



บริษัท ไมโครลีสซิ่ง จำกัด (มหาชน)

สำนักงานใหญ่ 863/3 ถนนเพชรเกษม ตำบลสนามจันทร์ อำเภอเมือง จังหวัดนครปฐม 73000

โทรศัพท์ 034-109-200 โทรสาร 034-255-577 www.microleasingplc.com E-mail : Contact@Microleasingplc.com

Minutes of the 2026 Annual General Meeting of the Shareholders

Via Electronic Media (E-AGM)

Micro Leasing Public Company Limited

Meeting Date, Time, and Location

The Annual General Meeting of the Shareholders 2026 (the "Meeting" or "meeting") of Micro Leasing Public Company Limited (the "Company" or "Micro") was held on Friday, April 24, 2026. The meeting was conducted via electronic media (E-AGM) in accordance with the Decree on Electronic Meeting B.E. 2563 (2020) and the Notification of the Ministry of Digital Economy and Society. Subject: Security Standards of Electronic Meeting and the Articles of Association of the Company. The event was broadcast live from the meeting room on the 3rd floor, Micro Leasing Public Company Limited Head Office, 863/3 Petchkasem Road, Sanam Chan Sub district, Mueang Nakhon Pathom District, Nakhon Pathom Province.

The meeting started at 10 a.m.

Assistant Professor Krit Umpote ,Chairman of the meeting, presided over the meeting and assigned Mr. Kandanai Chonsuwat, Company Secretary, to act as the moderator of the meeting. Mr. Kandanai Chonsuwat informed the meeting that at present, the Company has registered and paid-up capital of Baht 935,000,000 divided into 935,000,000 ordinary shares. The par value is 1 baht per share. The Company has set the date for determining the list of shareholders entitled to attend the 2026 Annual General Meeting of Shareholders on March 9, 2026. The meeting was arranged in accordance with the Board of Directors' Resolution No. 2/2026 on February 20, 2026. At this meeting, shareholders attended via electronic means, with a total of 31 shareholders in attendance, holding an aggregate of 605,533,900 shares, representing 64.7630% of the total 935,000,000 issued shares, with the number of shareholders. There are not less than 25 shareholders and proxies, and holding in aggregate not less than one-third (1/3) of the total issued shares, thereby constituting a quorum in accordance with Section 103 of the Public Limited Companies Act B.E. 2535 (1992) and Article 37 of the Company's Articles of Association.

Complying with the principles of good corporate governance regarding the care of shareholders' rights and demonstrating fair and equitable treatment of all shareholders, the Company has given opportunity to all shareholders to propose agenda for the Annual General Meeting of Shareholders and nominate candidates to be elected as directors in advance of the 2026 Annual General Meeting of the Shareholders from 1 October - 31 December 2025. The Company has notified through the Stock Exchange of Thailand's news system and published

on the Company's website. It appeared that none of the shareholders proposed any additional agenda and directors.

The Company has scheduled this meeting to be held via electronic media via IR Plus AGM application which received a certificate of electronic meeting control system from the Electronic Transactions Development Agency (ETDA) from 5 January 2024 to 4 January 2028.

The Board of Directors and executives of the Company attended the meeting were as follows:

Directors in attendance:

- | | | | |
|-----|---------------------------------|-----------------|--|
| 1. | Assistant Professor Krit Umpote | | Chairman of the Board of Directors and Independent Director |
| 2. | Mr. Weidt | Nuchjalearn | Vice Chairman of the Board of Directors / Chairman of the Risk Management Committee / Member of the Audit Committee and Independent Director |
| 3. | Mr.Chalong | Luengprasit | Chairman of the Audit Committee / Chairman of the Nomination and Remuneration Committee and Independent Director |
| 4. | Dr. Pijak | Chantaviroj | Member of the Audit Committee / Member of the Nomination and Remuneration Committee and Independent Director |
| 5. | Mr. Thammasak | Auchyawat | Director and Founding Chairman |
| 6. | Mr. Ekaphan | Kuptawat | Director and Member of the Nomination and Remuneration Committee |
| 7. | Mrs. Rotsanan | Yingtaweesak | Director |
| 8. | Mr. Kiettipong | Toemkunanon | Director |
| 9. | Mr. Wisarn | Boornasuntikoon | Director / Member of the Risk Management Committee and Managing Director |
| 10. | Mr. Tanyakon | Autchayawat | Director/ Member of the Risk Management Committee and Assistant Chief Operating Officer |
| 11. | Mr. Jedsada | Auchyawat | Director / Member of the Risk Management Committee and Chief Operating Officer |
| 12. | Mr. Kitsada | Auchyawat | Director/ Member of the Risk Management Committee and Assistant Chief Operating Officer |

