

MINUTES OF THE 2026 ANNUAL GENERAL MEETING OF SHAREHOLDERS
OF
NGERN TID LOR PUBLIC COMPANY LIMITED

Date time and place

The 2026 Annual General Meeting of Shareholders of Ngerntid Lor Public Company Limited (the “Company”) was held on Friday, April 17, 2026, at 10.00 hours, as an e-meeting (e-AGM) in accordance with the laws and regulations relating to electronic meetings, broadcast from 12A Floor, Ari Hills, Phahonyothin Road, Samsen Nai Sub-district, Phaya Thai District, Bangkok. In this regard, Inventech Systems (Thailand) Company Limited was responsible for controlling the conference system.

Directors (Present)

1. Mr. Chandrashekar Subramanian Chairman of the Board of Directors
Krishoolndmangalam
2. Mr. Rithisak Patanakul Director

Directors (Attended the Meeting Electronically)

1. Mr. Sayam Prasitsirigul Director (attended via telephone)

Absent Directors

1. Mrs. Kesara Manchusree Independent Director and Chairman of the Audit Committee
2. Mr. Supawat Likitthanawong Independent Director and Audit Committee member
3. Mr. Patara Yongvanich Independent Director and Audit Committee member
4. Mr. Vasin Udomratchatavanich Director
5. Ms. Manida Zimmerman Independent Director

Executives in attendance

1. Mrs. Athitaya Phoonwathu Acting Managing Director
2. Mr. Piyasak Ukritnukun Senior Executive
3. Ms. Cholthicha Thongthai Chief Financial Officer (CFO)
4. Ms. Monsicha Siengchokyoo Investor Relations
5. Ms. Vantanee Teerakul Company Secretary
6. Ms. Waratnavee Wongakanith Senior Vice President of Financial Reporting Section

Legal advisors from Wise Equity Legal Consulting Company Limited in attendance

Ngerntid Lor Public Company Limited

1. Ms. Phatamol Phisitbuntoon
2. Ms. Anisa Kitpanuruj
3. Ms. Boonpiti Tabnoi

External Auditor from Deloitte Touche Tohmatsu Jaiyos Audit Company Limited in attendance

- | | |
|-----------------------------|--------------------------|
| 1. Ms. Kornthong Luangvilai | External Auditor |
| 2. Mr. Mongkol Sucharitchon | External Audit Assistant |
| 3. Ms. Nathida Tharanont | External Audit Assistant |

Mr. Chandrashekar Subramanian Krishoolndmangalam, Chairman of the Board of Directors, presided as the Chairman of the Meeting (the “Chairman”), welcomed all shareholders to the meeting and assigned Ms. Anisa Kitpanuruj to act as the master of ceremonies (the “MC”).

In this regard, the Chairman appointed Ms. Boonpiti Tabnoi as the vote counting inspector for this meeting.

Before the meeting was called to order, the MC advised that the procedures and rules for the meeting were as follows:

1. The shareholders and/or proxies will have votes equal to the number of shares held and/or granted under proxy, whereby one share shall equal one vote. Each shareholder may either vote to approve, disapprove, or abstain only.
2. The meeting will consider the matters in the order of the agenda as set out in the Notice of the Meeting. The Company will present information on each agenda item and provide shareholders with an opportunity to ask questions before voting. Shareholders or proxies will then cast their votes through the E-Meeting system, and the Company will announce the voting results to the meeting once the system has finalized the vote count for each agenda item.
3. In casting votes through the E-Meeting system, shareholders or proxies may select one of three options, i.e. “approve,” “disapprove,” or “abstain” through the system interface and confirm their vote. The system will display a confirmation status upon submission of the vote.
4. The Company will count and consolidate votes from the E-Meeting system, including votes from proxies and advance voting (if any), and will present the voting results for each agenda item as “approve,” “disapprove,” “abstain,” and “invalid ballots,” as summarized by the system.

The MC informed the meeting that the Company had determined the date for determining the names of shareholders entitled to attend the 2026 Annual General Meeting on March 27, 2026 (Book Closing).

At this meeting, 4 shareholders attended in person via online channels, representing a total of 14,919 shares, and 35 proxies attended, representing a total of 2,979,483,185 shares. In total, 44 attendees were present, representing 2,989,689,944 shares, equivalent to 99.7646% of the total issued shares of the Company, constituting a quorum according to Section 103 of the Public Limited Companies Act B.E. 2535 (as amended) (the “PLCA”) and Article 34 of the Articles of Association of the Company.

