

Minutes of the 2026 Annual General Meeting of Shareholders
JMT Network Services Public Company Limited

The Annual General Meeting of Shareholders for the year 2026 was held on April 9, 2026, at 11:00 a.m. at the Meeting Room, 2nd Floor, Building B, Jaymart Group Holdings Public Company Limited, No. 189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240.

A total of 5 directors, out of 7 directors, attended the Meeting either in person at the meeting venue or via electronic means, representing 71.43 percent of the total number of directors.

Directors present at the meeting were listed as follows:

1. Mr. Adisak Sukumvitaya Chairman of the Board
(Attended the meeting in person at the meeting venue)
2. Mr. Piya Pong-acha Director/ Nomination, Remuneration, Corporate
Governance, and Sustainable Development Committee
(Attended the meeting in person at the meeting venue)
3. Mr. Sutthirak Traichira-aporn Director/ Chief Executive Officer
(Attended the meeting in person at the meeting venue)
4. Mr. Somsak Athisaitrakul Independent Director/ Chairman of the Nomination,
Remuneration, Corporate Governance, and Sustainable
Development Committee
(Attended the meeting via electronic means)
5. Mr. Kanchit Kawachat Independent Director/Risk Management and Audit
Committee (Attended the meeting via electronic means)

Two directors were unable to attend the Meeting, as follows:

- (1) Mr. Rerngchai Inkapakorn, Chairman of the Audit and Risk Management Committee, who was unable to attend the Meeting due to an important overseas engagement, and therefore requested leave of absence. In this regard, Mr. Somsak Athisaitrakul, a member of the Audit and Risk Management Committee, was assigned to clarify and respond to shareholders' enquiries on matters relating to the Audit and Risk Management Committee on his behalf at this Meeting.
- (2) Ms. Yuwadee Pong-acha, who requested leave of absence due to health reasons and was therefore unable to attend the Meeting.

Executive present was listed as follows:

1. Mr. Wongsakorn Kittittrakulkarn Chief Financial Officer / Company Secretary
(Attended the meeting via electronic means)

Other Attendees:

1. Ms. Narissara Chaisuwan The auditor from EY Office Company Limited
(Attended the meeting in person at the meeting venue)
2. Ms. Saranya Pludsri The auditor from EY Office Company Limited
(Attended the meeting in person at the meeting venue)
3. Ms. Ployjuta Sucanthamal The auditor from EY Office Company Limited
(Attended the meeting in person at the meeting venue)
4. Mr. Preetiporn Limaksorn The legal consultant of Thep Company Limited
(Attended the meeting via electronic means)

Meeting Preliminaries

Mr. Panya Chutisiriwong, the Moderator of the Meeting, extended his greetings and welcomed the shareholders, the Board of Directors, the management team, and all attendees to the Annual General Meeting of Shareholders for the year 2026 of JMT Network Services Public Company Limited.

He informed the meeting that the Company currently has a registered capital of Baht 765,552,324, divided into 1,531,104,648 ordinary shares, and a paid-up capital of Baht 729,869,790.50, divided into 1,459,739,581 ordinary shares, with a par value of Baht 0.50 per share.

As of the Record Date for determining the shareholders entitled to attend the Annual General Meeting of Shareholders for the year 2026, which was March 4, 2026, the Company had a total of 20,796 shareholders.

The Company convened the 2026 Annual General Meeting of Shareholders in a hybrid format to facilitate equal access for all shareholders. Shareholders were able to attend the meeting via electronic means (E-AGM), with live broadcasting through the Zoom platform, a system that meets the standards, procedures, and conditions prescribed under the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and the Notification of the Ministry of Digital Economy and Society B.E. 2563 (2020) regarding Security Standards for Electronic Meetings.

In addition, shareholders were able to attend the meeting in person (Physical Meeting) at the Meeting Room, 2nd Floor, Building B, the Company's office located at No. 189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240, which served as the meeting venue. The Company had taken into consideration transportation convenience, including access to public transportation in front of the premises and adequate parking facilities for shareholders traveling by private vehicles. Appropriate staff support was also arranged to assist attendees throughout the meeting.

Prior to proceeding with the meeting agenda, the Moderator informed the meeting that the Company had arranged for audio and video recording of the meeting in the form of video media for the purpose of preparing the minutes of the meeting, as well as for public relations purposes through electronic and printed media.

In this regard, such recording of images and motion pictures may include images of attendees, as well as the identification of shareholders' names, in order to fulfill the purposes related to the conduct of the shareholders' meeting as determined by the Company.

Voting and Vote Counting at the Shareholders' Meeting

The Company would like to inform all shareholders of the procedures for casting votes and counting results for each agenda item as follows:

- Each shareholder is entitled to one vote per share, either held directly or by proxy. Voting ballots will be distributed upon registration. If you have not received your ballot, please contact the staff immediately.
- Shareholders participating via electronic means will not receive a physical voting ballot.
- For any agenda item, shareholders who wish to vote against or abstain must mark their ballot accordingly and raise their hand to allow staff to collect the ballot. The total number of "disagree" and "abstain" votes will be deducted from the total votes of all attendees. The remaining votes will be considered as approvals of the proposed resolution. If no objections or differing opinions are raised, the resolution will be deemed unanimously approved.
- Shareholders attending electronically should use the E-Voting tab to cast their votes within the allotted time (1 minute). After making a selection, a confirmation pop-up will appear; please click "Confirm" to submit your vote. For agenda items presented for acknowledgment only, voting will not be available.
- If you wish to change your vote, you may do so by selecting a new option before the voting session closes. Once voting has ended for an agenda item, no further votes or changes will be accepted.
- For mobile or tablet users, please switch from the Zoom application to the Chrome browser to access the E-Voting menu. After voting, return to the Zoom (E-Meeting) window to continue following the meeting. The Company will consolidate votes from both the E-Voting system and proxy forms submitted in advance.
- Shareholders or proxy holders who join the meeting starting from a particular agenda item will be eligible to vote from that agenda onward. If a shareholder with a voting ballot needs to leave the meeting during any agenda item, they should submit their completed ballot to the staff in advance to ensure their vote is counted.
- If a shareholder logs into the meeting but does not cast a vote for any agenda item, the system will automatically count the vote as in favor of the proposed resolution.

Meeting Resolutions and Vote Counting

The following criteria will be used to determine whether a resolution has been approved by the meeting:

- Agenda Items 1, 3, 4, and 7: Approval requires a majority vote of the shareholders present and casting their votes.
- Agenda Item 2: This item is for acknowledgment only; no voting is required.
- Agenda Item 5: Approval requires not less than two-thirds of the total votes of the shareholders present at the meeting.
- Agenda Item 6: Approval requires a majority vote of the shareholders present and casting their votes. *(Voting will be conducted on an individual basis for director appointments.)*

Spoiled Ballots

The following cases will be considered as spoiled ballots:

1. A ballot marked in more than one voting box.
2. A ballot that has been crossed out without the shareholder's signature next to the correction.
3. If a shareholder wishes to change their vote, they must cross out the original mark and countersign the correction.
4. Spoiled ballots shall be excluded from the total vote count and shall not be considered in the calculation of voting results.

