

Minutes of the 2026 Annual General Meeting of Shareholders Ngernturbo Public Company Limited

Date, Time, and Venue

The 2026 Annual General Meeting of Shareholders (the "Meeting") of Ngernturbo Public Company Limited (the "Company") was held on Thursday, April 30, 2026, from 01.30 PM. to 3.00 PM. in a Hybrid Meeting format. The physical meeting was held at the Auditorium Room, 4th Floor, Ngernturbo Public Company Limited, No. 500 Moo 3, Ban Mai Subdistrict, Pak Kret District, Nonthaburi 11120, and the electronic meeting (E-AGM) was conducted in accordance with the Emergency Decree on Electronic Meetings B.E. 2563 (2020) and other relevant laws. The Company assigned Inventech Systems (Thailand) Co., Ltd. to manage the meeting system and utilize the Inventech Connect system for voting, which has been certified and assessed for compliance by the Electronic Transactions Development Agency (ETDA).

The Company recorded the meeting in video format at the broadcasting location: Auditorium Room, 4th Floor, Ngernturbo Public Company Limited.

Mr. Patthawee Sawekwan acted as the Master of Ceremonies (the "MC") for the Meeting. The MC welcomed the shareholders and introduced the Board of Directors, Auditors, Legal and Compliance Manager, and observers attending the Meeting as follows:

Directors attending the Meeting (9 persons, representing 100% of the total number of directors):

- | | | |
|----|-------------------------------|--|
| 1. | Mr. Ek Burapawong | Chairman of the Board / Independent Director / Chairman of the Audit Committee / Member of the Nomination and Remuneration Committee / Chairman of the Corporate Governance and Sustainability Committee / Member of the Risk Management Committee |
| 2. | Ms. Thanya Sripatanasakul | Independent Director / Chairman of the Nomination and Remuneration Committee / Member of the Audit Committee / Member of the Corporate Governance and Sustainability Committee |
| 3. | Ms. Naruechon Dhumrongpiyawut | Independent Director / Member of the Audit Committee / Member of the Nomination and Remuneration Committee / Member of the Corporate Governance and Sustainability Committee / Chairman of the Risk Management Committee |
| 4. | Ms. Ariya Tangmitrphracha | Director |
| 5. | Mrs. Saliltip Ruangsuttipap | Director |
| 6. | Mr. Maruay Tangmitrphracha | Director |
| 7. | Mr. Sutach Ruangsuttipap | Director / Chief Executive Officer / Chairman of the Executive Committee / Member of the Risk Management Committee / Member of the Nomination and Remuneration Committee / Member of the Corporate Governance and Sustainability Committee |

8. Mr. Varut Tientamnoon Director / Member of the Executive Committee / Member of the Risk Management Committee
9. Mr. Thanan Limsaiporn Director / Member of the Executive Committee

Auditors from PricewaterhouseCoopers ABAS Ltd. (3 persons):

1. Ms. Viphasiri Vimanrat Partner
2. Mr. Varit Kaewnop Working Director
3. Ms. Supichaya Pakdeesrisakda Manager

Legal and Compliance Manager (1 person):

1. Mr. Worachet Wongnarathiwat

Observers (3 persons):

1. Ms. Supaporn Pisitmukda Representative from the Thai Investors Association - On-site
2. Mr. Chanathip Wittayakul Representative from the Thai Investors Association - Online
3. Mr. Adison Kanchat Representative from the Stock Exchange of Thailand - Online

Meeting Information and Shareholders' Rights

The MC informed the Meeting that the Company had determined the list of shareholders entitled to attend the 2026 Annual General Meeting of Shareholders (Record Date) on March 11, 2026, in accordance with Sections 89/26 and 225 of the Securities and Exchange Act B.E. 2535 (1992).

The Company published and distributed the Notice of the Meeting along with supporting documents to the shareholders on April 1, 2026. Furthermore, to comply with the principles of Good Corporate Governance, the Company provided shareholders the opportunity to propose agenda items and nominate qualified candidates for election as directors in advance from December 1, 2025, to January 31, 2026, via the SET news and the Company's website. However, no shareholders proposed any additional agenda items or nominated any candidates.