Then Mr. Chandrashekar Subramanian Krishoolndmangalam, the Chairman, called the meeting to order, and assigned the MC to conduct the meeting in accordance with the business on the agenda as specified in the notice of the meeting and the Articles of Association of the Company.

Before proceeding to the agenda, the Chairman addressed an important recent development of the Company. On April 7, 2026, the Board of Directors acknowledged the resignation of Mr. Piyasak Ukritnukun, Managing Director, from his position as Managing Director of the Company, after his long tenure of service. The Board has appointed Mrs. Athitaya Phoonwathu as Acting Managing Director, and the Company is currently in the process of obtaining approval from the relevant regulatory authorities for her appointment as Managing Director of the Company.

Agenda item 1 To consider and acknowledge matters presented to the Meeting

The MC informed the meeting that this agenda item is to report the Company’s operating results for the year 2025 for the shareholders’ acknowledgment, and invited Mr. Piyasak Ukritnukun, Senior Executive, to present the details to the meeting.

Mr. Piyasak Ukritnukun provided an overview of the Company’s business performance, stating that in 2025, the Group achieved strong growth despite a challenging environment, including economic conditions, high household debt, and external volatility. The Company recorded an 18% increase in net profit from the previous year, reaching a new record high, reflecting the quality of growth and operational efficiency in both the lending and insurance brokerage businesses.

For the lending business, the loan portfolio grew by approximately 5% YoY, while the customer base increased by 9% YoY. Asset quality remained well controlled (NPL at 1.54%) with a strong level of reserves (NPL coverage at 325%). Meanwhile, the insurance business performed well, with non-life insurance premiums increasing by 11% YoY, and brokerage income accounting for approximately 10% of the Group’s total revenue. In addition, the Company has seen significant adoption of digital channels, with over 90% of loan disbursements and more than 70% of repayments conducted through self-service channels. The insurance brokerage business operates under three main brands: Prakantidloh, Areegator, and heygoody.

During the past year, the Company restructured into a holding company and successfully completed a tender offer with a share swap ratio of 99.4%. The Company also received a credit rating upgrade to A+ from TRIS Rating. Furthermore, the Company has applied AI to enhance efficiency, reduce costs, and improve customer service, while maintaining a strong commitment to good corporate governance. In 2025, the Company received a CG rating of “Good.” As for the plan to transfer the InsurTech business to a new entity, it is currently under review for appropriateness. The Company will inform shareholders and relevant authorities of any material developments in due course.

Board of Directors’ Opinion: deems it appropriate to report matters for shareholders’ acknowledgment.

The MC provided an opportunity to the shareholders to ask questions or express opinions.

Question 1 Mr. Phao Cheevakittikul, a shareholder attending the meeting in person, asked, with reference to the previous shareholders' meeting minutes, whether the insurance business had already been transferred to and was now under the holding company.

Answer Mrs. Athitaya Phoonwathu, Acting Managing Director, explained that the insurance business has not yet been transferred to the holding company. In light of the current changes in economic conditions, the Company is currently reviewing the appropriateness of the plan to transfer the InsurTech business to a new entity. The Company will inform shareholders and relevant authorities of any material developments in due course.

No one asked additional questions or expressed opinion.

Resolution The meeting acknowledged the Company’s operating results as proposed, this agenda item was for acknowledgment only, and therefore no resolution was required.

Agenda item 2 To adopt the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2025.

The MC invited Ms. Vantanee Teerakul, Company Secretary, to present the details on this agenda item to the meeting.

The presenter informed that the Company has prepared the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2025, and distributed them to shareholders together with the notice of the meeting, as well as published such minutes on the Company’s website to allow shareholders to consider the accuracy as appropriate. As no shareholders have objected to or requested any amendments, the meeting was requested to consider and approve the minutes as proposed.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting to consider and approve the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2025, as presented above.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which required a majority vote of the shareholders attending the meeting and casting their votes.