Meeting Proceedings and Shareholder Participation

The meeting will proceed according to the agenda items outlined in the Notice of Meeting. For each agenda item, relevant information will be presented first, followed by an opportunity for shareholders to ask questions or express their opinions. Voting for each item will take place afterward.

For shareholders attending in person who wish to ask questions:

If any shareholder or proxy holder would like to ask a question or make a comment, please raise your hand. Once recognized by the Chairman, kindly state whether you are a shareholder or a proxy, and provide your full name before proceeding with your question or comment.

If the question or comment is not relevant to the current agenda item under discussion, the Chairman may request that it be raised during the consideration of the appropriate agenda item or under Agenda Item 8: Other Matters.

The Company has also provided a channel for shareholders to submit questions in advance of the meeting. These questions will be addressed during the meeting as appropriate.

In convening the Annual General Meeting of Shareholders for the year 2026, the Company adhered to the principles of good corporate governance by providing shareholders with the opportunity to participate in advance of the meeting. During the period from October 1, 2025 to December 31, 2025, shareholders were invited to propose qualified candidates for consideration as directors, propose meeting agenda items, and submit inquiries regarding the Company.

Upon the expiration of such period, it appeared that no shareholder proposed any candidate for directorship, proposed any agenda item, or submitted any questions in advance.

For this meeting, the Company invited representatives serving as shareholder rights volunteers from the Thai Investors Association to attend as observers, in order to promote transparency in the conduct of the meeting in accordance with good corporate governance principles, as well as to ensure the equitable protection of shareholders' rights. The details are as follows:

Mrs. Keerattika Paenglad attended the meeting in person (Physical Meeting).

Ms. Umachatsaya Charoenchai attended the meeting as an observer via electronic means (e-AGM).

In addition, to ensure transparency in vote counting, the Company invited Mr. Somchai Chinraksa, an independent legal advisor from Thep Company Limited, to act as an inspector and observer of the meeting, as well as to serve as the vote counter. This was to ensure that the conduct of the shareholders' meeting was transparent, verifiable, and in compliance with good corporate governance principles.

Thereafter, Mr. Adisak Sukumvitaya, Chairman of the Board of Directors, was invited to act as the Chairman of the Meeting to declare the meeting open and to proceed with the meeting.

Mr. Adisak Sukumvitaya, Chairman of the Board of Directors, acting as the Chairman of the Meeting (the "Chairman"), extended his greetings and expressed his appreciation to all shareholders for attending the Annual General Meeting of Shareholders for the year 2026 of JMT Network Services Public Company Limited on April 9, 2026. At this time, 11:14 a.m., the attendance of shareholders was as follows:

35 shareholders attended the meeting in person, representing a total of 7,069,802 shares, equivalent to 0.48% of the total issued shares of 1,459,739,581 shares.

11 shareholders attended the meeting via electronic means in person, representing a total of 78,274 shares, equivalent to 0.00% of the total shares (being less than the amount calculable to two decimal places).

53 proxy holders attended the meeting, representing a total of 793,847,064 shares, equivalent to 54.38% of the total issued shares of 1,459,739,581 shares.

In total, 99 attendees were present at the Meeting, representing 800,995,140 shares, or 54.87% of the total issued and paid-up shares of 1,459,739,581 shares. A quorum was therefore duly constituted in accordance with the Company's Articles of Association. The Chairman then declared the Annual General Meeting of Shareholders for the year 2026 duly convened.

Meeting Commenced

Agenda Item 1: To consider and certify the Minutes of the 2025 Annual General Meeting of Shareholders

The Chairman assigned Mr. Panya Chutisiriwong, the Moderator of the Meeting, to present the details of this agenda item to the Meeting.

Mr. Panya Chutisiriwong, the Moderator of the Meeting, informed the Meeting that Agenda Item 1 was to consider and approve the Minutes of the Annual General Meeting of Shareholders for the year 2025, which was held on April 10, 2025. The Company had already delivered a copy of such Minutes to all shareholders together with the Notice of the Meeting for their prior consideration.

The Board of Directors had considered and was of the opinion that the Minutes had been accurately and completely recorded in accordance with the resolutions of the Meeting. The Moderator therefore requested the Meeting to consider the matter and inquired whether any shareholder wished to propose any amendment or addition to the Minutes.

Mr. Panya Chutisiriwong then invited shareholders to raise any questions or comments (within 1 minute).

He informed the Meeting that any shareholder or proxy wishing to ask questions or express comments regarding this agenda item was requested to raise their hand. Upon being acknowledged by the Chairman, the shareholder or proxy was asked to identify whether they were a shareholder or a proxy, and to state their full name prior to making any remarks.

For shareholders attending via the electronic platform, questions could be submitted through the Q&A function or by clicking the "Raise Hand" button. The Company's staff would then enable the participant's microphone to allow for verbal participation.

It was noted that no shareholders had submitted advance questions for this agenda item.

Questions from Shareholders

Mr. Kittiyot Aphakeatwong, a shareholder attending the Meeting in person, inquired that, in the preparation of the previous Minutes of Meeting, which was conducted in a hybrid format (Hybrid Meeting), the Company should clearly separate and disclose the number of shareholders attending the Meeting between those attending in person at the meeting venue and those attending via electronic means (E-AGM). He noted that, in the said report, only the number of shareholders attending in person was disclosed, without a clear separation of participants attending via the online system.

In addition, the shareholder provided further observation that such disclosure would enhance the clarity of the overall attendance information and better reflect the efficiency of the electronic meeting system, particularly in cases where technical issues may arise in submitting questions or displaying questions within the system, which could potentially affect shareholders' ability to fully participate in the Meeting.

Clarification from Management

The management expressed appreciation to the shareholder for the comments and acknowledged the observations. The Company confirmed that such feedback would be taken into consideration to further improve the clarity and completeness of future meeting minutes.

The Company further clarified that, for both the previous year and the current year, the hybrid meetings have been conducted using the same service provider system to support both online participation and physical attendance at the meeting venue. Nevertheless, the Company will take the suggestion into account to improve the recording of attendance data, particularly by more clearly distinguishing categories of participants in future meeting minutes.

There were no further questions from shareholders. The Moderator therefore requested the Meeting to proceed with voting. This agenda item requires approval by a majority vote of the shareholders present at the Meeting and entitled to vote.