Quorum

The MC informed the Meeting of the number of shareholders attending in person and by proxy, detailed as follows:

Details of Shareholders Attending the 2026 AGM Ngernturbo Public Company Limited					
Shareholders attending in person	34	persons	representing	2,010,155,701	shares
Shareholders attending by proxy	43	persons	representing	215,533,000	shares
Total attendees	77	persons	Total shares	2,225,688,701	shares
(%)	83.3591	of the total		2,670,000,000	shares

A quorum was thus constituted in accordance with the Company's Articles of Association, which requires at least 25 shareholders and proxies to attend, or not less than one-half of the total number of shareholders, holding an aggregate of not less than one-third of the total number of shares sold.

Mr. Ek Burapawong, Chairman of the Board of Directors, presided as the Chairman of the Meeting (the "Chairman"). He declared the Meeting open and thanked all shareholders attending via all channels. To ensure a smooth process, the Chairman assigned Mr. Patthawee Sawekwan to explain the meeting procedures and voting processes.

PDPA Privacy Notice

The MC informed the Meeting that the Company needs to collect, use, and disclose the personal data of shareholders for the purpose of organizing the meeting and preparing the minutes, in strict compliance with the Personal Data Protection Act (PDPA).

Meeting and Voting Procedures

The MC clarified the meeting and voting procedures, with the key details summarized as follows:

- **Agenda Consideration:** The Company will consider the matters in the order of the agenda items specified in the Notice of the Meeting. Supporting information will be presented, and shareholders will be given the opportunity to ask questions or express their opinions before voting on each agenda item.
- **Voting:** The principle of 1 share equals 1 vote shall apply. Shareholders may choose only one voting option (Approved, Disapproved, or Abstained), except for shareholders who are Custodians, who may

allocate their votes. For proxies representing multiple shareholders, the system will display the account names on an individual basis.

- **Election of Directors:** In Agenda 5 regarding the election of directors, the Company requires the election to be conducted on an individual basis to comply with Good Corporate Governance principles.
- **Resolution:** Resolutions shall be passed by a majority vote of the shareholders attending the meeting and having the right to vote, unless otherwise stipulated by law. The voting results will be announced immediately after the conclusion of voting for each agenda item.

Procedures for On-site Attendees (Physical Meeting)

- Shareholders will receive voting ballots at the registration point (except in cases where voting intentions are already specified in the proxy form, whereby the Company will count the votes according to such intentions).
- To ask questions, attendees must state their name, surname, and status every time. The Company will only answer questions relevant to the agenda item being considered. Other suggestions will be summarized in an attachment to the minutes of the meeting within 14 days.
- For voting "Disapproved" or "Abstained," attendees are requested to mark their choice, sign the ballot, and hand it to the staff for barcode scanning. For "Approved" votes, attendees may return the ballots at the end of the meeting.
- Invalid ballots: This refers to ballots with unclear intentions, votes cast in more than one box, split votes (except for Custodians), or any corrections made without a verifying signature.

Procedures for E-AGM Attendees

- **Inquiries:** Questions can be submitted through two channels: Text message and Video Conference. Attendees must state their name, surname, and status before asking. The Company reserves the right to select appropriate questions and may cut off the video/audio if the comments are impolite or violate the law.
- **Voting:** Attendees should select the agenda item and press the "Vote" button within the 1-minute time limit. If no vote is cast within the specified time, the system will automatically record the vote as "Approved." However, votes can be amended until the voting for that agenda is closed.
- **Account Management and Quorum:** If the same email/phone number is used, the system will consolidate the accounts. If different, attendees must switch accounts via the "User Account" menu. If a

shareholder logs out of the system before the voting for any agenda item is closed, their votes will not be counted towards the quorum for that specific agenda; however, they may log back in to participate in subsequent agenda items.

Technical Troubleshooting and Force Majeure

- In case of usage problems, attendees can contact the Inventech Call Center via the channels displayed on the screen.
- In the event of a system failure, the Company will provide a backup system link via the attendees' emails.
- If vote counting for a particular agenda item takes a long time, the Chairman may proceed to the next agenda item to ensure continuity, and the voting results will be announced later once the process is complete.