Resolution The meeting resolved to approve the Minutes of the Extraordinary General Meeting of Shareholders No. 1/2025, as presented above in all respects, with the majority vote of the shareholders attending the meeting and casting their votes, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,905,636,330	99.9937
Disapprovals	182,200	0.0062
Abstentions	0	-
invalid ballots	0	-
Total	2,905,818,530	100

Agenda item 3 To consider and approve the Statements of Financial Position (Balance Sheets) and the Statements of Comprehensive Income for the year ended December 31, 2025

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

Section 112 of the PLCA and Article 41 of the Articles of Association of the Company require that the Board of Directors must prepare the balance sheets and the profit and loss statements as at the end of the fiscal year for submission to and approval by the annual general meeting of shareholders. In this regard, the Statements of Financial Position (Balance Sheets) and the Statements of Comprehensive Income of the Company for the year ended December 31, 2025, which have been audited by the Company's auditor and endorsed by the Audit Committee, are as detailed in the 2025 Annual Report (Form 56-1 One Report).

In this regard, the presenter summarized the key information of the financial statements and operating results for the year ended December 31, 2025, as set out in the meeting materials and the 2025

Annual Report (Form 56-1 One Report), and confirmed that such financial statements have been audited by the external auditor and approved by the Audit Committee.

Board of Directors' Opinion: deemed it appropriate to propose the Statements of Financial Position (Balance Sheets) and the Statements of Comprehensive Income of the Company for the year ended December 31, 2025, which have been audited by the Company's auditor and endorsed by the Audit Committee, as detailed above to the shareholders' meeting for consideration and approval.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which required a majority vote of the shareholders attending the meeting and casting their votes

Resolution The meeting resolved to approve the Statements of Financial Position (Balance Sheets) and the Statements of Comprehensive Income for the year ended December 31, 2025, as presented above in all respects, with the majority vote of the shareholders attending the meeting and casting their votes, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,905,636,330	99.9937
Disapprovals	182,200	0.0062
Abstentions	0	-
invalid ballots	0	-
Total	2,905,818,530	100

Agenda item 4 To consider and approve the allocation of profit from the operating results of the Company for the year ended December 31, 2025, and acknowledge the dividend payment on March 18, 2026 for the operating results for the period from January 1 to December 31, 2025.

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

The presenter reported to the meeting that this agenda item is to propose for consideration and approval the allocation of profit from the operating results for the year ended December 31, 2025, and to acknowledge the dividend payment already made on March 18, 2026. The details are as set out in the Notice of the Meeting and the meeting materials.

The presenter further informed the meeting that the Board of Directors has proposed to appropriate the net profit for the year 2025 as a legal reserve in the amount of THB 30,787,730, resulting in the Company's total legal reserve of THB 1,108,795,729, and acknowledge the interim dividend payment from the operating results for the period from January 1 to December 31, 2025 at the rate of THB 1.6638 per share, totaling approximately THB 4,985.98 million, representing 100.62% of the net profit based on the Company's separate financial statements. Such interim dividend was paid on March 18, 2026. Accordingly, the Board of Directors deemed it appropriate not to propose any additional dividend payment for the operating results of the year 2025.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting for consideration and approval of the allocation of profit from the operating results of the Company for the year ended December 31, 2025 to the legal reserve, and to acknowledge the interim dividend payment already made, and not to propose any additional dividend for the operating results of the year 2025.

The MC provided an opportunity to the shareholders to ask questions or express opinions.

Question 1 Mr. Phao Cheevakittikul, a shareholder attending the meeting in person, asked, whether the dividend payment was linked to the planned capital increase.

Answer Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), responded that the dividend payment made in March 2026 was based on the Company's operating results for the year 2025 and is not related to the capital increase. As the Company operates under a Foreign Business License (FBL), the capital increase was undertaken to maintain the debt-to-equity (D/E) ratio in compliance with the prescribed regulatory requirements.

As no one asked additional questions or expressed opinion and this agenda item concerns (1) the approval of profit allocation and (2) the acknowledgment of the dividend payment already made. The meeting was therefore requested to vote on the approval matter of this agenda item, which required a majority vote of the shareholders attending the meeting and casting their votes.

Resolution The meeting resolved to approve the allocation of profit from the operating results of the Company for the year ended December 31, 2025, and acknowledge the dividend payment on March 18, 2026, as presented above in all respects, with the majority vote of the shareholders attending the meeting and casting their votes, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,905,636,330	99.9937
Disapprovals	182,200	0.0062
Abstentions	0	-
invalid ballots	0	-
Total	2,905,818,530	100

Agenda item 5 To consider and approve the election of directors to replace those retiring by rotation.

