

**Minutes of the 2021 Annual General Meeting of Shareholders
JMT Network Services Public Company Limited**

The 2021 Annual General Meeting of Shareholders was convened on 9th April 2021 at 11.00 a.m. at 189, JMART Building B, 2nd Floor, Ramkhamhaeng Rd., Keawng Rat Phatthana Ket Saphan Soong, Bangkok 10240.

Directors present at the meeting were listed as follows:

- | | |
|----------------------------------|--|
| 1. Mr. Adisak Sukumvitaya | Chairman of the Board |
| 2. Ms. Yuvadee Pong-Acha | Director |
| 3. Mr. Piya Pong-Acha | Director |
| 4. Mr. Sutthirak Traichira-aporn | Director/ Chief Executive Officer |
| 5. Mr. Rengchai Ingkhaphakorn | Chairman of the Audit Committee/
Independent Director |
| 6. Mr. Somsak Atisairakul | Audit Committee/ Independent Director |

Director absent the meeting was listed as follows:

- | | |
|--------------------------|---------------------------------------|
| 1. Mr. Khanchit Kawachat | Audit Committee/ Independent Director |
|--------------------------|---------------------------------------|

Directors attended the meeting representing 85.72% of the total number of directors.

Executive present was listed as follows:

- | | |
|--------------------------------|--|
| Mr. Wongsakorn Kittitrakulkarn | Chief Financial Officer / Company
Secretary |
|--------------------------------|--|

Other Attendees:

- | | |
|--------------------------|---|
| 1. Ms. Rosaporn Dejakom | The auditor from EY Office Company
Limited |
| 2. Mr. Somchai Chinraksa | The legal consultant of Thep Company
Limited |

Mr. Somchai Chinraksa, a legal consultant from Thep Company Limited was responsible for overseeing the shareholders' meeting to be transparent and in accordance with laws and the Company's Articles of Association and being the witnesses in the vote counting procedures throughout the meeting today.

For this occasion, the Company invited the shareholders in attendance to observe and witness the voting procedure, but no shareholder volunteered to observe the vote counting.

Meeting Preliminaries

The moderator introduced the Board of Directors and attendees to shareholders and proxies present at this meeting and then declared to the meeting that the 2021 Annual General Meeting of Shareholders today, the Chairman presided over the meeting had scheduled the meeting via electronic media together with the normal meeting by using Blockchain AGM system following the Emergency Decree on Teleconferences through Electronic Devices B.E. 2563 (2020), which requires that the meeting via electronic media must comply with the security standards of the meeting via electronic media set by the Ministry of Digital Economy and Society. The Company had already announced the measures and guidelines for the 2020 Annual General Meeting of Shareholders via electronic media by using Blockchain AGM through the SETLink system of the Stock Exchange of Thailand. The shareholders attending the meeting via electronic media had to register to request the right to comment via the application then the system would confirm the identity through the JFIN Wallet application following the Authenticator Assurance Level: AAL 2.2. The voting would be done via the AGM Voting application system as per the proposed agendas by voting in three ways, i.e., agree, disagree, and abstain. In the case that any shareholders did not agree or abstain, please pressed the button to disagree or abstain. If any shareholders agree, please select agree. The votes would be included in the voting processing system. If you did not click on any vote, the Company would consider that you had agreed on each agenda.

The attendees would have access to supplementary documents or meeting information on the projection screen, and the system would collect data or evidence related to the meeting through electronic media, which would record audio and video, including the log files of all participants as evidence throughout the meeting as well as would be part of the meeting report today. Then the moderator described to the shareholders and proxies the procedures and practices in casting votes as follows:

1. **Vote Casting Procedures of the Meeting**

Each shareholder or proxy shall have one vote for each share.

2. **Voting and Vote Counting**

The meeting would be conducted based on the agenda items listed in the meeting notice. When the proposal of each agenda item is completed, the meeting attendees would have an opportunity to ask questions and then cast their votes on each agenda item. The votes should be indicated on the paper ballots given to all shareholders. For the vote counting of each agenda item, the total votes cast in disapproval and abstention would be deducted from the total votes of shareholders attending the meeting and eligible to cast a vote. Any remaining vote would be regarded as an approval vote of the proposed agenda item. If any shareholder disapproves or abstains from voting on any agenda item, the

shareholder shall raise hand so that the Company's officer could collect the ballots for counting votes. The voting results of each agenda item would be announced before the next agenda item was proposed for consideration.