Company directors absent from the meeting.

-None-

The Board of Directors consists of 12 directors and all of them attended the meeting, accounting for 100% of the total number of directors attending the meeting. All directors attended the meeting live at the meeting room on the 3rd floor of Micro Leasing Public Company Limited.

Executives in attendance:

Mr. Kandanai Chonsuwat Member of the Risk Management Committee / Chief Financial Officer
and Company Secretary

Auditor from EY Office Company Limited

1. Miss Bongkot Kriangpunamorn
2. Miss Nattha Kerdsinsub

Legal Advisor from KCB Consultants Co., Ltd.

Mr. Chackarin Umpote

IR Plus team from Online Asset Co., Ltd.

The IR Plus team was the administrator of the electronic meeting and works with Mr. Chackarin Umpote from KCB Consultants Co., Ltd., the Company's legal adviser, to supervise and verify that the voting in the meeting is transparent and legal.

The Chairman assigned Mr. Kandanai Chonsuwat, Company Secretary, to inform all shareholders of procedures of the voting and counting of the votes. The procedures of the Annual General Meeting of Shareholders of voting and counting of the votes as well as the rights of shareholders at this meeting as are follows:

1. There are 9 agendas of this Annual General Meeting of Shareholders. The meeting and voting shall be conducted in the order of agenda as shown in the Notification of the Annual General Meeting of the Shareholders for the Year 2026, the Public Limited Companies Act B.E. 2535 (1992), Section 105 and Article 39 of the Company's Articles of Association. The vote shall be counted as 1 share per 1 vote, therefore, each shareholder will have a vote based on the number of shares held or proxies. Any shareholder who has a special interest in any agenda shall not have the right to vote in that agenda, except for the election of directors. The elections of directors shall not be deemed as "special interest" of the shareholders, the Public Limited Companies Act B.E. 2535 (1992), Section 102 and Article 41 of the Company's Articles of Association.
2. Shareholders can vote for each agenda online via the IR Plus AGM application according to the instruction manual or video instruction as per Attachment 9 sent with the Notification of the Annual General Meeting

of the Shareholders for the Year 2026. Shareholders wishing to vote against are asked to check the "Disapproved" box. If any shareholder does not wish to vote. Shareholders are asked to check the "Abstain" box. If the Shareholder does not check any box, the system will set the basis for approving on every agenda and assuming that the shareholder wished to vote on that agenda. Shareholders may amend the resolution at any time until the voting session closes. At the end of voting for each agenda, the system will process the data and the chairman of the meeting will summarize the results of each agenda for all shareholders to acknowledge. In addition, shareholders can view the agenda summary report immediately at the agenda summary bar in the lower right corner of the agenda after the end of that term.

3. For shareholders' proxy meetings, Form A and Form B which the proxy has not specified his intention to vote on any agenda. Proxies can vote on the IR Plus AGM application, as in the case of shareholders attending the meeting in person. As for the proxies from the shareholders B that the proxy specifies his intention to vote on any agenda and proxy from shareholders type C. (It is a proxy only in the case of foreign investors and appoints Custodian in Thailand as custodian and custodian of shares, according to the announcement of the Department of Business Development, Ministry of Commerce). If the proxy has already voted in advance, the proxy does not have to vote during the meeting again. The votes voted by the proxies will be combined with the scores in the IR Plus AGM application to be summarized to the meeting for acknowledgement of each agenda .
4. Voting in each agenda the details are as follows:

Agenda 1, 3, 4, 5 and 7 must be approved or endorsed by a majority vote of shareholders who attend the Meeting and cast their votes. According to Section 107 of the Public Limited Companies Act B.E. 2535 (1992) and Article 42 of the Company's Articles of Association, in the agenda 5, consider and approve the election of directors to replace the retired by rotation directors, voting is conducted individually per the directors.