Agenda 1 To acknowledge the Company's operating results for the year 2025

The Chairman informed the Meeting that the details of the 2025 operating results were provided in the Annual Report (Form 56-1 One Report), which had been disclosed via the SET system and the Company's website. Mr. Sutach Ruangsuttipap, Chief Executive Officer, was invited to report the operating results, with the following key highlights:

1. **Overview of Loan Portfolio and Branch Growth:** As of the end of 2025, the Company's total loan portfolio stood at THB 11,561 million (reflecting continuous growth from THB 7,500 million in 2022). The portfolio proportion consists of vehicle title loans at 70%, nano-finance loans at 19.7%, and land title loans at 9%. Currently, the Company operates a total of 989 branches covering 54 provinces nationwide. The Company has strategically prioritized increasing the loan per branch to effectively average out and manage the fixed costs of each branch for maximum operational efficiency.
2. **Financial Performance:** The Company demonstrated consistent total revenue growth, increasing from THB 2,400 million in 2023 and THB 3,033 million in 2024, to THB 3,094 million in 2025. The Company recorded a net profit of THB 503 million, marking a significant increase from the previous year. The Return on Assets (ROA) stood at 3.9%, a key performance indicator the Company highly prioritizes for generating sustainable long-term returns for shareholders.
3. **Operational Efficiency:** The Yield on Loan continuously improved from 20.7% in 2022 to 24.5% in 2025. Concurrently, the Company exercised excellent control over operating costs, resulting in a steady decline in the Cost-to-Income Ratio from 68.8% in 2023 and 64.2% in 2024, to only 54.8% in 2025. Furthermore, revenue-generating efficiency per employee increased from THB 1 million to THB 1.23 million per person.
4. **Credit Quality and Risk Management:** Due to strict credit approval processes and debt collection measures, %NPL/%Stage 3 decreased from 2024 to 3.96%. Meanwhile, %Stage 1 reached 90.36%, the highest level recorded in the past 3-4 years.
5. **Financial Strength:** The NPL Coverage Ratio stood at 100.3%, with the Credit Cost decreasing from 6.8% in

the previous year to 5.2%. This reported credit cost includes a Management Overlay set at 5% of the total Expected Credit Loss (ECL) to buffer against economic uncertainties and ensure long-term stability (excluding this Management Overlay, the credit cost would be approximately 5%). Additionally, the Cost of Funds decreased by approximately 30 basis points to 4.3%, and the Debt-to-Equity (D/E) Ratio was at 1.15 times. This signifies that the Company maintains strong financial capability and substantial potential for future business expansion.

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC proceeded to the next agenda item. Since this agenda item is for acknowledgement only, no voting was required.

Resolution: This agenda is for acknowledgement; therefore, no voting is required.

Agenda 2 To approve the Company's consolidated financial statements audited by the certified public accountant for the fiscal year ended 31 December 2025

Summary: The Chairman invited Mr. Thanan Limsaiporn, Director and Executive Director, to present this agenda. Mr. Thanan explained that the financial statements for the year 2025 had been reviewed by the Audit Committee Meeting No. 1/2026 and approved by the Board of Directors Meeting No. 1/2026 on February 24, 2026. The Board of Directors agreed that the financial statements are materially correct, in accordance with financial reporting standards, and adequately disclose information.

In addition, the financial statements were audited by Ms. Viphasiri Vimanrat, Certified Public Accountant No. 9141 from PricewaterhouseCoopers ABAS Ltd. (PwC), who expressed an unqualified opinion.

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC requested the Meeting to cast their votes on this agenda item. The resolution for this agenda item must be approved by a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The meeting resolved by a majority vote of the shareholders and proxies attending the meeting and casting their votes, to approve the Company's consolidated financial statements for the year ended 31 December 2025, which have been audited and signed by the Company's auditor, and endorsed by the Audit Committee and the Board of Directors, as proposed. The voting results are as follows:

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	2,225,688,701	100.0000
Disapproved	0	0.0000
Abstained	0	-Not included in the voting base-

Invalid ballots	0	-Not included in the voting base-
Not entitled to vote	0	-Not included in the voting base-

Agenda 3 To approve the omission of dividend payment and the allocation of net profit as a legal reserve for the fiscal year ended 31 December 2025

The Chairman opened Agenda 3 and assigned Mr. Thanan Limsaiporm, Director and Executive Director, to clarify the details to the Meeting.