Mr. Panya Chutisiriwong, the Meeting Moderator, provided shareholders with one minute to consider the agenda item.

He further informed the Meeting that shareholders attending in person at the meeting room may submit their voting ballots to the Company's staff within the meeting room.

For shareholders attending via the online platform, they were requested to access the E-Voting tab and cast their votes within the specified time of one minute. Upon selecting their vote, a pop-up window would appear requesting confirmation. Shareholders were required to click “Confirm” to finalize their vote.

If a shareholder did not submit a physical ballot or did not cast a vote via the system for any agenda item, such vote would be deemed as an “Approve” vote.

The Meeting Moderator again provided one minute for consideration.

Upon completion of the voting period, the Moderator closed the voting for this agenda item. Online participants were requested to return to the Zoom application to continue viewing the Meeting. The Company’s staff would then proceed to consolidate all votes from both physical ballots and the electronic voting system.

Resolution The Meeting duly considered the matter and resolved to approve the Minutes of the Annual General Meeting of Shareholders for the year 2025 as proposed in all respects, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	800,031,517	100.0000
Disapproved	-	-
Total	800,031,517	100.0000
Abstained	1,112,423	-
Voided Ballot	-	-

Note: In this agenda item, an additional 6 shareholders joined the Meeting, representing a total of 148,800 shares. Accordingly, the total number of attendees at the Meeting was 105 shareholders, representing an aggregate of 801,143,940 shares.

Agenda Item 2: To acknowledge the Company’s operating results for the year 2025

The Chairman assigned Mr. Panya Chutisiriwong, the Company’s Meeting Facilitator, to present the Company’s operating results for the fiscal year ended 31 December 2025 to the Meeting.

Mr. Panya Chutisiriwong informed the Meeting that the Company’s operating results for the year 2025 had been summarized in the 2025 Annual Report, including the statement of financial position and the statement

of comprehensive income, which had been distributed to all shareholders together with the Notice of the Meeting for prior consideration.

The details of the Company's operating results and financial position were fully disclosed in the said report to provide shareholders with sufficient, accurate, and transparent information for decision-making.

The Company also confirmed that the Annual Report had been delivered to all shareholders in advance within the period prescribed under the CGR Checklist, being no less than 28 days prior to the Meeting date.

Operating Performance Overview

In 2025, the Group structure of JMT Network Services Public Company Limited remained stable with no material changes. The Company continued to operate in accordance with its core strategy to support sustainable long-term growth.

During the year, the Company established a new joint venture, Jovy Company Limited, operating in the Insurtech business. The Company has partnered with Igloo, a regional Insurtech company, to support this initiative.

The Company focused on improving asset portfolio management efficiency alongside prudent risk management to maintain revenue quality and financial stability.

At the same time, the Company emphasized synergy within its business groups and continuous development of systems and operational processes to enhance competitiveness and support future growth opportunities.

The Company remains committed to its vision: **“Covering Every Area, Number One in Management”**, with a focus on debt management under principles of fairness, transparency, and strict compliance with applicable laws and regulations.

The Company also prioritizes responsible debt management to enable financially capable debtors to re-enter the financial system sustainably, contributing to overall economic stability.

Furthermore, the Company aims to become a leading governance-driven debt management organization by leveraging technology and innovation to transform into a **Digital AMC**, while conducting business with ethics, integrity, and balanced responsibility toward all stakeholders.

Financial Performance Summary

For the year 2025, the Company reported total cash collection of Baht 5,089 million, a decrease of 9% year-on-year, in line with macroeconomic conditions and overall debtor repayment capacity. Including cash collection from joint ventures, total cash collection amounted to Baht 8,407 million.

As of year-end, the Company's accumulated investment portfolio represented total debt assets exceeding THB 500 billion, serving as a key revenue-generating asset base.

The Company achieved cash collection equivalent to 103% of its total cumulative investment in non-performing loan portfolios, reflecting efficient asset management and sustainable long-term cash flow generation capability.

Total revenue for 2025 amounted to Baht 4,803 million, a decrease of approximately 12.3% year-on-year, mainly due to the gradual economic recovery affecting debt repayment capability and overall collection performance.

In the debt collection service business, financial institutions increasingly focused on internal debt restructuring, resulting in reduced outsourcing volumes. However, this segment still contributed a relatively small portion of total revenue.

For the insurance business, the Company adjusted its strategy to focus on lower-risk portfolios with appropriate loss ratios, improving long-term risk management despite short-term revenue decline.

Cost of services amounted to Baht 1,423 million, a decrease of 9.3%, primarily due to cost optimization, including workforce restructuring in Q2, and improved efficiency in legal enforcement processes.

Gross profit amounted to Baht 3,037 million, a decrease of 10.5%. However, gross profit margin slightly improved, reflecting effective cost management.

Selling and administrative expenses totaled Baht 753 million, a decrease of 13.3%, reflecting disciplined cost control across all areas.

Finance costs amounted to Baht 504 million, a decrease of 3.8%, mainly consisting of debenture interest expenses, reflecting efficient financial structure management.

Net profit attributable to equity holders of the Company was Baht 1,030 million, a decrease of 36.3%, mainly due to lower revenue and higher expected credit loss (ECL) provisions under cautious risk management amid challenging economic conditions.

The Company also recognized a share of profit from its joint venture, JK Asset Management Company Limited, amounting to Baht 203 million, a decrease of 56.1%, in line with economic slowdown and reduced debt collection efficiency.

Financial Position

As of 31 December 2025, total assets amounted to Baht 37,913 million, a decrease of 5.9%, mainly due to a reduction in loan receivables from debt acquisition activities in line with prudent portfolio management.

Total liabilities amounted to Baht 9,997 million, a decrease of 20.9%, primarily due to the full repayment of debentures totaling Baht 6,375 million, despite new debenture issuances of Baht 4,162 million for liquidity management purposes.

Total shareholders' equity amounted to Baht 27,916.7 million, slightly increasing year-on-year, reflecting financial stability and strong capital structure.

ESG Developments in 2025

The Company developed the **JMT Sustainability Framework 2030**, covering Environmental, Social, and Governance (ESG) dimensions.

The Company reviewed 13 material sustainability topics, which were presented to the Board of Directors. A structured sustainability governance framework was implemented from Board level to operational level, with continuous reporting to the Board.

External assessments included:

- **CGR: 5-star “Excellent” rating (first time achieved)**
- **SET ESG Ratings: Grade “A” (improved from BBB)**
- CAC Certification: officially certified member
- AGM Checklist: **100% score (5 stars)**
- Carbon Footprint Verification (ISO 14064-1)

The Company has also continuously published sustainability reports for 4 consecutive years since 2022.

Social and Environmental Performance

Workforce composition: 73% female, 27% male; 22 disabled employees employed.

Training: average 32 hours per employee per year; zero workplace fatalities.