3. Resolution of the Meeting

3.1 A resolution for an ordinary agenda item would be passed by a majority of the total shares of all shareholders present at the meeting and eligible to cast their votes.

3.2 Agenda item 5, regarding the appointment of the director in place of the director who has completed their term, was considered an ordinary agenda and the voting would be conducted for each candidate for directorship separately.

3.3 Agenda item 6, regarding the directors' remuneration, would be passed by two-thirds of the total shares of shareholders present at the meeting.

3.4 Agenda item 7, regarding the appointment of auditors and their remuneration for the year 2021, would be passed by a majority of the total shares of all shareholders present at the meeting and eligible to cast their votes.

3.5 Agenda item 8, regarding the amendment to Clause 3 of the Memorandum of Association of the Company by amending the objective item 8 must be approved by third-fourths of the total shares of shareholders present at the meeting and eligible to cast their votes.

Mr. Adisak Sukumvitaya, the Chairman of the Board, presided over the meeting and declared to the meeting that there were a total of 28 shareholders present in person, accounting for 2,216,322 shares or equivalent to 0.22 percent of the total of 996,319,093 shares.

There were a total of 825 proxies, accounting for 663,077,276 shares or equivalent to 66.55 percent of the total of 996,319,093 shares.

There were also 10 shareholders who had registered to attend the meeting via electronic media (online registration), accounting for 1,285,746 shares or equivalent to 0.13 percent of the total of 996,319,093 shares.

There were a total of 863 shareholders and proxies attending the meeting, totaling 666,579,344 shares, representing 66.90 percent of the total 996,319,093 shares, thereby constituting a quorum pursuant to the Company's Articles of Association. The Chairman then declared the meeting open.

Meeting Commenced

Agenda 1. To consider and certify the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2020

The Chairman asked the meeting to consider and certify the Extraordinary General Meeting of Shareholders No. 1/2020, which held on 2nd November 2020, the details of which were as shown in Attachment 2. Since the Board deemed that the minutes were recorded correctly and had been submitted to the Stock Exchange of Thailand (SET) and the Ministry of Commerce within the period prescribed by law as well as published on the Company's website. Therefore, the Board deemed it appropriate to propose to the meeting to certify the said minute.

The Chairman asked if anyone in the Meeting had any inquiry or opinion regarding this agenda item.

Since there was no inquiry or need for amendment, the Chairman asked the Meeting to cast their votes. This agenda would be approved by the majority votes of the total shares of shareholders present at the meeting and cast their votes.

Resolution The meeting considered and approved to certify the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2020, with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	665,306,148	765,602	666,071,750	100.0000
Disapproved	-	-	-	-
Abstained	-	-	-	-
Total	665,306,148	765,602	666,071,750	100.0000
Voided ballot	-	-	-	-

Agenda 2. To consider and acknowledge the report on the Company's operating result for the year 2020

The Chairman assigned Mr. Sutthirak Traichira-aporn, Chief Executive Officer, to report the operating results of the Company for the year 2020.

Mr. Sutthirak Traichira-aporn, Chief Executive Officer, report the operating results of the Company for the year 2020 to the meeting with the details as follows:

For 2020, it was considered the Company's good performance and hit the highest record for the 4th year in a row. In terms of storage, the cash flow collection was 3,704 million baht, a 15% growth from the previous year. It resulted from better storage efficiency and the debts' potential that the Company had invested in the past. The Company had a net profit of 1,047 million baht, a growth of 54% from 2019, which was the highest net profit of the Company since the Company was established for the 4th year.

Total Revenue

The total revenue in 2020 was equal to 3,191 million baht, a growth of 26.4%, mainly from revenue growth from non-performing debt purchase business to manage, which included interest income and profit from loans of the purchase of receivables.

Total Cost

The total cost in 2020 was 1,033 million baht, a decrease of 7.1%, which resulted from good cost management, bringing automation into management.

Gross Profit

The gross profit in 2020 was 2,158 million baht, an increase of 52.7% due to continued good revenue and operating costs management.