Agenda 6 Consideration and approval of directors' remuneration, the resolution must be approved by a vote of not less than two-thirds (2/3) of the total number of shareholders present at the Meeting. According to the Public Limited Companies Act B.E. 2535 (1992), Section 90 and Article 33 of the Company's Articles of Association.

Agenda 8 Consideration and approve the amendment to the Memorandum of Association with respect to the Company's objectives shall require a resolution passed by a vote of not less than three-fourths (3/4) of the total number of votes of the shareholders present at the meeting and entitled to vote. According to the Public Limited Companies Act B.E. 2535 (1992), Section 31 and Article 42 paragraph 2 (4) of the Company's Articles of Association.

Agenda 2 is for acknowledgement and requires no resolution.

Agenda 9 is an agenda to consider other matters.

5. During the voting on each agenda. If shareholders have questions related to the agenda at that time. Shareholders can ask questions via the IR Plus AGM application in the form of text or VDO Call . The Company will respond to reasonable questions before the agenda closed. If shareholders have additional questions after the close of the agenda or questions that are not related to the agenda under consideration. Shareholders can leave questions in text. The Company will answer questions in Agenda 9 (other agendas) or via the Company's website as the meeting time allows. Shareholders who came after the meeting had already begun have the right to attend the meeting and vote from the agenda of such shareholders to attend the meeting onwards. This meeting will be recorded in the form of video media for publication on the Company's website.

The rules and procedures as communicated to the shareholders will ensure that this meeting is expeditious, transparency and compliance with the company regulations In accordance with the requirements and recommendations of the Stock Exchange of Thailand and the Securities and Exchange Commission.

The shareholders and proxies attended the meeting as a quorum as specified by the Public Limited Companies Act and the Company's Articles of Association. Therefore, the Chairman started the meeting to consider various matters according to the agendas appearing in the Notification of the Annual General Meeting of the Shareholders for the Year 2026 as follows:

Agenda 1. To consider and approve the Minutes of the Annual General Meeting of the Shareholders for the year 2025.

The Chairman informed the meeting that this agenda is to consider and approve the minutes of the 2025 Annual General Meeting of Shareholders held on April 22, 2025 and the Company has submitted a copy of the minutes to the Stock Exchange of Thailand within 14 days as required by law, it has been published on the Company's website for shareholders' consideration as shown in Attachment 1 sent with the Notification of the Annual General Meeting of the Shareholders for the Year 2026. The Board of Directors considers that the minutes of the said meeting have been recorded accurately, completely and truthfully. Therefore, it is deemed appropriate for the meeting to consider and approve the minutes of the 2025 Annual General Meeting of Shareholders, which was held on April 22, 2025.

This agenda must be approved by a majority vote of the shareholders who attend the meeting and cast their votes. The Chairman informed that if any shareholders wish to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and press confirm the vote.

In this agenda, There were 3 additional shareholders attended the meeting, representing 152,701 shares. A total of 34 shareholders attended the meeting, totaling 605,686,601 shares, representing 64.7793 of the total number of shares sold of the company.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented.

The Chairman then requested the shareholders to vote on this agenda for 1 minute, with a countdown on the IR Plus AGM application.

Resolution of the Meeting The meeting approved the resolution by a majority vote of the shareholders who attended the Meeting and cast their votes. Approve the Minutes of the 2025 Annual General Meeting of Shareholders as follows:

Approved	605,686,601 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

Agenda 2. To acknowledge the operating performance of the Company for the year 2025.

The Chairman assigned Mr. Wisarn Boornasuntikoon, Director, Member of the Risk Management Committee and the Managing Director to report on this agenda item.