Community engagement: 72 debt restructuring consultation activities.

Employee engagement: 76.06%; community satisfaction: 66.41%; customer satisfaction: 80.22%.

Renewable energy usage (solar rooftop): 26.25% of total electricity consumption.

Waste management: 22% recycled, 78% landfilled.

Greenhouse gas emissions: 590.14 tCO₂e (verified and set as base year).

2026 Outlook and Strategic Direction

The Company plans to maintain ESG ratings, CGR excellence, AGM 5-star rating, and improve FTSE Russell ESG score from 3.9.

The Company has joined the **SET “Jump+” program**, targeting net profit of Baht 1,800 million by 2028 through three pillars: Business, Governance, and Climate Action.

Business strategy focuses on AI-driven AMC transformation and financial discipline.

Governance emphasizes anti-corruption, whistleblowing enhancement, and responsible AI governance.

Climate Action targets at least 3% reduction in greenhouse gas emissions by 2028.

CEO Outlook for 2026

The CEO stated that 2025 performance declined due to economic conditions affecting repayment capacity. However, cash collection remained relatively stable in terms of paying customers, though closure rates declined.

For 2026, the Company plans debt acquisition of approximately Baht 2,000 million. Total cash collection is expected to range between Baht 8,000–9,000 million, in line with stabilization trends.

The Company expects performance in 2026 to be not lower than the previous year and has potential for recovery supported by new investments.

Financial Liquidity and Debenture Management

The Company fully repaid debentures of approximately Baht 6,350 million in 2025. For 2026, debentures totaling Baht 2,413.6 million will mature. The Company expects sufficient liquidity, with quarterly operating cash flow of Baht 2,000–2,500 million.

Treasury surplus is managed through deposit placements to generate returns. The Company remains confident in full repayment capability without material liquidity risk.

For 2027, additional debentures of Baht 1,662 million will mature, which remain manageable under the Company's financial plan.

Overall, the Company maintains prudent cash flow planning and financial structure management to ensure stability and long-term confidence among stakeholders.

Questions from Shareholders

Mr. Panya Chutisiriwong, the Meeting Facilitator, provided shareholders with one minute to raise questions.

He informed the Meeting that any shareholder or proxy wishing to ask questions or express comments under this agenda item was requested to raise their hand. Upon being granted permission by the Chairman, the shareholder or proxy was requested to identify whether they were a shareholder or proxy and to state their full name prior to asking questions.

For shareholders attending via the online platform, questions could be submitted through the Q&A function or by clicking the "Raise Hand" button. Company staff would then enable the microphone for participation. It was noted that no shareholders submitted advance questions for this agenda item.

Questions from Shareholders (Thai Investors Association Shareholder Volunteer)

Mrs. Keerattika Paenglad, a shareholder volunteer from the Thai Investors Association, raised the following questions to the Meeting:

Having listened to the management's clarification regarding debentures, confidence has been strengthened. However, as the Company has plans to issue new debentures, she inquired in which years the existing debentures would mature, and, in addition to debenture issuance, what alternative funding sources the Company may consider.

Furthermore, given the ongoing development of the financial industry toward Virtual Banks, which play roles in lending, debt management, and the application of AI technology, she asked for the Company's view on such competitive landscape and its strategies to respond.

In addition, regarding the application of artificial intelligence (AI), particularly Generative AI, which requires the use of in-depth data analytics, she inquired how the Company manages and governs AI usage to ensure it is appropriately applied as a business support tool without creating decision-making risks.

Clarification from Management

Mr. Panya Chutisiriwong clarified that the Company has sufficient liquidity to fully repay debentures maturing in 2026 and 2027 in accordance with their scheduled maturities. If the Company's leverage remains at a manageable level, it may not be necessary to issue new debentures; however, the Company may consider issuing additional debentures in the second half of the year as a precautionary measure to support future uncertainties.

Mr. Wongsakorn Kittitrakulkarn further clarified that the Company's primary funding source is operating cash flow from its debt management business, which is expected to generate not less than THB 8,000 million per year. This provides the Company with financial flexibility and reduces reliance on debenture issuance.

Regarding competition from Virtual Banks, Mr. Sutthirak Traichira-aporn clarified that the Virtual Bank model is not materially different from the current digital lending system, as it mainly represents a transition from paper-based processes to electronic systems. The Company has already gained experience in managing digital lending portfolios over the past 2–3 years and therefore does not expect any material impact.

Regarding AI adoption, Mr. Sutthirak Traichira-aporn explained that in 2026 the Company will focus on three main AI applications: (1) AI Voice Bot for customer communication, (2) AI-based quality control (QC) of employee service performance, and (3) AI for non-performing asset (NPA) monitoring and price analysis, in order to enhance operational efficiency.

He further emphasized that the Company prioritizes data security by utilizing a closed-loop internal system, without processing data on external cloud platforms, to prevent data leakage and ensure efficient large-scale data processing.

The Company remains well-positioned in terms of liquidity, competitiveness, and AI adoption, which will serve as key drivers supporting its growth in 2026.

Closing of Agenda

The Moderator further inquired whether any shareholders had additional questions. As no further questions were raised, the Meeting was informed that this agenda item was for acknowledgment only and no voting was required. The Meeting acknowledged the Company's 2025 operating results, which had been duly audited and certified by the Company's external auditor.

Note:

In this agenda item, an additional 3 shareholders joined the Meeting, representing 19,500 shares.

Accordingly, the total number of attendees at the Meeting was 108 shareholders, representing an aggregate of 801,168,440 shares.

Agenda Item 3: To consider and approve the Statement of Financial Position and the Statement of Comprehensive Income for the year ended 31 December 2025

The Chairman assigned Mr. Panya Chutisiriwong, the Company's Meeting Facilitator, to present the details of this agenda item to the Meeting.

Mr. Panya Chutisiriwong informed the Meeting that this agenda item was to consider and approve the statement of financial position and the statement of comprehensive income for the year ended 31 December 2025. The financial statements had been duly prepared and audited by the Company's certified public auditor.

The Company had prepared the summary of operating results, the 2025 financial statements, and the auditor's report, which had been distributed to all shareholders in advance through the 56-1 One Report. This report contains a summary of operating performance and detailed financial position of the Company.

The said financial statements had been reviewed by the Audit Committee and duly certified by the Company's auditor. The Company had already presented the overall operating results and financial position to the Meeting under the previous agenda item.

The Meeting was therefore requested to consider and approve the financial statements for the year 2025 as proposed.

Questions from Shareholders

Mr. Panya Chutisiriwong, the Meeting Facilitator, provided shareholders with one minute to raise questions or express comments.