The MC invited Ms. Vantanee Teerakul, Company Secretary, to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

Section 71 of the PLCA and Article 20 of the Articles of Association of the Company require that one-third of the total number of directors shall retire at every annual general meeting of shareholders, and if the number of directors cannot be equally divided into three parts, the number of directors closest to one-third shall retire. Any director who has retired by rotation may be re-elected.

The Company has a total of 11 director positions as stipulated in its Articles of Association. On August 13, 2025, Mr. Minki Brian Hong and Mr. Elcid Vergara resigned from their positions as directors. As a result, the Company currently has 9 directors in office. Subsequently, on April 6, 2026, Mr. Piyasak Ukritnukun resigned from his position as a director of the Company, resulting in the Company currently having 8 directors in office. Accordingly, in 2026, 3 directors are due to retire by rotation, namely:

1. Mr. Vasin Udomratchatavanich Director
2. Mr. Supawat Likitthanawong Independent Director and Audit Committee Member
3. Mr. Patara Yongvanich Independent Director and Audit Committee Member

Board of Directors' Opinion: The Board of Directors (excluding interested directors) concurs in all respects with the recommendation of the Nomination and Remuneration Committee and therefore deems it appropriate to propose to the Shareholders' Meeting the re-election of the 3 directors who are due to retire by rotation, namely (1) Mr. Vasin Udomratchatavanich, (2) Mr. Supawat Likitthanawong and (3) Mr. Patara Yongvanich, to serve another term. In this regard, the Company is currently in the process of recruiting directors to fill the positions vacated by the 2 directors who resigned in August 2025. The vacant director positions will expire at the Annual General Meeting of Shareholders in 2027 and 2028 respectively. At present, the Company

has 8 directors in office out of a total of 11 director positions. The Company shall maintain the total number of directors at 11 positions unless the shareholders' meeting resolves otherwise.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC proposed the meeting to vote on the re-election of the 3 retiring directors for another term individually, and each director must be approved by a majority vote of the shareholders attending the meeting and casting their votes (abstentions will not be counted as the voting base for this agenda item).

Resolution The meeting resolved to approve the election of directors to replace those retiring by rotation for another term individually, with the majority vote of the shareholders attending the meeting and casting their votes (abstentions will not be counted as the voting base for this agenda item), as detailed below:

5.1 Mr. Vasin Udomratchatavanich, Director

	Amount (Total)	equivalent to (%)
Approvals	2,988,800,858	99.9706
Disapprovals	876,743	0.0293
Abstentions	21,599	not be counted as the voting base for this agenda item
invalid ballots	0	-
Total	2,989,700,445	100

5.2 Mr. Supawat Likitthanawong, Independent Director and Audit Committee Member

	Amount (Total)	equivalent to (%)
Approvals	2,989,490,196	99.9933
Disapprovals	199,747	0.0066
Abstentions	9,257	not be counted as the voting base for this agenda item
invalid ballots	0	-
Total	2,989,700,445	100

5.3 Mr. Patara Yongvanich, Independent Director and Audit Committee Member

	Amount (Total)	equivalent to (%)
Approvals	2,989,490,196	99.9933

Disapprovals	199,747	0.0066
Abstentions	9,257	not be counted as the voting base for this agenda item
invalid ballots	0	-
Total	2,989,700,445	100

Agenda item 6 To consider and approve the determination of directors' remuneration.

The MC invited Mrs. Kesara Manchusree, Chairman of the Audit Committee, to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

The presenter further informed the meeting that Article 38 of the Company's Articles of Association requires that directors' remuneration be approved by the shareholders' meeting. In this regard, the Board of Directors has considered, based on the recommendation of the Nomination and Remuneration Committee, that in order to avoid duplication of remuneration within the Group, as directors' remuneration is determined and paid at the holding company level, it is deemed appropriate to propose that no directors' remuneration be paid to the Board of Directors and the board sub-committees at the Company level.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting to consider and approve that no directors' remuneration be paid to the Board of Directors and the board sub-committees at the Company level as proposed.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which required a majority vote of not less than two-thirds (2/3) of the total votes of the shareholders attending the meeting.

Resolution The meeting resolved to approve the determination of directors' remuneration as proposed above in all respects, with the majority vote of not less than two-thirds (2/3) of the total votes of the shareholders attending the meeting, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,989,499,453	99.9932
Disapprovals	199,747	0.0066
Abstentions	0	0.0000

invalid ballots	0	-
Total	2,989,700,445	100.0000

Agenda item 7 To consider and approve the appointment of auditors and the determination of audit fee.