Mr. Wisarn Boornasuntikoon reported to the meeting of the Company's key developments for 2025 as follows:

1. As of January 2026, the Company received a TRIS Rating of "BB/Stable". From the previous rating of "BB/Negative", reflecting improvements in operating performance and asset quality indicators.
2. The Company had repaid three debentures namely "MICRO250A", "MICRO254A" and "MICRO259A" in the total amount of THB 1,050.9 million. The Company used its liquidity to repaid such debentures. In addition, the Company issued one new series of debentures in the total amount of THB 123.1 million. Furthermore, the Company is scheduled to repay debentures amounting to THB 30.3 million on April 30, 2026 and another debenture series totaling THB 249.9 million due on September 1, 2026 resulting in total repayments of THB 280.2 million. The Company has already made adequate provisions to fully meet these repayment obligations.

The overview of MICRO Group is as follows:

Micro Leasing Public Company Limited (MICRO) registered capital of THB 935 million operates hire purchase of used truck business.

Micro Insure Broker Company Limited (MIB) registered capital THB 3 million. MICRO holds 99.99% of the shares and operates as a non-life insurance broker and life insurance broker, which was licensed as a corporate broker in both categories on December 20, 2021.

Micro Fin Company Limited (MFIN) registered capital THB 50 million. MICRO holds 99.99% of the shares, operates a personal loan business under The Bank of Thailand, both with vehicle registration as collateral and without vehicle registration as collateral, which is licensed by the Ministry of Finance through the Bank of Thailand. On October 4, 2022.

Microplus Leasing Company Limited (MPLUS) registered capital of THB 800 million. MICRO holds 51% of the shares. The Company operates a new motorcycle hire purchase business.

In terms of certification from external agencies as follows:

1. The Company received its 2025 Corporate Governance Report (CGR) assessment results from the Thai Institute of Directors Association (IOD), achieving a rating of “Very Good” (4 stars).

2. The Company received an excellent rating with a full score of 100 in the assessment of the quality of the Annual General Meeting of Shareholders of companies listed on the Stock Exchange of Thailand (AGM Checklist) for the year 2025, conducted by the Thai Investors Association.

3. The Company received a TRIS rating of "BB/Stable".

4. The Company has been certified to ISO/IEC 27001:2022 for its Information Security Management System by the British Standards Institution (BSI).

5. The Company has obtained Carbon Footprint for Organization (CFO) certification from the Thailand Greenhouse Gas Management Organization (Public Organization), or TGO.

In terms of new loan disbursements and the loan portfolio, the details are as follows:

The chart on the left presents new loan disbursements. In 2025, the Company recorded total new loan disbursements of THB 577 million, comprising THB 246 million in second-hand truck hire-purchase loans, THB 322 million in new motorcycle hire-purchase loans, and THB 9 million in personal loans. The chart on the right illustrates the loan portfolio at the end of each period. As of the end of 2025, the Company’s total loan portfolio amounted to THB 2,558 million, consisting of THB 1,818 million in second-hand truck hire-purchase loans, THB 696 million in new motorcycle hire-purchase loans, and THB 44 million in personal loans. Both new loan disbursements and the total loan portfolio declined, primarily due to the Company’s more stringent and cautious lending criteria for truck loans, as well as its liquidity preservation policy to ensure sufficient funds for the repayment of debentures maturing during the past year.

In terms of the Company's revenue and profit, the details are as follows:

The graph on the left shows revenue for the year 2025 amounting to THB 600 million. The graph on the right shows the Company's net profit attributable to the shareholders of the Company totaling THB 46 million. This represents a turnaround to profitability after recording a net loss of THB 153 million in 2024, due to the following reasons:

1. Selling and administrative expenses decreased as a result of the Company's policy to restructure its organization to better align with the prevailing circumstances, resulting in lower personnel-related costs. In addition, the Company's credit quality control policy led to a reduction in debt collection expenses and vehicle repossession costs.