He informed the Meeting that any shareholder or proxy wishing to ask questions under this agenda item was requested to raise their hand. Upon being acknowledged by the Chairman, the shareholder or proxy was requested to identify whether they were a shareholder or proxy and to state their full name prior to asking questions.

For shareholders attending via the online platform, questions could be submitted through the Q&A function or by clicking the "Raise Hand" button, after which Company staff would enable the microphone for participation.

It was noted that no shareholders had submitted advance questions for this agenda item.

Questions from Shareholders

Mr. Kittiyot Aphakeatwong, a shareholder attending the Meeting in person, raised the following questions:

1. Regarding the interest rate of the Company's debentures, he inquired whether the maximum interest rate is typically around 6–7% and whether there is a future trend toward lower rates such as 5%, 4%, or 3%, similar to other companies.
2. In relation to debt investment (e.g., an investment of THB 1,000 million), he asked what level of cash recovery could typically be expected after portfolio management.
3. Regarding customer satisfaction under the Company's ESG initiatives, which is reported at approximately 80%, he further inquired whether the remaining 20% involves disputes escalating to legal proceedings, and whether the Company has measures in place to ensure comprehensive customer care in accordance with its operational principles.

Clarification from Management

The management provided the following clarifications:

1. Regarding customer satisfaction (Item 3), the Company distributes satisfaction surveys directly to customers. As the Company operates under the supervision of the Bank of Thailand, it is required to comply with prescribed standards for complaint handling and dispute resolution. Accordingly, the Company has established systematic processes for managing and closing complaints on a case-by-case basis to minimize the likelihood of disputes escalating to litigation. However, there may still be isolated cases of legal action, which are generally attributable to misunderstandings between customers and the Company and represent only a small proportion relative to the total customer base.
2. Regarding debt investment (Item 2), the Company does not determine fixed recovery amounts (e.g., guaranteeing that an investment of THB 1,000 million will yield a specific return). Instead, each portfolio is evaluated individually based on expected investment returns (IRR), which are generally targeted at approximately 10–12%, depending on the quality of the underlying assets.
3. Regarding debenture interest rates (Item 1), the Company clarified that the highest coupon rate issued to date has not exceeded 6%, with the maximum level being approximately 5.5%. Prior to global market volatility, bond yield trends were expected to decline; however, under current conditions, the Company must closely monitor market movements, as investor demand for debentures is a key factor in determining the coupon rate for each issuance.

Closing of Agenda

As there were no further questions from shareholders, the Moderator requested the Meeting to proceed with voting. This agenda item requires approval by a majority vote of the shareholders present at the Meeting and entitled to vote.

Mr. Panya Chutisiriwong, the Meeting Facilitator, granted shareholders one minute to cast their votes.

He further informed the Meeting that shareholders attending in person could submit their voting ballots to the Company's staff in the meeting room.

For shareholders attending via the online platform, they were requested to access the E-Voting system and cast their votes within the specified one-minute period. Upon selection, a confirmation pop-up window would appear, and shareholders were required to click "Confirm" to finalize their vote.

If a shareholder did not submit a physical ballot or did not cast a vote via the system for any agenda item, such vote would be deemed as an "Approve" vote.

Upon completion of the voting period, the Moderator closed the voting for this agenda item. Online participants were requested to return to the Zoom application to continue viewing the Meeting. The Company's staff would then proceed to consolidate all votes from both physical ballots and the electronic voting system.

Resolution The Meeting duly considered the matter and resolved to unanimously approve the statement of financial position and the statement of comprehensive income for the year ended 31 December 2025, as proposed in all respects, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	801,168,940	100.0000
Disapproved	-	-
Total	801,168,940	100.0000
Abstained	-	-
Voided Ballot	-	-

Note: In this agenda item, an additional 2 shareholders joined the Meeting, representing a total of 500 shares.

Accordingly, the total number of attendees at the Meeting was 110 shareholders, representing an aggregate of 801,168,940 shares.

Agenda Item 4: To acknowledge the interim dividend payment and to consider and approve the allocation of net profit as legal reserve and the dividend payment for the year 2025

The Chairman assigned Mr. Panya Chutisiriwong, the Company's Meeting Facilitator, to present the details of this agenda item to the Meeting.

Mr. Panya Chutisiriwong reported to the Meeting that, in accordance with Section 115 of the Public Limited Companies Act B.E. 2535 and Article 47 of the Company's Articles of Association, dividend declaration is prohibited unless approved by a resolution of the shareholders' meeting or, in the case of interim dividends, by a resolution of the Board of Directors. Any dividend payment shall be notified to shareholders in writing and publicly announced via newspaper or electronic media in accordance with the Registrar's requirements for a period of three (3) consecutive days, and payment shall be made within one (1) month from the date of such resolution.

Article 48 of the Company's Articles of Association further stipulates that the Board of Directors may from time to time pay interim dividends when it deems that the Company has sufficient profits, and such payment shall be reported to the shareholders at the next shareholders' meeting. Article 49 provides that dividends shall be distributed equally per share, and Article 50 requires the Company to allocate not less than 5% of annual net profit as statutory reserve until the reserve reaches the level required by law.

Based on the Company's operating results and financial position for the year 2025, according to the consolidated financial statements, the Company recorded net profit of Baht 1,029,559,808, equivalent to a dividend payment of Baht 0.67 per share. As the Company has already fully reserved statutory reserves as required by law, the Board proposed to waive additional allocation to statutory reserve and to approve the dividend payment for the 2025 operating results at Baht 0.67 per share, totaling Baht 978,081,818, representing approximately 95% of consolidated net profit, in accordance with the Company's dividend policy.

The dividend payment is summarized as follows:

1. Acknowledgement of Interim Dividend Payment

The Company acknowledged the interim dividend payment from the operating results for the first half of 2025 (1 January 2025 – 30 June 2025) at Baht 0.24 per share, for a total of 1,459,739,581 ordinary shares, amounting to Baht 350,337,500. The dividend was paid to shareholders on 12 September 2025.

2. Approval of Final Dividend Payment

The Meeting was requested to approve the cash dividend payment from the operating results for the

second half of 2025 (1 July 2025 – 31 December 2025) at Baht 0.43 per share, for a total of 1,459,739,581 ordinary shares, amounting to Baht 627,744,318. The dividend will be paid from retained earnings derived from net profit subject to corporate income tax at a rate of 20%.

Individual shareholders are entitled to claim a tax credit on dividend income in accordance with Section 47 bis of the Revenue Code.

Questions from Shareholders

Mr. Panya Chutisiriwong, the Meeting Facilitator, provided shareholders with one minute to raise questions or comments.

He informed the Meeting that shareholders or proxies wishing to ask questions were requested to raise their hand. Upon acknowledgment by the Chairman, they were required to identify whether they were a shareholder or proxy and state their full name prior to speaking.