Mr. Thanan Limsaiporm explained that according to Section 116 of the Public Limited Companies Act and Article 56 of the Company's Articles of Association, the Company must allocate a portion of its annual net profit as a legal reserve of not less than 5% of the net profit until the reserve reaches at least 10% of the registered capital. In 2025, the Company had a net profit of THB 487,991,898. The Company thereby allocated a net profit as a legal reserve amounting to THB 24.5 million (accounting for 5.02% of the net profit). As a result, the Company's total legal reserve reached THB 54,681,000 (accounting for 4.02% of the registered capital). Regarding the dividend payment policy, although the Company has a policy to pay dividends at no less than 20% of net profit, the Company is currently in a phase of high growth potential, and the business requires a significant amount of capital. The Board of Directors therefore deemed it appropriate to omit the dividend payment for the year 2025. This decision allows the net profit to be utilized as working capital for business expansion, which will help create added value for the Company and provide maximum benefit to the shareholders in the long run.

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC requested the Meeting to cast their votes on this agenda item. The resolution for this agenda item must be approved by a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The meeting resolved by a majority vote of the shareholders and proxies attending the meeting and casting their votes, to approve the omission of dividend payment from the operating results and the allocation of net profit amount of 24,500,000 THB as a legal reserve for the year ended 31 December 2025, as proposed. The voting results are as follows:

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	2,225,687,501	99.9999
Disapproved	1,200	0.0001
Abstained	0	-Not included in the voting base-
Invalid ballots	0	-Not included in the voting base-
Not entitled to vote	0	-Not included in the voting base-

Agenda 4 To approve the remuneration for the Board of Directors and Sub-committees for the year 2026

The Chairman opened Agenda 4 and assigned Mr. Thanan Limsaiporm, Director and Executive Director, to clarify the details to the Meeting.

Mr. Thanan Limsaiporm explained that according to Section 90 of the Public Limited Companies Act B.E. 2535 (1992), a company is prohibited from paying money or any other properties to its directors, except as remuneration in accordance with the company's articles of association. According to Chapter 5 (Board of Directors), Article 36 of the Company's Articles of Association, directors are entitled to receive remuneration from the Company in the form of salary, awards, meeting allowances, gratuities, bonuses, or other forms of benefits, including daily allowances and welfare benefits according to the Company's regulations or as considered and approved by the shareholders' meeting with a vote of not less than two-thirds (2/3) of the total votes of the shareholders attending the meeting.

In determining the remuneration for the directors and sub-committees this time, the Board of Directors jointly considered the matter thoroughly to ensure confidence in transparency and alignment with Good Corporate Governance principles. A comparative study of remuneration data from other listed companies in the same industry with similar business characteristics was conducted to ensure the proposed remuneration adequately reflects the duties and responsibilities. The Board resolved to propose the shareholders' meeting to consider and approve the 2026 remuneration for the directors and sub-committees, detailed as follows:

- **Meeting Allowance:**

Position	Board of Directors	Sub-committees
Chairman	60,000 THB	30,000 THB
Director	40,000 THB	20,000 THB

(Remark: Directors who are executives or employees of the Company shall not receive this meeting allowance.)

- **Other Non-monetary Remuneration/Benefits: None**

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC requested the Meeting to cast their votes on this agenda item. The resolution for this agenda item must be approved by an affirmative vote of not less than two-thirds (2/3) of the total number of votes of the shareholders attending the meeting and having the right to vote, including abstentions and invalid ballots as the calculation base.

Resolution: The Meeting resolved, by an affirmative vote of not less than two-thirds (2/3) of the total number of votes of the shareholders and proxies attending the meeting, to approve the determination of the remuneration of the Board of Directors and Sub-committees for the year 2026 as proposed. The voting results are as follows:

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and having the right to vote
Approved	1,038,337,501	99.9999
Disapproved	0	0.0000
Abstained	1,200	0.0001
Invalid ballots	0	0.0000
Not Entitled to Vote	1,187,350,000	-Not included in the voting base-

Agenda 5 To approve the election of directors to replace those who retire by rotation

The Chairman opened Agenda 5 and assigned Mr. Patthawee Sawekwan, the MC, to clarify the details to the Meeting.

The MC explained that as the Company adheres to Good Corporate Governance principles, it provided shareholders with the opportunity to participate in management by proposing qualified individuals with knowledge and capabilities for consideration to be elected as company directors in advance. The Company announced the criteria and submission channels via the Company's website and the Stock Exchange of Thailand's website from December 1, 2025, to January 31, 2026. When the specified period ended, no shareholders nominated any additional candidates for election as company directors.