Selling, General & Administrative Expenses

The selling, general & administrative expenses in 2020 were 441 million baht, an increase of 15.1%. However, compared to the proportion of sales expenses to total revenue, the ratio was reduced to 13.8%.

Net Profit 2020

The net profit in 2020 was 1,047 million baht, an increase of 53.7%. It was the highest net profit for the 4th year.

Total Assets

As of 31 December 2020, the Company had total assets of 14,270.4 million baht. The Company's total assets increased by 4,128.7 million baht or 40.71%. The increased assets were Loans from purchases of receivables expected to be received over one year, which was the portion of the non-performing debt that the Company had acquired from financial institutions during 2020.

Total Liabilities

As of December 31, 2020, the Company had total liabilities of 8,515.9 million baht compared to 2019, increasing 1,807.5 million baht or 26.94%. There were significant changes in 2020, namely increased credit from financial institutions and debentures. The debt to equity ratio and interest-bearing debt to equity ratio as of December 31, 2020, were 1.48 and 1.25 times, respectively.

In terms of corporate governance, the Company has announced its intention to anti-corruption, which was applying for certification from CAC this year.

Therefore, it was reported to the meeting for acknowledgment.

The Chairman allowed shareholders to ask questions.

Since there was no shareholder imposed additional questions. The Chairman then asked the meeting to consider the next agenda. Due to this agenda was for acknowledgment, so no resolution was made.

Agenda 3. To consider and approve the Company's financial statements for the year ended 31 December 2020

The Chairman assigned Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, to report to the meeting.

Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, declared to the meeting that the Company had delivered the 2020 financial statements to shareholders, which was on the page 64-162 of the Annual Report. The said financial statements were approved by the Board of Directors of the Company to propose to the shareholders' meeting. The auditor viewed that the financial statements for the year 2020 were appropriate following the financial reporting standards. Therefore, it was proposed to the shareholders to consider and approve the Company's financial statements for the year ended 31 December 2020.

The Chairman allowed shareholders to ask questions.

The Chairman asked the meeting whether there were any questions.

Since there was no shareholder imposed additional questions. The Chairman then requested the meeting to consider and approve this matter. This agenda must be approved by a majority vote of the total number of shares attending the meeting and casting votes.

Resolution The meeting considered and approved to the statement of financial position, statement of comprehensive income as of 31 December 2020, and the Auditor's Report, which had been considered by the Audit Committee and certified by the auditor of the Company, with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	675,597,748	1,236,744	676,834,492	100.0000
Disapproved	-	-	-	-
Abstained	-	-	-	-
Total	675,597,748	1,236,744	676,834,492	100.0000
Voided ballot	-	-	-	-

Agenda 4. To consider and approve the dividend payment from the operating results ended 31 December 2020 and acknowledged the payment of the interim dividend from the operating results of the year 2020

The Chairman assigned Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, to report to the meeting regarding the interim dividend payment.

According to the Public Limited Companies Act B.E. 2535, Section 115 and Clause 46 of the Company's Articles of Association required the Company to pay dividends from profits only and not pay dividends if the Company still has accumulated losses. Accordingly, from the financial statements for the fiscal year ended 31 December 2020, which the auditor had audited, the Company

had a total net profit from operating results of 1,047,040,708 baht. The Company had legal reserves of not less than those required by the laws and regulations of the Company, therefore, requesting approval to suspend the allocation of money as a legal reserve and approve the allocation of profit from the operating results of the year 2020 for the period of 31 January 2020 - 31 December 2020 at the rate of 0.86 baht per share from the net profit. The dividend payment would be made in the form of cash.

The Company had announced an interim dividend of 0.45 baht per share from the operating results of the first half of the year 2020. Therefore, it had to pay another 0.41 baht per share in this period. Therefore, if the meeting approved the payment of dividends, the Company would determine the list of shareholders entitled to receive the dividend on 21 April 2021 and the dividend would be paid on 5 May 2021.

In this regard, the dividend payout depended on the number of convertible shares from the Company's warrants.

The Chairman asked the meeting whether there would be any further questions or comments on this agenda.