For shareholders attending via the online platform, questions could be submitted through the Q&A function or by clicking the “Raise Hand” button, after which Company staff would enable microphone access.

It was noted that no shareholders submitted advance questions for this agenda item.

As no questions were raised, the Moderator requested the Meeting to proceed with voting. This agenda item requires approval by a majority vote of shareholders present at the Meeting and entitled to vote.

Voting Procedure

Mr. Panya Chutisiriwong granted shareholders one minute to consider the agenda item.

He further informed the Meeting that shareholders attending in person could submit their voting ballots to the Company’s staff in the meeting room.

For shareholders attending via the online platform, they were requested to access the E-Voting system and cast their votes within the specified one-minute period. Upon selection, a confirmation pop-up window would appear, and shareholders were required to click “Confirm” to finalize their vote.

If a shareholder did not submit a physical ballot or did not cast a vote via the system for any agenda item, such vote would be deemed as an “Approve” vote.

Upon completion of the voting period, the Moderator closed the voting for this agenda item. Online participants were requested to return to the Zoom application to continue viewing the Meeting. The Company's staff would then proceed to consolidate all votes from both physical ballots and the electronic voting system.

Resolution The Meeting resolved unanimously to approve the omission of the annual allocation of net profit to the legal reserve, to acknowledge the interim dividend payment, and to approve the dividend payment for the year 2025 (operating results for the year ended 31 December 2025) at the rate of THB 0.67 per share, totaling THB 978,081,818, in accordance with all details as proposed, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	801,168,940	100.0000
Disapproved	-	-
Total	801,168,940	100.0000
Abstained	-	-
Voided Ballot	-	-

Note: In this agenda item, no additional shareholders joined the meeting.

- Number of additional shareholders: 0 persons
- Number of additional shares: 0 shares

Accordingly, the total number of shareholders present at the Meeting remained 110 persons, representing a total of 801,168,940 shares.

Agenda Item 5: To consider and approve the remuneration of the Board of Directors for the year 2026

The Chairman assigned Mr. Panya Chutisiriwong, the Meeting Facilitator, to present the details regarding the determination of directors' remuneration for the year 2026 to the Meeting.

Mr. Panya Chutisiriwong reported to the Meeting that the Board of Directors deemed it appropriate to propose for shareholders' consideration and approval the remuneration for the Board of Directors and sub-committees, consisting of quarterly remuneration and meeting allowances, within a total budget not exceeding THB 5,000,000 per annum, with the remuneration rate maintained at the same level as in 2025.

The proposal is based on the recommendation of the Nomination and Remuneration Committee, Corporate Governance, and Sustainability Committee, which has carefully considered the scope of duties and responsibilities of directors in each position, the Company's operating performance, prevailing business

conditions, and other relevant factors, including the continued expansion and growth of the Company, which has resulted in increased responsibilities for the Board of Directors.

In addition, the remuneration has been benchmarked against companies in the same industry, as well as those with comparable business scale and market capitalization, in order to ensure alignment with good corporate governance principles.

Accordingly, the remuneration for the Board of Directors and sub-committees shall be paid in accordance with the details as proposed.

Remuneration	Year 2026
1. Board of Directors' Remuneration	
Quarterly remuneration	(THB/person/quarter)
Chairman of the Board of Directors	THB 60,000
Director	THB 30,000
Meeting allowance (for attendance only)	(THB/person/meeting)
Chairman of the Board of Directors	THB 20,000
Director	THB 10,000
2. Sub-Committee Remuneration	
Audit and Risk Management Committee	
Quarterly remuneration	(THB/person/quarter)
Chairman of the Audit and Risk Management Committee	THB 60,000
Member	THB 40,000
Meeting allowance (for attendance only)	(THB/person/meeting)
Chairman of the Audit and Risk Management Committee	THB 20,000
Member	THB 15,000
Nomination, Remuneration, Corporate Governance and Sustainability Committee	(THB/person/quarter)
Chairman	None
Member	None
Meeting allowance (for attendance only)	(THB/person/meeting)
Chairman	None
Member	None
Other Benefits	None

The total remuneration is subject to an aggregate annual limit not exceeding THB 5,000,000, with no other benefits provided. This remuneration does not include any compensation or benefits that directors may receive in their capacity as executives, employees, or staff of the Company (if applicable).

Mr. Panya Chutisiriwong, the Meeting Facilitator, invited shareholders to raise any questions for a period of one minute.

Mr. Panya informed the Meeting that any shareholder wishing to ask questions or express opinions under this agenda item was kindly requested to raise their hand. Upon being granted permission by the Chairman, shareholders were requested to identify themselves as either a shareholder or proxy, and to state their full name before asking questions.

For shareholders attending via the online platform, questions could be submitted via the Q&A function or by using the “Raise Hand” feature, after which staff would activate their microphone accordingly.

It was noted that no shareholders submitted advance questions prior to the Meeting.

As no questions were raised, the Meeting Facilitator requested shareholders to cast their votes. This agenda item requires approval by not less than two-thirds of the total votes of shareholders present at the Meeting.

Mr. Panya Chutisiriwong then allowed one minute for voting consideration.

He further informed the Meeting that shareholders attending in person at the meeting room may submit their voting ballots to the staff.

For shareholders attending online, they were requested to proceed to the E-Voting tab and cast their votes within the specified time (1 minute). Upon selecting their vote, a confirmation pop-up window would appear, and shareholders were required to click “Confirm” to finalize their vote. If no ballot was submitted or no vote was cast via the system, the vote would be automatically deemed as “approved”.

The voting period was then closed upon completion of the allotted time.

Shareholders were requested to return to the Zoom platform to continue viewing the Meeting, while the Company’s staff would proceed to compile the voting results from both physical and electronic systems.

Resolution The Meeting resolved to approve the directors’ remuneration for the year 2026, within a total budget not exceeding THB 5,000,000, in accordance with all details as proposed, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	801,167,840	99.9999
Disapproved	1,100	0.0001
Abstained	-	0.0000
Total	801,168,940	100.0000
Voided Ballot	-	-

Note: In this agenda item, no additional shareholders joined the meeting.

- Number of additional shareholders: 0 persons
 - Number of additional shares: 0 shares
- Accordingly, the total number of shareholders present at the Meeting remained 110 persons, representing a total of 801,168,940 shares.

Agenda Item 6: To consider and approve the election of directors in replacement of those retiring by rotation for the year 2026

The Chairman assigned Mr. Panya Chutisiriwong, the Meeting Facilitator, to present the details of this agenda item.