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

The presenter informed the meeting that this agenda item is to propose for consideration and approval the appointment of auditors and the determination of audit fee for the year 2026, as detailed in the Notice of the Meeting.

Section 120 of the PLCA requires that the annual general meeting of shareholders shall consider and appoint auditors and determine the audit fee every year.

The presenter further informed the meeting that the Board of Directors, having considered the recommendation of the Audit Committee, considers it appropriate to propose the appointment of the following auditors from Deloitte Touche Tohmatsu Jaiyos Audit Co., Ltd. as the Company's auditors for the fiscal year 2026, including: (1) Ms. Kornthong Luangvilai and/or (2) Mrs. Wilasinee Krishnamra and/or (3) Mrs. Nisakorn Songmanee and/or (4) Mr. Wee Sujarit and to approve the determination of the audit fee for the fiscal year 2026 in the amount of THB 2,907,000, as detailed in the Notice of the Meeting.

No.	Name of Nominated Auditors	CPA License Number
1.	Ms. Kornthong Luangvilai and/or	7210
2.	Mrs. Wilasinee Krishnamra and/or	7098
3.	Mrs. Nisakorn Songmanee and/or	5035
4.	Mr. Wee Sujarit	7103

The nominated auditors have no relationship or conflict of interest with the Company, its executives, major shareholders, or related persons, and are therefore independent in performing their audit duties to the Company.

Board of Directors' Opinion: The Board of Directors (excluding interested directors) concurs in all respects with the Audit Committee and therefore deems it appropriate to propose to the shareholders' meeting the appointment of auditors and the determination of audit fee for the fiscal year 2026 as proposed.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which requires the majority vote of the shareholders attending the meeting and casting their votes.

Resolution The meeting resolved to approve the appointment of auditors and the determination of audit fee for the fiscal year 2026 as proposed above in all respects, with the majority vote of the shareholders attending the meeting and casting their votes, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,989,396,083	99.9898
Disapprovals	303,117	0.0101
Abstentions	0	-
invalid ballots	0	-
Total	2,989,700,445	100.0000

Agenda item 8 To consider and approve the decrease of the Company's registered capital by THB 9,671.80 from the existing registered capital of THB 11,087,957,288.10 to THB 11,087,947,616.30 by cancelling 2,614 unissued shares, with a par value of THB 3.70 per share, remaining from the stock dividend allocation under the resolution of the Extraordinary General Meeting of Shareholders No. 1/2025, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the decrease of the Company's registered capital.

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

The presenter proposed to the Meeting to consider and approve the decrease of the Company's registered capital by THB 9,671.80 from the existing registered capital of THB 11,087,957,288.10 to THB 11,087,947,616.30 by cancelling 2,614 unissued shares, with a par value of THB 3.70 per share, remaining from the stock dividend allocation under the resolution of the Extraordinary General Meeting of Shareholders No. 1/2025, so that the Company's registered capital will equal the Company's paid-up capital of THB 11,087,947,616.30, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the decrease of the Company's registered capital, as per the following details:

"Clause 4. Registered capital of	11,087,947,616.30	(Eleven billion eighty-seven Baht million nine hundred forty-seven thousand six hundred sixteen Baht and thirty Satang)
Divided into	2,996,742,599	(Two billion nine hundred ninety-six million seven hundred forty-two thousand five hundred ninety-nine shares)
At the par value of	3.70 Baht	(Three Baht and seventy Satang)
Categorized into		
Ordinary shares	2,996,742,599	(Two billion nine hundred ninety-six million seven hundred forty-two thousand five hundred ninety-nine shares)
Preference shares	-	shares (-shares)"

In addition, the presenter proposed to the Meeting to authorize the authorized directors of the Company or any person designated by authorized directors of the Company to proceed with any actions relating to the decrease of registered capital as well as to amend words or phrases of the minutes of the shareholders' meeting, Memorandum of Association, and/or any applications, and/or any proceeding to comply with the public companies registrar's instruction in filing the application for registration of the decrease of registered capital and amendment to the Company's Memorandum of Association with the Department of Business Development, the Ministry of Commerce.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting to consider and approve the decrease of the Company's registered capital by THB 9,671.80 from the existing registered capital of THB 11,087,957,288.10 to THB 11,087,947,616.30 by cancelling 2,614 unissued shares, with a par value of THB 3.70 per share, remaining from the stock dividend allocation under the resolution of the Extraordinary General Meeting of Shareholders No. 1/2025, and the amendment of Clause 4 of the

Memorandum of Association of the Company to be in accordance with the decrease of the Company's registered capital as proposed.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which requires a majority vote of at least three-fourths (3/4) of the total votes of the shareholders attending the meeting and entitled to vote.