The MC further stated that the Board of Directors, excluding directors with a conflict of interest, jointly considered and discussed the matter thoroughly and carefully. They evaluated the performance of the directors, as well as the qualifications and suitability in various aspects of the nominated candidates. It appeared that all candidates possessed full qualifications according to the criteria stipulated by law and the Company's Articles of Association. They also possess skills and experiences aligned with the Company's business direction. Throughout their tenure, all 3 directors retiring by rotation have dedicated themselves and performed their duties with diligence for the ultimate benefit of the organization. The Board of Directors therefore deemed it appropriate to propose the Annual General Meeting of Shareholders to consider and approve the re-election of all 3 retiring directors to serve as company directors for another term.

According to Section 71 of the Public Limited Companies Act and Article 21 of the Company's Articles of Association, one-third (1/3) of the directors must retire by rotation at every Annual General Meeting. If the number of directors cannot be divided exactly into three parts, the number closest to one-third (1/3) shall retire. In this year's Annual General Meeting, a total of 3 directors are due to retire by rotation. To comply with Good Corporate Governance principles, prior to the consideration of this agenda item, the 3 retiring directors were asked to leave the meeting room until the consideration was completed, as they have a conflict of interest in voting. The 3 directors are:

1. Ms. Thanya Sripatanasakul (Director / Independent Director / Audit Committee Member / Chairman of the Nomination and Remuneration Committee)
2. Mrs. Salitip Ruangsuttipap (Director)

3. Mr. Thanan Limsaiporm (Director / Executive Director)

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC requested the Meeting to cast their votes on this agenda item. The resolution for this agenda item must be approved by a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The Meeting resolved, by a majority vote of the shareholders and proxies attending the meeting and casting their votes, to approve the election of directors as proposed by the Board of Directors on an individual basis. The voting results are as follows:

1. Ms. Thanya Sripatanasakul (Director / Independent Director / Audit Committee Member / Chairman of the Nomination and Remuneration Committee)

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	2,224,438,701	100.0000
Disapproved	0	0.0000
Abstained	0	-Not included in the voting base-
Invalid ballots	0	-Not included in the voting base-
Not entitled to vote	1,250,000	-Not included in the voting base-

2. Mrs. Salitip Ruangsuttipap (Director)

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	1,937,688,701	100.0000
Disapproved	0	0.0000
Abstained	0	-Not included in the voting base-
Invalid ballots	0	-Not included in the voting base-
Not entitled to vote	288,000,000	-Not included in the voting base-

3. Mr. Thanan Limsaiporm (Director / Executive Director)

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	2,221,538,701	100.0000
Disapproved	0	0.0000
Abstained	0	-Not included in the voting base-
Invalid ballots	0	-Not included in the voting base-
Not entitled to vote	4,150,000	-Not included in the voting base-

Agenda 6 To approve the appointment of the auditor and the audit fee for the fiscal year ended 31 December 2026

The Chairman opened Agenda 6 and assigned Mr. Thanan Limsaiporm, Director and Executive Director, to clarify the details to the Meeting.

Mr. Thanan Limsaiporm explained that the Board of Directors considered approving the appointment of the auditor. In this agenda, the Board carefully selected the auditor by considering their independence, expertise, and international working standards. It was deemed appropriate to propose the meeting to consider and approve the appointment of PricewaterhouseCoopers ABAS Ltd. as the Company's auditor for the year 2026. One of the following designated auditors will be authorized to review and express an opinion on the Company's financial statements:

1. Ms. Viphasiri Vimanrat Certified Public Accountant Registration No. 9141 or
2. Ms. Sinsiri Thangsombat Certified Public Accountant Registration No. 7352 or
3. Mr. Paiboon Tunkoon Certified Public Accountant Registration No. 4298

The Board also proposed the approval of the audit fee. The Board thoroughly reviewed the qualifications and scope of services provided by the auditor and deemed it appropriate to propose the meeting to approve the determination of the audit fee for the year 2026 at a total amount of THB 2,610,000.

PricewaterhouseCoopers ABAS Ltd. and the proposed audit team possess independence and have no relationships or conflicts of interest with the Company, its subsidiaries, executives, major shareholders, or related persons. Therefore, the Company is confident that the auditors will be able to perform their duties and express their opinions on the financial reports impartially.

