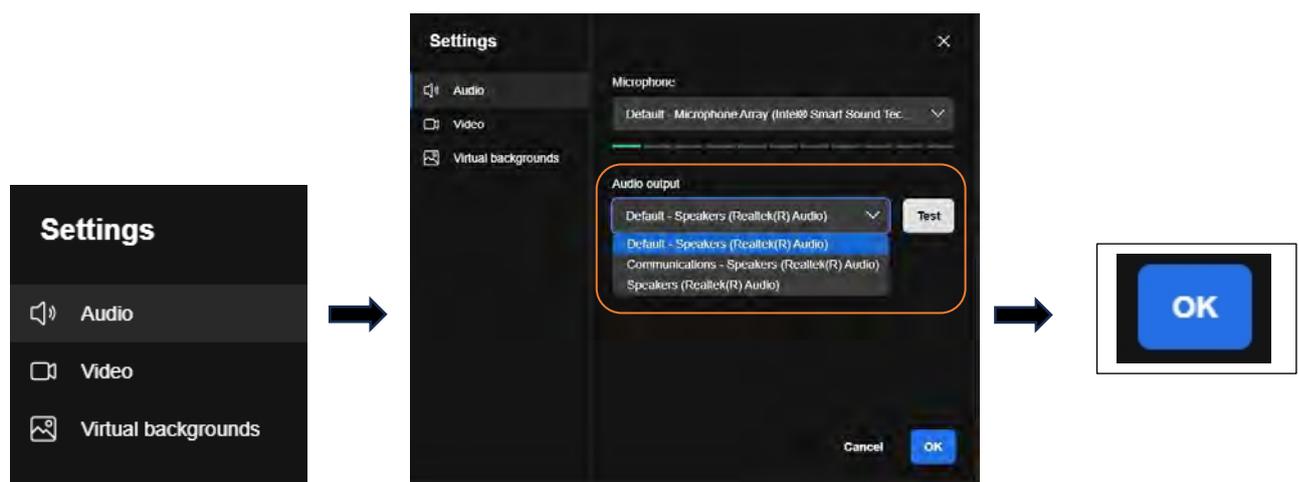
Answer: The internet used must be stable and strong enough because the meeting runs for more than 1 hour / weather conditions may affect the network signal you are using. If you are using WiFi there can be packet drops.

Question: Using headphones/headphones, I can't hear the sound at all. (both bluetooth and wired headphones)

Answer: Please check the volume on your mobile phone or computer to see if it is muted or not.

If you have already checked the sound level, but still haven't heard any sound. Please check that your headphones are connected to the conference system or connected to other devices. You can check as follows:

Go to the meeting system page, press on the mark.  set up / Setting → Audio → Audio output Press to select the name of your headphones and press OK.



Other Questions:

Other login issues can be due to network issue, no internet connection or other business rules (company may allow you to login only for example 1 hour before, you are login too late and meeting may have already been finished etc.), which are alerted to user and are self-explanatory.

Question: I can login but get automatically logged out?

Answer: For security reasons each user can login only on one device and if you try to login on another device or different browser on same computer previous login will get logged out automatically. Do not share your username & password with another person.

Question: My voting options are locked, not present for some or all of agendas.

Answer: There are some business rules which can prevent voting and are clearly marked under each agenda for your reference and are self-explanatory, some common cases are as follows:

- The agenda does not require voting and is for acknowledgement only.
- The agenda is already closed hence it gets locked, and you cannot change vote.
- You logged in late and some of the agendas were already voted.
- A proxy form B was sent which has already been voted and does not allow you to change vote.

Question: Do I have to wait for agenda to be discussed before I can cast my vote? or Do I have to wait till the end of the meeting?

Answer: You can cast your votes any time after login and all votes will be recorded. You can also change your vote till the time agenda is not closed by company officers. Once the agenda is closed you cannot change your vote.

Question: My voting or other windows shows “Connection failed. Please log out and log in again” what should I do?

Answer: If the internet connection to voting server is lost you may get this message, you can logout and login again to restore connection.

Question: Will it affect my voting if I logout and login again?

Answer: When you login for the first time the system marks your votes as Approved however you can change your vote any time, even if you logout and login again. Login in and logout several times does not affect your previously cast votes.

Question: I have another technical question?

Answer: Please get in touch with us. 080 -008-7616 or 02-0134322 or via email: info@quidlab.com

Question: How to report a bug or security vulnerabilities?

Answer: If you encounter problems send us an email to info@quidlab.com with the details of vulnerabilities or bug report.