Resolution The meeting resolved to approve the decrease of the Company's registered capital by THB 9,671.80 from the existing registered capital of THB 11,087,957,288.10 to THB 11,087,947,616.30 by cancelling 2,614 unissued shares, with a par value of THB 3.70 per share, remaining from the stock dividend allocation under the resolution of the Extraordinary General Meeting of Shareholders No. 1/2025, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the decrease of the Company's registered capital, with the majority vote of at least three-fourths (3/4) of the total votes of the shareholders attending the meeting and entitled to vote, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,978,695,612	99.6319
Disapprovals	187,405	0.0062
Abstentions	10,816,183	0.3618
invalid ballots	0	-
Total	2,989,700,445	100.0000

Agenda item 9 To consider and approve the increase of the Company's registered capital by THB 3,215,504,809.80 from the existing registered capital of THB 11,087,947,616.30 to THB 14,303,452,426.10 by issuing 869,055,354 newly issued ordinary shares with a par value of THB 3.70 per share, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the increase of the Company's registered capital.

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

The presenter proposed to the Meeting to consider and approve the increase of the Company's registered capital by THB 3,215,504,809.80 from the existing registered capital of THB 11,087,947,616.30 to THB 14,303,452,426.10 by issuing 869,055,354 newly issued ordinary shares with a par

value of THB 3.70 per share, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the increase of the Company's registered capital, as per the following details:

"Clause 4.	Registered capital of	14,303,452,426.10	(Fourteen billion three hundred Baht three million four hundred fifty-two thousand four hundred twenty-six Baht and ten Satang)
	Divided into	3,865,797,953	(Three billion eight hundred shares sixty-five million seven hundred ninety-seven thousand nine hundred fifty-three shares)
	At the par value of	3.70 Baht	(Three Baht and seventy Satang)
	Categorized into		
	Ordinary shares	3,865,797,953	(Three billion eight hundred shares sixty-five million seven hundred ninety-seven thousand nine hundred fifty-three shares)
	Preference shares	-	shares (-shares)"

In addition, the presenter proposed to the shareholders' meeting to authorize the authorized directors of the Company or any person designated by authorized directors of the Company to proceed with any actions relating to such increase of registered capital as well as to amend words or phrases of the minutes of the shareholders' meeting, Memorandum of Association, and/or any applications, and/or any proceeding to comply with the public companies registrar's instruction in filing the application for registration of the increase of registered capital and amendment to the Company's Memorandum of Association with the Department of Business Development, the Ministry of Commerce.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting to consider and approve the increase of the Company's registered capital by THB 3,215,504,809.80 from the existing registered capital of THB 11,087,947,616.30 to THB 14,303,452,426.10 by issuing 869,055,354 newly issued ordinary shares with a par value of THB 3.70 per share, and the amendment of Clause 4 of the

Memorandum of Association of the Company to be in accordance with the increase of the Company's registered capital.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting vote on this agenda item, which requires a majority vote of at least three-fourths (3/4) of the total votes of the shareholders attending the meeting and entitled to vote.

Resolution The meeting resolved to approve the increase of the Company's registered capital by THB 3,215,504,809.80 from the existing registered capital of THB 11,087,947,616.30 to THB 14,303,452,426.10 by issuing 869,055,354 newly issued ordinary shares with a par value of THB 3.70 per share, and the amendment of Clause 4 of the Memorandum of Association of the Company to be in accordance with the increase of the Company's registered capital, with the majority vote of at least three-fourths (3/4) of the total votes of the shareholders attending the meeting and entitled to vote, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,978,695,612	99.6319
Disapprovals	187,405	0.0062
Abstentions	10,816,183	0.3617
invalid ballots	0	-
Total	2,989,700,445	100.0000

Agenda item 10 To consider and approve the allocation of newly issued ordinary shares of the Company to accommodate the issuance and offering to the existing shareholders in proportion to their shareholdings (Rights Offering)

The MC invited Ms. Cholthicha Thongthai, Chief Financial Officer (CFO), to present the details on this agenda item to the meeting and invited the attendees to view a video presentation detailing this agenda item.