To allow the meeting to consider the appropriateness of the proposed fee, the Company presented a comparison of the audit fee with the previous year as follows:

Company	2026 (THB)	2025 (THB)	Difference (THB)	Change (%)
Ngernturbo PLC.	2,610,000	3,150,000	-540,000	-17.14%

Subsequently, the MC opened the floor for shareholders to ask questions and express their opinions. As there were no further questions from shareholders attending either in person or via the online system, the MC requested the Meeting to cast their votes on this agenda item. The resolution for this agenda item must be approved by a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The meeting resolved by a majority vote of the shareholders and proxies attending the meeting and casting their votes, to approve the appointment of the following persons as the Company's auditors for the year 2026:

1. Ms. Viphasiri Vimanrat Certified Public Accountant Registration No. 9141 or
2. Ms. Sinsiri Thangsombat Certified Public Accountant Registration No. 7352 or
3. Mr. Paiboon Tunkoon Certified Public Accountant Registration No. 4298

of PricewaterhouseCoopers ABAS Ltd. Furthermore, the Meeting approved the determination of the Company's audit fee in an amount not exceeding THB 2,610,000, as proposed by the Board of Directors.

Vote	Number of Votes (1 Share = 1 Vote)	% of the total votes of the shareholders attended the meeting and cast their votes
Approved	2,225,688,701	100.0000
Disapproved	0	0.0000
Abstained	0	-Not included in the voting base-
Invalid ballots	0	-Not included in the voting base-
Not Entitled to Vote	0	-Not included in the voting base-

Agenda 7 Other matters (if any)

Since there were no other matters proposed for consideration, the Chairman opened the floor for shareholders to ask questions and express their opinions. The details are as follows:

Question	Answer
1. Ms. Supaporn Pisitmukda (Representative from the Thai Investors Association - TIA): Could the management elaborate on the Company's plan for participating in the	Mr. Thanan Limsaiporm: The Jump+ project plan is divided into 3 main dimensions: <ul style="list-style-type: none"> ● Business: Focuses on the growth of the loan portfolio, marketing to increase brand

<p>"Jump+" project?</p>	<p>awareness, and improving the image of branch storefronts to reflect the Company's identity and expand the customer base.</p> <ul style="list-style-type: none"> • Corporate Governance (CG): Emphasizes anti-corruption initiatives (CAC) and the independence of directors. • Environment (GHG): The Company has set a 3-year plan. The first 1-2 years will involve system implementation and data collection, aiming to successfully produce a Greenhouse Gas (GHG) Report by the 3rd year.
<p>2. Shareholder (Anonymous): Given the high oil prices, to what extent will the Company need to increase the Management Overlay this year?</p>	<p>Mr. Sutach Ruangsuttipap (Chief Executive Officer): The rising prices of oil and fertilizer will certainly affect our customer base. The Company thus maintains a prudent management policy by having set a Management Overlay since Q4 of the previous year. We expect to maintain this reserve at a similar level in response to economic conditions, alongside more stringent credit underwriting and debt tracking.</p>
<p>3. Shareholder (Anonymous): Why did the Opportunity Day state a Loan Growth Guidance of 15-25%, but the Jump+ project indicated 10%?</p>	<p>Mr. Sutach Ruangsuttipap (Chief Executive Officer): For the Jump+ project, the Company set a conservative Loan Growth target of 10%. The Company will provide detailed business guidance again during the Earnings Call meeting on May 13, 2026.</p>

Meeting Adjournment:

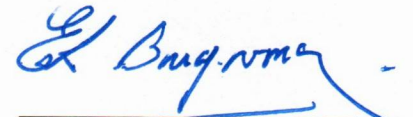
When there were no further questions or comments from shareholders, the MC clarified the details regarding the preparation of the minutes of the meeting. To comply with good corporate governance practices, after the meeting concludes, the Company will report the meeting's resolutions via the Stock Exchange of Thailand's news system by the next business day. Additionally, the Company will complete the full minutes of the meeting within 14 days from the meeting date, submit it through the SET's information dissemination system, and publish it on the Company's website. This will allow shareholders to acknowledge the results and verify the accuracy of the meeting.

The Chairman then thanked all shareholders for their attendance and declared the Meeting adjourned.

The Meeting adjourned at 02.51 PM.

There were a total of 77 shareholders and proxies attending the Meeting, representing 2,225,688,701 shares, accounting for 83.3591% of the total issued shares.

Signature



(Ek Burapawong)
Chairman of the Board

Signature



(Thunyaya Chotechuang)
Investor Relations
(Acting as Secretary of the Meeting)