Since there was no inquiry or need for amendment, the Chairman asked the meeting to cast their votes. This agenda would be approved by the majority votes of the total shares of shareholders present at the meeting and cast their votes.

Resolution The meeting considered and approved to suspend the allocation of money as a legal reserve and approve the dividend payment from the operating results ended 31 December 2020, and acknowledged the interim dividend payment from the operating results of the year 2020 with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	675,597,748	1,236,744	676,834,492	100.0000
Disapproved	-	-	-	-
Abstained	-	-	-	-
Total	675,597,748	1,236,744	676,834,492	100.0000
Voided ballot	-	-	-	-

Prior to Agenda 5, two retired directors were invited; namely, Mr. Adisak Sukumvitaya (the Chairman) and Mr. Rengchai Ingkhaphakorn, to leave the meeting room. Before leaving the meeting, the Chairman assigned Mr. Somsak Atisairakul to act as the Chairman of the meeting in this agenda.

Agenda 5. To consider and approve the appointment of directors replacing those who retired by rotation

The Chairman assigned Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, to report to the meeting.

Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, had invited Mr. Piya Pong-Acha and Mr. Khanchit Kawachat, the Directors who would retire by rotation, to leave the meeting and then declared to the meeting that according to the Company's Articles of Association, at least one-third of the number of directors shall vacate office at every Annual General Meeting of Shareholders. However, the retired director may be re-elected by approving from the shareholders' meeting resolution. In the 2021 Annual General Meeting of Shareholders, two directors completed their term as follows:

- | | |
|-------------------------------|--|
| 1. Mr. Adisak Sukumvitaya | Chairman of the Board |
| 2. Mr. Rengchai Ingkhaphakorn | Director/Independent Director/ Chairman of the Audit Committee |

The Board of Directors, by the opinion of the Nomination and Remuneration Committee, therefore, deemed it appropriate to propose to re-appoint the two directors to serve as directors for another term. The details were shown in Enclosure No. 5. Voting for this agenda, shareholders were requested to vote individually.

The Chairman asked the meeting whether there would be any further questions or comments on this agenda.

Since there was no shareholder imposed additional questions. The Chairman then requested the meeting to consider and approve the appointment of directors replacing those retire by rotation. This agenda must be approved by a majority vote of the total number of shares attending the meeting and casting votes.

Resolution The meeting considered and approved the appointment of the aforesaid directors retiring by rotation to be re-elected as the Company's director for another term, with the following votes:

5.1 Mr. Adisak Sukumvitaya, with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	654,670,248	1,236,744	655,906,992	96.9080
Disapproved	20,927,500	-	20,927,500	3.0920
Abstained	-	3,000	3,000	0.0005
Total	675,597,748	1,236,744	676,834,492	100.0000
Voided ballot	-	-	-	-
Remark:				

5.2 Mr. Rengchai Ingkhaphakorn, with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	665,118,748	729,744	652,848,492	96.5285
Disapproved	23,479,000	-	23,479,000	3.4715
Abstained	-	-	-	-
Total	675,597,748	729,744	676,327,492	100.0000
Voided ballot	-	-	-	-
Remark:				

Prior to Agenda 6, Mr. Adisak Sukumvitaya (the Chairman) and Mr. Rengchai Ingkhaphakorn were invited to return to the meeting room, and Mr. Adisak Sukumvitaya served as the Chairman of the meeting to continue the meeting.

Agenda 6. To consider and approve the director's remuneration for the year 2021

The Chairman assigned Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, to report to the meeting.

Mr. Wongsakorn Kittitrakulkarn, Chief Financial Officer, reported to the meeting that the Board of Directors had considered the directors' remuneration following the opinion of the Nomination and Remuneration Committee, by considering various suitability and comparing it with the level of practice in the same type and size of business. Therefore, deemed it appropriate to propose to the meeting to consider and approve the determination of directors' remuneration for the year 2021, the amount of not exceeding 5,000,000 baht, which was the same rate as in 2020. The Board would receive quarterly remuneration (4 times a year), and meeting allowances for more than eight meetings per year as follows:

Board	2020		2021	
	Remuneration / person / quarter	Meeting allowance / person / time	Remuneration / person / quarter	Meeting allowance / person / time
Board of Directors				
Chairman	50,000	20,000	50,000	20,000
Director	20,000	10,000	20,000	10,000
Audit Committee				
Chairman	50,000	20,000	50,000	20,000
Members	30,000	15,000	30,000	15,000
Nomination and Remuneration Committee				
Chairman	-None-	-None-	-None-	-None-
Members	-None-	-None-	-None-	-None-

Therefore, the meeting was asked to consider.