As the Company wishes to issue newly issued ordinary shares to offer to existing shareholders in proportion to their shareholdings (Rights Offering), the presenter proposed to the Meeting to consider and approve the allocation of newly issued ordinary shares of the Company in the amount not exceeding 869,055,354 shares with a par value of THB 3.70 per share, to accommodate the issuance and offering to the

existing shareholders in proportion to their shareholdings (Rights Offering), and authorize the Board of Directors to determine and amend the details relating to the allocation of newly issued ordinary shares as follows:

- (1) To consider determining, amending and/or modifying the terms and details of the allocation of newly issued ordinary shares of the Company as appropriate by considering the time period for allocation and subscription in one or several occasions. This includes but is not limited to determining the record date for shareholders entitled to receive the allocation of shares, the objectives of the issuance and offering of the newly issued ordinary shares, the offering price, the offering period, the allocation ratio, the method of allocation, and the payment method for the subscription price of the shares;
- (2) To contact, sign and/or amend applications, notices, and any other documents related to the capital increase and allocation of newly issued ordinary shares. This includes but is not limited to certifying relevant documents, registering the necessary information with the Department of Business Development, the Ministry of Commerce, contacting and filing applications, notices, and documents to government agencies or relevant authorities, and amending applications or words or phrases in relevant documents; and
- (3) To take any action necessary and relevant to make the allocation of newly issued ordinary shares of the Company successful. This includes but is not limited to appointing and authorizing other persons who are appropriate to act as sub-attorneys for the above actions.

In this regard, the allocation of the newly issued ordinary shares must be completed by the date of the Company's next annual general meeting of shareholders or by the date required by law for holding the next annual general meeting of shareholders, whichever comes first.

Board of Directors' Opinion: deemed it appropriate to propose to the shareholders' meeting to consider and approve the allocation of newly issued ordinary shares of the Company to accommodate the issuance and offering to the existing shareholders in proportion to their shareholdings (Rights Offering) and authorised the Board of Directors to determine and amend the related details as proposed.

The MC provided an opportunity to the meeting to ask questions or express opinions, however, no one asked any question or expressed any opinion. Therefore, the MC requested that the meeting

vote on this agenda item, which requires the majority vote of the shareholders attending the meeting and casting their votes.

Resolution The meeting resolved to approve the allocation of newly issued ordinary shares of the Company to accommodate the issuance and offering to the existing shareholders in proportion to their shareholdings (Rights Offering), with the majority vote of the shareholders attending the meeting and casting their votes, as detailed below:

	Amount (Total)	equivalent to (%)
Approvals	2,978,674,013	99.9929
Disapprovals	209,004	0.0070
Abstentions	10,816,183	not be counted as the voting base for this agenda item
invalid ballots	0	-
Total	2,989,699,201	100.0000

Agenda item 11 To consider other businesses (if any).

The MC inquired whether any shareholder or proxy wished to propose any other business for the meeting's consideration pursuant to Section 105 of the PLCA, however, no one proposed any other business for the meeting's consideration.

The MC provided an opportunity to the meeting to ask questions or express opinions.

Question 1 Mr. Phao Cheevakittikul, a shareholder attending the Meeting in person, asked how the Company has been affected by the recent flooding and whether the impact will continue into this year.

Answer Mrs. Athitaya Phoonwathu, Acting Managing Director, explained that during the recent flooding, the Company has closely monitored the situation and continuously provided support to customers in both lending and insurance aspects, including facilitating faster insurance claim processes. At present, no material impact on the Company has been observed, and the Company will continue to closely monitor the situation and provide assistance as appropriate.

Question 2 Mr. Phao Cheevakittikul, a shareholder attending the Meeting in person, further asked about the reasons for the delay in transferring the insurance business to the holding company.

Answer Mrs. Athitaya Phoonwathu explained that, due to changes in the economic environment and context since the initial resolution, the Company is currently reviewing the appropriateness and related details of the plan. The Company will inform shareholders of any material developments in due course.

Since there were no additional questions or comments, the MC invited the Chairman to declare the meeting adjourned.

The Chairman thanked all shareholders for attending the meeting and declared the meeting adjourned at 10.50 hours.

Signed  Chairman of the Meeting

(Mr. Chandrashekar Subramanian Krishoolndmangalam)

Chairman of the Board of Directors