2. The provision expense for doubtful accounts related to truck hire-purchase loans decreased as a result of a clear improvement in the credit quality of the loan portfolio. Nevertheless, the Company continued to be affected by higher provisioning rates arising from the incorporation of loss-on-sale data from repossessed vehicles in 2024 as part of the calculation of the revised provisioning rates.

3. Prices of used trucks were not affected by an oversupply in the market, as supply levels gradually moved closer to demand for vehicle purchases. As a result, used truck prices in 2025 remained largely in line with those in 2024, with prices of certain models and categories beginning to show an upward trend. Owing to the Company's prudent approach in adjusting benchmark prices for used trucks, losses from the disposal of repossessed vehicles continued to decline and gradually normalized. In addition, the number of repossessed vehicles has steadily decreased.

4. The Company's interest expense decreased as a result of the gradual repayment of debentures and loans during the period from 2023 to 2025, totaling nearly THB 3,000 million. However, due to national-level energy-related challenges and liquidity conditions, the Company has continued to maintain a policy of holding a relatively high level of cash to prepare for upcoming debenture maturities and to support business operations. As a result, the Company continues to incur interest costs associated with holding excess cash on hand.

In terms of the Company's key financial ratios, the details are as follows:

The graph on the left illustrates the Company's debt-to-equity ratio (D/E), reflecting a strong capital base that enables the Company to withstand economic volatility and tight liquidity conditions at the national level. The Company's current D/E ratio stands at 0.66 times, representing a decrease following the repayment of debentures and bank loans in recent periods. By comparison, the debt-to-equity ratio of peer companies is approximately 3–4 times, while the D/E covenant requirements for debenture issuance and credit facilities with financial institutions typically range between 2–3 times. This highlights the Company's greater financial flexibility and its ability to make prudent management decisions, even amid rapidly changing market conditions.

The graph on the right presents a breakdown of the Company's receivables portfolio. The majority of the Company's receivables, accounting for more than 74%, are classified as performing assets with normal repayment status. The Company's non-performing loan (NPL) ratio stands at 4.35%, which has gradually declined compared with the previous year, reflecting improved credit quality in the newly originated loan portfolio.

The top-left graph illustrates the loan yield, representing the return on the Company's loan portfolio, specifically the interest yield derived from hire-purchase contracts, which stood at approximately 16.1%. This reflected a slight decline compared with the previous year. When including other fee income, such as insurance-related fees, the Company's overall loan yield increased to 19.3%, driven primarily by higher renewal income from non-life insurance policies. This was achieved despite a decline in non-life and life insurance fee income from new loan originations, resulting from a more stringent credit approval policy.

The bottom-left graph presents the Company's interest cost (cost of funds), which stood at approximately 6.3%, remaining unchanged from the previous year. Meanwhile, the Company's net interest margin (NIM) averaged 12.4%.

The bottom-right graph illustrates the cost-to-income ratio, representing management expenses relative to net income. During the past year, this ratio increased due to a decline in revenue, resulting from the Company's focus on liquidity management and the implementation of a more stringent new loan origination policy, which led to a reduction in the overall loan portfolio.

The top-left graph shows the Company's credit cost, or cost of loan origination, which declined and normalized to 5.2%. This ratio is expected to continue to gradually decrease, supported by the ongoing improvement in the credit quality of the loan portfolio. Nevertheless, the Company maintains a relatively higher level of provisioning compared with industry peers, as the loss data from repossessed vehicles recorded in 2024 which was impacted by an abnormal and severe decline in used truck prices has been incorporated into the provisioning model used to determine allowance levels.

In terms of the Company's social and environmental responsibility, the details are as follows:

In the past year the Company operates under ethical and good management principles. Taking into account stakeholders in all dimensions. In recent year the company had projects for the rest of the society as follows:

1. Donate blood in the "MICRO Save Life" project, continuing the "giving" spirit of Mr. Thammasak Auchyawat, Founding Chairman. For the 5th consecutive year, to support blood supply. It is used to help patients waiting for treatment and also to reserve blood for victims or accidents. In 2025, the company has organized the MICRO Save Life project a total of 3 times.