Privacy Notice for BLA Shareholders

Bangkok Life Assurance Public Company Limited (hereinafter referred to as "the Company" or "we") places great importance on protecting your personal data as a shareholder, including in cases where you act as a proxy or authorized representative of a shareholder (hereinafter referred to as "representative"). To ensure that your personal data is protected and processed in accordance with the Personal Data Protection Act B.E. 2562 (2019), this Privacy Notice is established to inform you of the details regarding the processing of your personal data that may occur, as well as to inform you of your rights concerning your personal data and the channels to contact us.

Section 1 Purposes of Processing Personal Data

The Company may collect, use, or disclose your personal data based on the following legal basis and purposes:

No.	Purpose	Legal Basis
1.1	To manage shareholder registers, proxy appointment, and other related matters for shareholders in compliance with laws relating to public limited companies and securities and exchange etc., and to record meetings and prepare meeting minutes to be submitted to relevant agencies such as the Stock Exchange of Thailand.	Legal Obligation Basis
1.2	To pay dividends to shareholders and repay principal amounts.	Legal Obligation Basis Contractual Basis
1.3	To organize and manage shareholder meetings, including registration, vote recording, data analysis, activity preparation, event coordination, and shareholder facilitation services etc.	Legitimate Interest Basis
1.4	To record images, audio, and/or video during meetings for the purpose of broadcasting meetings via the Company's website and other communication channels.	Legitimate Interest Basis
1.5	To create databases of operations related to investor relations activities, shareholder privileges, opinion surveys, related communications, and analysis or improvement of the Company's operations.	Legitimate Interest Basis
1.6	To ensure risk management and internal control, audit supervision, corporate governance, and internal organizational management.	Legitimate Interest Basis
1.7	To establish, comply with, exercise, or defend against legal claims, litigation proceedings, and enforcement of legal actions.	Legitimate Interest Basis
1.8	To comply with laws, orders from agencies, independent agencies, or competent authorities, including compliance with subpoenas, court orders, requests from police officers, prosecutors, and government agencies, and reporting or disclosing information to government agencies or independent agencies.	Legal Obligation Basis
1.9	To manage health and safety for your protection.	Vital Interest Basis

Section 2 Personal Data Collected

2.1 Sources of Data

Direct Collection of Personal Data	Collection of Personal Data from Other Sources
The Company collects your personal data by directly requesting it from you, such as through forms specified by us, direct information requests, or by requesting submission of documents containing your personal data.	The Company collects your personal data from other sources to achieve the purposes specified in Section 1, such as data from Securities Registrars or Thailand Securities Depository Company Limited.

2.2 Categories of Personal Data

Data Category	Examples
Identity Data	Name, surname, national ID number, passport number, date of birth, gender, age, nationality, signature, name change information, photographs and moving image.
Contact Data	Address, telephone number, email address, and electronic account information.
Financial Data	Bank account number (used for dividend payments, principal and/or interest payments), and share numbers.
Communication Data	Records of images or audio when contacting the Company.
Other Personal Data	Occupation, opinions, or suggestions.

2.3 Sensitive Personal Data

The Company has no intention of processing "religion" and "blood type" data, which constitute sensitive personal data that appear on your national ID card copies, for any specific purpose. If you provide us with a copy of your national ID card, please conceal such data. If you have not concealed the aforementioned data, we wish to inform you that we do not have a policy for the collection or use of personal data.

However, during the processing of shareholders' personal data, certain activities may require additional sensitive personal data. We will inform you and obtain your express consent before collecting such sensitive personal data.

Section 3 Personal Data Retention Period

The Company will retain your personal data for the period necessary to fulfill the purposes for which the personal data is collected, used, or disclosed as specified in this Notice. The criteria used to determine the retention period include:

1. The period during which we have a relationship with you; and/or
2. The period during which we provide benefits to you; and/or
3. The period required for legal compliance or pursuant to statutory limitation periods for the establishment of, compliance with, exercise of, or defense against legal claims.

Section 4 Data Disclosure

No.	Third Parties to Whom Information May Be Disclosed
4.1	Subsidiaries, affiliated companies, and group companies to support us in achieving the purposes specified in Section 1.
4.2	Government agencies, regulatory bodies, or other agencies as required by law, including officials exercising legal authority, such as courts, police, the Securities and Exchange Commission, and the Revenue Department.

No.	Third Parties to Whom Information May Be Disclosed
4.3	Representatives, contractors, subcontractors, and/or service providers for operational purposes, such as shareholder event organization and facilitation service providers, shareholder meeting service provider, auditors, lawyers, legal advisors, and financial institutions appointed as financial advisors.
4.4	Banks responsible for disbursing payments to shareholders.
4.5	Securities Registrars.