Mr. Panya Chutisiriwong, the Meeting Facilitator, reported to the Meeting that, pursuant to Section 71 of the Public Limited Companies Act B.E. 2535 (1992) and Article 18 of the Company's Articles of Association, at every Annual General Meeting of Shareholders, at least one-third (1/3) of the directors must retire by rotation. At the 2026 Annual General Meeting, two (2) directors are due to retire by rotation, as follows:

Name	Type of Directorship
1. Mr. Piya Pong-acha	Director
2. Mr. Khanchit Kwachart	Independent Director

In accordance with good corporate governance principles, the Meeting Facilitator invited the two retiring directors, Mr. Piya Pong-acha and Mr. Khanchit Kwachart, to temporarily leave the meeting room and proceed to the waiting area during the consideration and voting of this agenda item. The directors would be invited to rejoin the Meeting after the resolution had been duly passed.

In order to promote shareholder participation and in line with good corporate governance practices, the Company provided shareholders with the opportunity to propose names of qualified candidates for directorship and to propose agenda items for the 2026 Annual General Meeting of Shareholders in advance, in accordance with the criteria announced by the Company. The guidelines were published on the Company's website and via the Stock Exchange of Thailand's disclosure system during the period from 1 October 2025 to 31 December 2025.

Upon the expiration of the said period, no shareholders proposed any candidates for directorship nor submitted any agenda items.

The nomination and recommendation of directors were considered and endorsed by the Nomination, Remuneration, Corporate Governance and Sustainability Committee, excluding directors with conflicts of interest or those retiring by rotation.

The Board of Directors has conducted the selection process with due care, transparency, and in accordance with good corporate governance principles, taking into account legal requirements, the Company's Articles of

Association, and relevant criteria. The Board Skill Matrix, as well as the candidates' qualifications, knowledge, competencies, experience, and expertise, were carefully considered to ensure alignment with the Company's business strategy and operations. This is to ensure that the Board possesses diversity and can effectively oversee the Company's operations.

Accordingly, it is proposed that the Meeting consider and approve the reappointment of the two retiring directors, namely Mr. Piya Pong-acha and Mr. Khanchit Kwachart, for another term, as both possess the qualifications required under applicable laws and regulations, and have extensive knowledge, capabilities, and experience beneficial to the Company's business operations in various areas, including management, economics, information technology, internal audit, accounting and finance, law, marketing, capital markets, as well as corporate governance and sustainability.

In addition, both directors have performed their duties with responsibility, due care, and integrity throughout their tenure. Their profiles and experience have been disclosed in the invitation to the Meeting (Attachment 3), which was distributed to shareholders in advance.

In accordance with good corporate governance principles, the voting for this agenda item shall be conducted on an individual basis.

The Meeting is therefore requested to consider the reappointment of the directors on an individual basis under Agenda Items 6.1 and 6.2, respectively.

Agenda 6.1 Mr. Piya Pong-acha

It is proposed that the Meeting consider and approve the reappointment of Mr. Piya Pong-acha as a director of the Company for another term.

Mr. Piya Pong-acha has served as a director of the Company since 12 April 2012. If he is reappointed, his total tenure will amount to 16 years of service as a director of the Company.

As of the date of this Meeting, Mr. Piya Pong-acha holds 433,500 shares in the Company, representing approximately 0.03% of the total issued shares.

In this agenda item, the Chairman asked whether any shareholders had additional questions or comments.

As no shareholders raised any questions, the Meeting Facilitator requested the Meeting to proceed with voting. This agenda item requires approval by a majority vote of the shareholders present at the Meeting and entitled to vote.

Mr. Panya Chutisiriwong, the Meeting Facilitator, allowed one minute for shareholders to consider their votes. He further informed the Meeting that shareholders attending in person at the meeting room could submit their voting ballots to the staff.

For shareholders attending via the online platform, they were requested to proceed to the E-Voting section and cast their votes within the specified time (1 minute). After selecting their vote, a confirmation pop-up window would appear, and shareholders were required to click “Confirm” to finalize their voting. If no ballot was submitted or no vote was cast through the system for any agenda item, the vote would be automatically counted as “approved” in accordance with the Meeting’s resolution.

Upon completion of the voting period, the Meeting Facilitator declared the voting closed for this agenda item. Shareholders were requested to return to the Zoom platform to continue viewing the Meeting, while Company staff would proceed to compile the voting results from both the physical ballots and the electronic voting system.

Resolution The Meeting resolved to approve the reappointment of Mr. Piya Pong-acha, a director retiring by rotation, to continue serving as a director of the Company for another term, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	800,794,140	99.9532
Disapproved	374,800	0.0468
Total	801,168,940	100.0000
Abstained	-	-
Voided Ballot	-	-

Note: In this agenda item, no additional shareholders joined the meeting.

- Number of additional shareholders: 0 persons
- Number of additional shares: 0 shares

Accordingly, the total number of shareholders present at the Meeting remained 110 persons, representing a total of 801,168,940 shares.

Agenda 6.2 Mr. Khanchit Kwachart

It was proposed that the Meeting consider and approve the reappointment of Mr. Khanchit Kwachart as an independent director of the Company for another term.

Mr. Khanchit Kwachart has served as an independent director since 12 April 2012. If reappointed, his total tenure will amount to 16 years.

As of the date of this Meeting, Mr. Khanchit Kwachart holds 22,380 shares in the Company, representing approximately 0.00% of the total issued shares.

The Chairman then inquired whether any shareholders had further questions regarding this agenda item.

As no shareholders raised any questions, the Meeting Facilitator requested the Meeting to proceed with voting. This agenda item requires approval by a majority vote of the shareholders present at the Meeting and entitled to vote.

Mr. Panya Chutisiriwong allowed one minute for shareholders to consider and cast their votes.

Shareholders attending in person were requested to submit their voting ballots to the staff in the meeting room. For shareholders attending via the online platform, they were requested to proceed to the E-Voting tab and cast their votes within the specified time (1 minute). Upon selecting their vote, a confirmation pop-up window would appear, and shareholders were required to click “Confirm” to finalize their vote. If no ballot was submitted or no vote was cast via the system, the vote would be automatically deemed as “approved”.

Upon completion of the voting period, the Meeting Facilitator declared the voting closed for this agenda item. Shareholders were then requested to return to the Zoom platform to continue viewing the Meeting, while the Company’s staff proceeded to compile the voting results from both physical ballots and the electronic voting system.

Resolution The Meeting resolved to approve the reappointment of Mr. Khanchit Kwachart, a director retiring by rotation, to resume his position as an independent director of the Company for another term, with the following voting results:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	799,105,840	99.7425
Disapproved	2,063,100	0.2575
Total	801,168,940	100.0000
Abstained	-	-
Voided Ballot	-	-

Note: In this agenda item, no additional shareholders joined the meeting.

- Number of additional shareholders: 0 persons
 - Number of additional shares: 0 shares
- Accordingly, the total number of shareholders present at the Meeting remained 110 persons, representing a total of 801,168,940 shares.