The Chairman asked the meeting whether there would be any further questions or comments on this agenda.

Since there was no shareholder imposed an additional question. The Chairman then requested the meeting to consider and approve the determination of the remuneration of the Board of Directors for the year 2021. This agenda must be approved by not less than two-thirds of the total shares of shareholders present at the meeting.

Resolution The meeting considered and approved the determination of directors' remuneration for the year 2021, the amount of not exceeding 5,000,000 baht in the form of meeting allowance or others at the same rate as last year. The details were as follows:

Board	2020		2021	
	Remuneration / person / quarter	Meeting allowance / person / time	Remuneration / person / quarter	Meeting allowance / person / time
Board of Directors				
Chairman	50,000	20,000	50,000	20,000
Director	20,000	10,000	20,000	10,000
Audit Committee				
Chairman	50,000	20,000	50,000	20,000
Members	30,000	15,000	30,000	15,000
Nomination and Remuneration Committee				
Chairman	-None-	-None-	-None-	-None-
Members	-None-	-None-	-None-	-None-

With the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	675,597,748	711,000	676,368,748	100.0000
Disapproved	-	-	-	-
Abstained	-	-	-	-
Total	675,597,748	711,000	676,368,748	100.0000
Voided ballot	-	-	-	-
Remark:				

Agenda 7. To consider and approve the appointment of auditors and their remuneration for the year 2021

The Chairman assigned Mr. Rengchai Ingkhaphakorn, the Audit Committee, to report to the meeting.

Mr. Rengchai Ingkhaphakorn, the Audit Committee, stated to the meeting that the Board of Directors had considered based on the opinion of the Audit Committee and deemed it appropriate to propose to the meeting to consider and approve the appointment of an auditor from EY Office Company Limited by

Ms. Rungnapa Lertsuwankul	CPA Licence No. 3516, and/or
Ms. Ratana Jala	CPA Licence No.3734, and/or
Ms. Pimjai Manitkajohnkit	CPA Licence No.4521, and/or
Ms. Narisara Chaisuwan	CPA Licence No.4812, and/or
Ms. Wilaiwan Phetsang	CPA Licence No.5315, and/or
Ms. Rosaporn Decharkom	CPA Licence No.5659, and/or
Ms. Sumana Punpongsanon	CPA Licence No.5872, and/or

Suppose the auditors mentioned above were unable to perform their duties. In that case, EY Office Company Limited shall procure another certified public accountant to audit the accounts and express opinions on the Company's financial statements on behalf of such auditors.

The auditor listed above served as the Company's auditor for the seventh year and had no relation or interest with the Company, its subsidiaries, executives, the major shareholders, or their connected persons. Therefore, the auditor could perform independent auditing and express the opinion related to the Company's financial statement. The Board also deemed it to propose to the meeting to consider and approve the auditing fee and quarterly review fee in the amount of 1,925,000 baht, excluding the audit fee and the quarterly review fee of the subsidiaries in the amount of 4,125,000 baht, totaling for the audit fee for the year 2021 of not exceeding 6,140,000 baht, including other service fees as actual. The audit fee for the Company and its subsidiaries was the same rate as the previous year.

Resolution The meeting considered and resolved to approve the appointment of auditors from EY Office Company Limited to be the auditors of the Company and its subsidiaries for the year 2021. However, the auditors were under the same audit firm. Any one of the auditors was responsible for auditing and expressing an opinion on the Company's financial statements. The details were as follows:

Ms. Rungnapa Lertsuwankul	CPA Licence No. 3516, and/or
Ms. Ratana Jala	CPA Licence No.3734, and/or
Ms. Pimjai Manitkajohnkit	CPA Licence No.4521, and/or
Ms. Narisara Chaisuwan	CPA Licence No.4812, and/or
Ms. Wilaiwan Phetsang	CPA Licence No.5315, and/or

Ms. Rosaporn Decharkom
Ms. Sumana Punpongsanon

CPA Licence No.5659, and/or
CPA Licence No.5872, and/or

If the above auditors were unable to perform their duties, the EY Office Company Limited shall procure other auditors of the EY Office Company Limited to act on their behalf.