Section 5 International Transfer of Personal Information

Your personal data may be transferred, stored, or processed in other manners by the Company or sent to any person or agency which may be located or provide services in Thailand or outside Thailand. Where required by applicable laws, we may request your consent for the transfer of such data to the third parties specified above outside Thailand. Your personal data will be transferred to locations that provide an adequate level of protection for the integrity and security of such personal data.

Section 6 Your Rights as a Data Subject

As a data subject, you have the rights specified under the Personal Data Protection Act B.E. 2562 (2019). You may exercise these rights through the channels specified by the Company in Section 8.

No.	Rights	Description
6.1	Right to Be Informed	You have the right to be informed about the processing of your personal data, including the nature of the personal data, the purposes for processing, the retention period, and the persons with whom we may share such data.
6.2	Right of Access	You have the right to request access to and obtain copies of your personal data held by us, subject to appropriate identity verification procedures.
6.3	Right to Rectification	You have the right to request that we update or correct your personal data to ensure it remains accurate, up to date, complete, and not misleading.
6.4	Right to Erasure	You have the right to request that your personal data be deleted, destroyed, or anonymized.
6.5	Right to Restrict Processing	You have the right to request suspension of the use of your personal data as permitted by law.
6.6	Right to Data Portability	You have the right to request the transfer of your personal data to another data controller, except where this is not technically feasible.
6.7	Right to Object	You have the right to object to the collection, use, or disclosure of your personal data as permitted by law.
6.8	Right to Withdraw Consent	Where we have requested your consent for the processing of personal data, you have the right to withdraw such consent provided to us, unless such withdrawal is restricted by law or contract that benefits you. However, withdrawal of consent will not affect the lawful processing of your personal data to which you have already consented.
6.9	Right to Lodge Complaint	You have the right to lodge a complaint with the competent authority under the Personal Data Protection Act B.E. 2562 (2019) if the Company violates or fails to comply with the provisions of the said Act.

Section 7 Changes to Privacy Notice for Shareholders

The Company reviews this Notice regularly. Should we make any changes or amendments to this Notice, the current version will be posted on our website. Please visit our website at <https://www.bangkoklife.com> to ensure you are informed of current personal data processing practices. In certain cases, we may notify you about personal data processing through other means.

Section 8 Identity of your Data Controller

Bangkok Life Assurance Public Company Limited, which operates the life insurance business. In the event that the Company determines the purposes and means of processing your personal data, the Company shall be deemed a Data Controller in accordance with applicable law.

Section 9 Channels for Exercising Rights under the Personal Data Protection Act B.E. 2562

You may exercise your rights through the customer service counter at the Company's head office or by email at customercare@bangkoklife.com. For further information, you may contact the Customer information Service Center (Contact Center) at Tel. 02-777-8888. The Company may request additional information from you for the purpose of identity verification and to facilitate the handling of your request.

Section 10 Contact Information

10.1 Company and Data Protection Officer Contact Information

Company Title	Bangkok Life Assurance Public Company Limited
Address	1415 Krungthep-Nonthaburi Road, Wong Sawang Subdistrict, Bang Sue District, Bangkok 10800
Company Website	https://www.bangkoklife.com/th/Investor/Contact
the Customer information Service Center (Contact Center)	02-777-8888
Company Secretary Section	02-777-8845
Data Protection Officer	Head of Compliance Office dpo@bangkoklife.com

10.2 Competent Authority Contact Information

If you wish to lodge a complaint or believe that the Company has not satisfactorily addressed your concerns, you may contact the Personal Data Protection Commission (PDPC) at 120 Moo 3, 5th-7th Floor, Government Complex Commemorating His Majesty the King's 80th Birthday Anniversary (Building C), Soi Chaeng Watthana 7, Chaeng Watthana Road, Thung Song Hong Subdistrict, Lak Si District, Bangkok 10210.

56-1 one report for the year 2025 (QR Code)

The Thailand Securities Depository Co., Ltd., as a securities registrar under the Stock Exchange of Thailand, has developed a system which allows SET Listed Companies to send to the shareholders documents and 56-1 One report for the year 2025 in the form of electronic via (QR Code), thus allow the shareholders to access the information conveniently. Shareholders can download the aforementioned documents from the QR Code and as shown in the registration form according to the following steps.