2. The Company participated in the donation of essential items to various organizations under two projects, as follows:

1) Delivered wheelchairs, drinking water, and cash donations to the Nakhon Pathom Provincial Office of Social Development and Human Security.

2) Extended support and expressed concern for flood-affected communities in the southern region by providing financial assistance for recovery efforts to schools and hospitals in Phatthalung Province and Songkhla Province.

3. Award of Pride in Social Responsibility and Sustainability:

Honorary Model Sustainability Award (for projects implemented for more than three years) under the Financial Discipline Promotion Campaign, presented by the Federation of Thai Women Business and Professional Associations under the Royal Patronage of Her Majesty the Queen, in collaboration with the Stock Exchange of Thailand, for the year 2025.

4. Organized a transportation safety management training program for personnel, conducted in three sessions in Nakhon Pathom, Khon Kaen, and Chonburi. The objective of these programs was to enhance knowledge and skills related to transportation safety for customers, entrepreneurs, the Company's employees, as well as external individuals who were interested in participating.

In terms of the Company's anti-corruption policy, the details are as follows:

The Company has a business management approach by adhering to the mission of all stakeholders. Therefore, the Company has established a policy to prevent corruption in all forms, request any demanding, giving or accepting bribes, including corrupt behavior. In the past year, the Company has communicated its fraud policy to employees at all levels. Set up new employee orientation and training at all levels, disclosure of corruption and increasing learning resources on the website. The Company has implemented measures to protect whistleblowers from any adverse impacts arising from complaints, including the establishment of a fact-finding investigation committee to handle and take action on complaints. In addition, the Company sent its employees to participate in an E-Learning training program for reporting entities organized by the Cooperation and Standards Development Division of the Anti-Money Laundering Office (AMLO), totaling five courses in 2025, with a total of 46 participants.

The chairman informed the meeting that for this agenda, the Board of Directors considers it appropriate for the shareholders' meeting to acknowledge the Company's operating report for the year 2025 and since it is an agenda for acknowledgment, there is no voting.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented.

Agenda 3. To consider and approve the company financial statements for the year ended 31 December 2025.

The Chairman assigned the Company Secretary and Chief Financial Officer to clarify the laws and the Company's Articles of Association and assigned to report on this agenda item.

The Company Secretary and Chief Financial Officer informed the meeting that in accordance with the Public Limited Companies Act B.E. 2535 (1992), Section 112 and Article 55 of the Company's Articles of Association, the Board of Directors is required to prepare a balance sheet and profit and loss account at the end of the Company's fiscal year propose to the Annual General Meeting of Shareholders for consideration and approval. The Board of Directors must arrange for the auditor to complete the audit before presenting to the Annual General Meeting of Shareholders. The Company had prepared the financial statements for the fiscal year ended December 31, 2025, details of which are as shown in the 2025 Annual Report and sent to shareholders as Attachment 2 in the form of QR-Code along with the Notification of the Annual General Meeting of the Shareholders for the Year 2026.

The Company Secretary and Chief Financial Officer informed that The Company's financial statements for the accounting period ended December 31, 2025 were audited by a certified public accountant from EY Office Co., Ltd. Miss Bongkot Kriangpanamorn, expressed her unconditional opinion, which has been reviewed by the Audit Committee and approved by the Board of Directors, summarizing the following matters:

MICRO FINANCIAL STATUS

The Company had total assets of THB 3,411 million, mainly attributable to a reduction in the used truck hire-purchase loan portfolio. Nevertheless, the Company continued to hold a relatively high level of cash and cash equivalents in line with its liquidity management policy in preparation for upcoming debenture repayments. Total liabilities decreased from the prior year to THB 1,347 million, primarily due to debenture repayments. Shareholders' equity increased to THB 1,787 million as a result of the Company's operating performance in 2025.