The Meeting Facilitator expressed appreciation to all shareholders for their consideration and approval of the reappointment of the two directors who retired by rotation to continue serving for another term. The Board of Directors currently comprises a total of seven (7) members.

The Meeting Facilitator then invited both directors to return to the meeting and informed the Meeting that the shareholders had resolved to approve their reappointment for another term. He also extended his congratulations to both directors on their reappointment.

Agenda Item 7: To consider and approve the appointment of the auditors and the determination of the audit fee for the year 2026

The Chairman assigned Mr. Panya Chutisiriwong, the Meeting Facilitator, to present the details regarding the appointment of the external auditor and the determination of the audit fee for the year 2026 to the Meeting.

Mr. Panya Chutisiriwong reported that, pursuant to Section 120 of the Public Limited Companies Act B.E. 2535 (1992) and Article 58 of the Company's Articles of Association, the external auditor shall be appointed annually by the Annual General Meeting of Shareholders, and the retiring auditor may be reappointed. In addition, Article 59 stipulates that the auditor's remuneration shall be determined by the shareholders' meeting.

In this regard, the Audit and Risk Management Committee has carefully considered and selected the Company's external auditor for the year 2026 in accordance with the Company's selection criteria and procedures. The consideration took into account credibility, independence, qualifications, expertise, and experience in auditing, as well as service quality (performance), adequacy of personnel resources, and appropriateness of the proposed audit fee.

The Audit and Risk Management Committee is of the opinion that EY Office Limited is a reputable audit firm with high professional standards and competent personnel, capable of performing audit services appropriately in line with the nature of the Company's business.

Such opinion has been endorsed by the Audit and Risk Management Committee and duly approved by the Board of Directors.

Accordingly, it is proposed that the Meeting consider and approve the appointment of auditors from EY Office Limited as the Company's and its subsidiaries' auditors for the year 2026 for another term of one year, whereby any one of the proposed certified public auditors shall be authorized to audit and express an opinion on the financial statements of the Company and its subsidiaries.

Auditors' name	CPA No.	The duration of serving as the Company's auditor	
1. Ms. Narissara Chaisuwan	4812	2 year	Or
2. Ms. Saranya Pludsri	6768	2 year	Or
3. Ms. Ployjuta Sucanthamal	10678	- year	

In addition, the Meeting was requested to consider and approve the audit fee and the quarterly financial statement review fee for the year 2026. The proposed fee for the Company is Baht 2,575,500, representing an increase of Baht 105,500 from the previous year, and Baht 7,736,000 for its subsidiaries, representing an increase of Baht 45,000. The total remuneration therefore amounts to Baht 10,311,500, as proposed by the Audit and Risk Management Committee, which has carefully reviewed the matter and obtained approval from the Board of Directors.

The increase in the audit fee for the year 2026 is considered immaterial and appropriate, in line with the rising operating costs, particularly personnel expenses, and is consistent with the scope of work and the quality of audit services provided to the Company and its subsidiaries.

The proposed auditors possess qualifications in accordance with the notifications of the Securities and Exchange Commission and have no relationship or conflict of interest with the Company, its subsidiaries, management, major shareholders, or related persons. Accordingly, they are deemed independent in performing their duties.

Furthermore, the proposed auditors do not provide any non-audit services to the Company and its subsidiaries that may give rise to a conflict of interest.

It was therefore deemed appropriate to propose that the shareholders' meeting consider and approve the appointment of the auditors and the determination of their remuneration as proposed.

Mr. Panya Chutisiriwong, the Moderator, then invited shareholders to raise questions for a period of one minute.

The Moderator informed the Meeting that any shareholder wishing to ask questions or express opinions should raise their hand. Upon being recognized by the Chairman, they were requested to state whether they were a shareholder or a proxy, and to provide their full name before asking their question.

Shareholders attending the Meeting electronically were able to submit their questions via the Q&A channel or use the "Raise Hand" function, upon which the staff would enable their microphone.

No questions had been submitted in advance for this agenda item, and no shareholders raised any questions.

The Moderator therefore requested the Meeting to proceed with voting. This agenda item required approval by a majority vote of the shareholders present and casting their votes.

The Moderator allowed one minute for voting. Shareholders attending in person were requested to submit their ballots to the staff. Shareholders attending electronically were instructed to cast their votes via the E-Voting system within the specified time. Upon selecting their vote, a pop-up confirmation would appear, and shareholders were required to confirm their selection. In the absence of ballot submission or voting in the system, such votes would be deemed as approval.

After the voting period had ended, the Moderator declared the voting closed and requested shareholders to return to the Zoom meeting to continue following the proceedings, while the staff proceeded to tally all votes from the system.

Resolution The Meeting considered the matter and unanimously resolved to approve the appointment of the auditors from EY Office Limited to audit and express an opinion on the financial statements of the Company, and to approve the audit remuneration for the year 2026 of the Company and its subsidiaries in the total amount of Baht 10,311,500, with no non-audit fees, in all respects as proposed, with the voting results as follows:

Resolution	Number of Votes Cast (1 Share per 1 Vote)	%
Approved	801,168,940	100.0000
Disapproved	-	0.0000
Total	801,168,940	100.0000
Abstained	-	-
Voided Ballot	-	-

Note: In this agenda item, no additional shareholders joined the meeting.

- Number of additional shareholders: 0 persons
 - Number of additional shares: 0 shares
- Accordingly, the total number of shareholders present at the Meeting remained 110 persons, representing a total of 801,168,940 shares.

Agenda 8. Consider other matters (if any)

The Chairman inquired whether any shareholder wished to propose additional matters or raise further questions for the Meeting's consideration.

The Moderator, Mr. Panya Chutisiriwong, informed the Meeting that any shareholder wishing to ask questions or express opinions should raise their hand. Upon being acknowledged by the Chairman, they were requested to state whether they were a shareholder or a proxy, and to provide their full name before raising their question.

Shareholders attending the Meeting electronically were able to submit questions via the Q&A channel or use the "Raise Hand" function, after which the staff would enable their microphone.

No questions had been submitted in advance for this agenda item, and no shareholders raised any questions.

As no further matters were proposed for consideration, the Chairman expressed his appreciation to all shareholders for attending the Meeting, as well as to the Board of Directors and the management team for their contributions and insights regarding the Company's operational outlook for the year 2026.

On behalf of the Company, the Chairman further extended his gratitude to all shareholders for their continued trust and support in the Company's operations.

Thereafter, the Chairman formally declared the 2026 Annual General Meeting of Shareholders adjourned.

The Meeting was adjourned at 12:39 hrs.

Signed..... Chairman of the Meeting
(Mr. Adisak Sukumvitaya)
Chairman of the Board

Signed..... the Minutes Taker
(Mr. Wongsakorn Kittitrakulkarn)
Company Secretary