The auditor listed above served as the Company's auditor for the seventh year and had no relation or interest with the Company, its subsidiaries, executives, the major shareholders, or their connected persons. Therefore, the auditor could perform independent auditing and express the opinion related to the Company's financial statement. Therefore, it was deemed appropriate to approve the auditing fee and quarterly review fee in the amount of 1,925,000 baht, excluding the audit fee and the quarterly review fee of the subsidiaries in the amount of 4,125,000 baht, totaling for the audit fee for the year 2021 of not exceeding 6,140,000 baht, including other service fees as actual. The audit fee for the Company and its subsidiaries was the same rate as the previous year.

Table Comparing Audit Fees in 2020 and 2021

(Unit: Baht)

Checklist Financial Statements of the Company and Subsidiaries	2020	2021
Audit Fee (Quarterly)		
- JMT Network Services Public Company Limited	1,750,000	1,925,000
- Subsidiaries	3,886,000	4,125,000
Other expenses	Actual pay	Actual pay
Total	5,636,000	6,140,000

The Chairman asked the meeting whether there would be any further questions or comments on this agenda.

Since there was no shareholder imposed an additional question. The Chairman then requested the meeting to consider and approve this matter. This agenda must be approved by a majority vote of the total number of shares attending the meeting and casting votes.

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	671,390,948	781,000	672,171,948	99.3780
Disapproved	4,206,800	-	4,206,800	0.6220
Abstained	-	-	-	-
Total	675,597,748	781,000	676,378,748	100.0000
Voided ballot	-	-	-	-
Remark:				

Agenda 8. To consider and approve the amendment to the Articles of Association of the Company

The Chairman reported to the meeting that for the Company to have objectives covering the products and the business operating, therefore, proposed to the meeting to consider and give opinions on the amendment to Clause 3 of the Memorandum of Association, the Company's objective was as follows:

The Existing One	The Proposed One
Item 8. To operate hotels, restaurants, bars, and nightclubs	Item 8. To operate hotels, restaurants, bars, nightclubs, coffee shops, Cafe' serving food, desserts, and beverages both ready to eat in the shop or provide packing services for consumers to eat elsewhere

Resolution The meeting considered and approved the amendment to Clause 3 of the Company's Memorandum of Association by amending the objectives in Item. 8 with the list and assignments as proposed in all respects, with the following votes:

Resolution	Attending the Meeting	Online Meeting	Total	Equivalent to %
Approved	675,597,748	900,744	676,498,492	100.0000
Disapproved	-	-	-	-
Abstained	-	-	-	-
Total	675,597,748	900,744	676,498,492	100.0000
Voided ballot	-	-	-	-
Remark:				

Agenda 9. To consider other matters (if any)

The Chairman asked whether any shareholder wished to propose any other matter to the meeting for consideration.

A shareholder, attending in person, asked what action plans the company had in 2021 during this Covid situation.


Mr. Adisak Sukumvitaya answered that the Company had passed this Covid situation for the 3rd time. We reiterated to everyone in the organization that there was severity every time. As for the measures of JMT, Mr. Sutthirak Traichira-aporn, Chief Executive Officer, would be a provider of such information.

Mr. Sutthirak Traichira-aporn further clarified that this Covid situation was not much different from the situation in March of last year. We could still manage it. Was there any impact? This Covid situation still impacted customers in the group who were not ready or unable to pay according to the program. Therefore, the Company had extended the period for this group of customers. The customers who could pay according to the regular schedule were considered a majority of the total number of customers. However, the overall picture of this Covid situation and the operations of JMT was not a concern at all. As a precaution, we continued to operate on all fronts, including employees' safety, which some employees were working from home.

The Chairman asked the meeting whether there would be any further questions or comments on this agenda.

Since there was no further business to be discussed, the Chairman stated appreciation to the meeting and then declared the meeting closed.

The meeting was adjourned at 11.51 a.m.

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

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