For iOS System

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

Remark: If the notification does not appear on the mobile phone, the QR Code can be scanned with other applications such as QR CODE READER, Facebook or Line

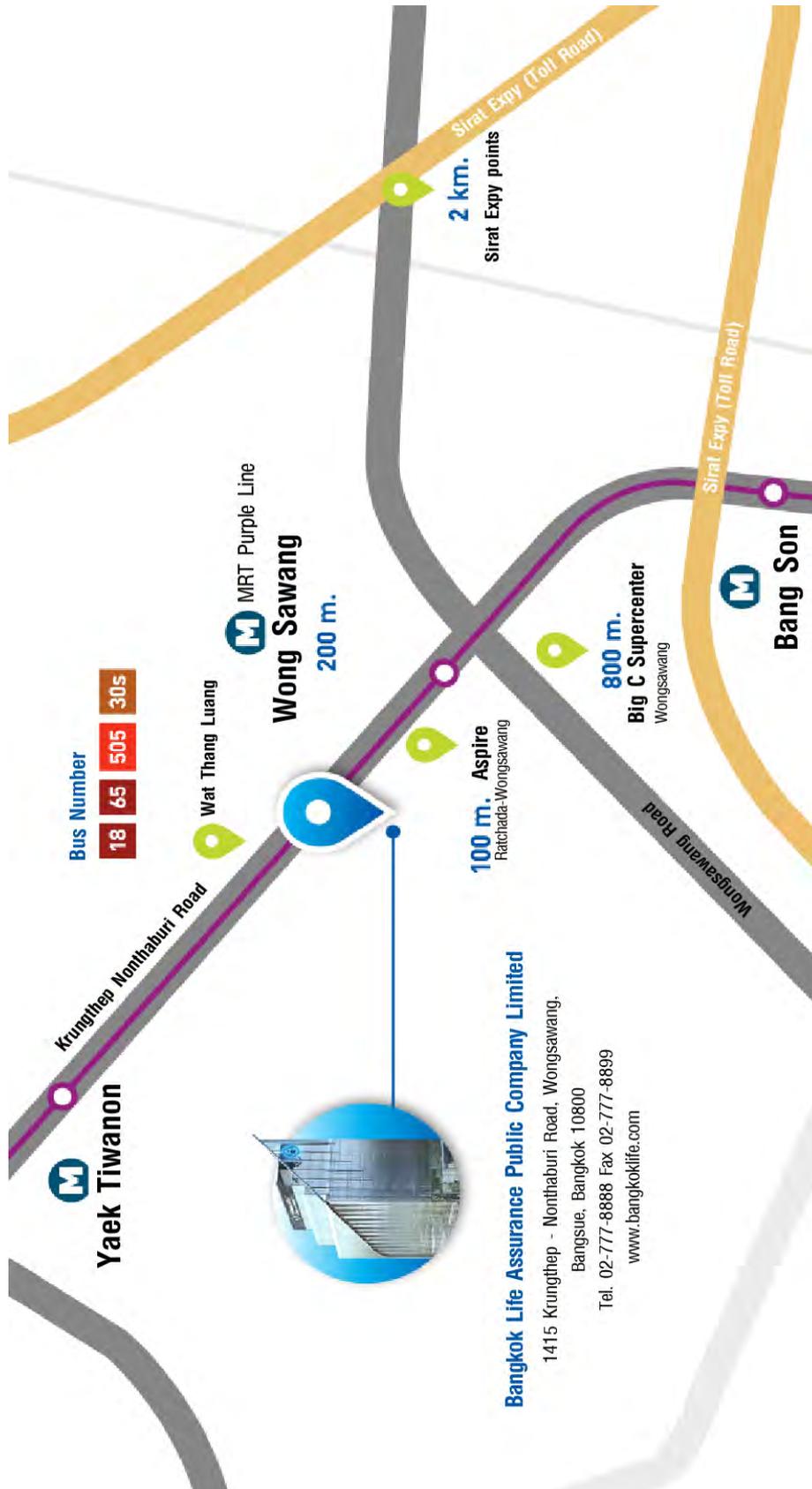
For Android System

1. Open applications such as QR CODE READER, Facebook or Line

How to scan the QR Code with Line application

- 1.1 Open Line application and click on "Add friend"
 - 1.2 Choose "QR Code"
 - 1.3 Scan the QR Code
2. Scan the QR Code to access documents

**Map of the Annual General Meeting of Shareholders Venue
Bangkok Life Assurance Public Company Limited**



Traveling Route

1. By Bus

- Krungthep – Nonthaburi Road Bus, Number 18, 30, 2-2, 2-33

2. By MRT

- Get off at Wongsawang Station, Exit 1 (distance of about 100 meters)

Note : for more information of traveling to Bangkok Life Assurance Pcl. please dial 0 2777 8888