MICRO Profitability

Revenue declined, with total revenue decreasing from THB 761 million in 2024 to THB 600 million in 2025, primarily due to stricter credit underwriting, which resulted in a reduction in the loan portfolio. Operating expenses, however, decreased as a result of the Company's efforts to optimize its cost structure in response to prevailing conditions. These efforts included organizational restructuring, branch consolidation, internal transfers and reassignment of employee roles, as well as lower debt collection and vehicle repossession expenses, reflecting an improvement in credit quality over the past year. In addition, reductions in provisions for doubtful accounts, losses on assets held for sale, and finance costs based on the reasons explained by the Managing Director in the performance review contributed to the Company recording a net profit attributable to the Company's shareholders of THB 46 million.

The Chairman informed the meeting that the Board of Directors considers it appropriate to propose to the Annual General Meeting of Shareholders to consider and approve the financial statements for the year ended December 31, 2025. This agenda must be approved by a majority of the shareholders who attend the meeting and cast their votes. If any shareholder wishes to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and confirm the vote.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented.

The Chairman then requested the shareholders to vote on this agenda for 1 minute, with a countdown on the IR Plus AGM application.

Resolution of the Meeting The meeting resolved to approve with a majority vote of the shareholders who attend the meeting and cast their votes to approve the Company's financial statements for the fiscal year ended December 31, 2025 as follows:

Approved	605,686,601 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

Agenda 4. To consider and approve the allocation of net profit as legal reserve and dividend payment for the operation results the year 2025.

The Chairman assigns the Company Secretary and Chief Financial Officer to clarify the laws and the Company's Articles of Association and to report on this agenda item.

The Company Secretary informed the meeting that in accordance with the Public Limited Companies Act B.E. 2535 (1992), Section 116 and Article 50 of the Company's Articles of Association, the Company shall allocate a portion of its annual net profit as a reserve of not less than five (5) percent of its annual net profit until this reserve amounts to not less than ten (10) percent of its registered capital.

Based on the Company's operating results for the fiscal year ended 31 December 2025, which have been audited by the Company's auditor from Ernst & Young Office Limited, the Company recorded a separate net profit of THB 27,155,202. Accordingly, it is proposed to the Annual General Meeting of Shareholders for consideration and approval to allocate the 2025 net profit to the legal reserve in the amount of THB 1,400,000, representing 5.16% of the net profit for the year. As a result, the Company's accumulated legal reserve will amount to THB 27,600,000, representing 2.95% of the registered and paid-up capital.

In accordance with Section 115 of the Public Limited Companies Act B.E. 1992 (2535), the dividends shall not be paid other than out of company's profits. In the case where the company has an accumulated loss, no dividends shall be paid. Section 115 Paragraph 2 states that unless otherwise specified by the Article of Association regarding the preferred shares, dividends shall be distributed according to the number of shares, with each share receiving an equal amount. Payment of dividends shall be approved by the shareholder meeting and Article 47 of the Company's Article of Association also states that no dividends shall be paid unless it is approved by the shareholder meeting.

The Company's dividend payment policy stipulates the dividend payout ratio at not less than 40% of net profit based on the Company's separate Financial Statement, after deducting corporate income tax and other reserves as required by related laws and the Company's regulations.

Accordingly, it is proposed to pay the annual dividend at the rate of THB 0.027 per share, totaling THB 25,245,000, representing 98.02% of the net profit as shown in the Company's separate financial statements after deduction of the legal reserve. Such dividend payout ratio is in accordance with the Company's dividend payment policy. In comparison with the previous year, being the fiscal year ended 31 December 2024, the Company did not declare or pay any dividends as it incurred a separate net loss of THB 164,400,214.

The Chairman informed the meeting that the Board of Directors considered it appropriate to propose to the Annual General Meeting to consider and approve the allocation of net profit for the year 2025 as legal reserve and dividend payment. The legal reserve amount of 1,400,000 baht or 5.16% of annual net profit and the annual dividend payment at the rate of 0.027 baht per share, total dividend payment amount 25,245,000 baht, or 98.02% of net profit after legal reserve. The record date for the determination of shareholders entitled to receive the dividend will be on May 5, 2026 and the dividend payment shall be made on May 22, 2026.

This agenda must be approved by a majority vote of the shareholders who attend the meeting and cast their vote. If any shareholder wishes to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and confirm the vote.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented.

The Chairman then requested shareholders to vote on this agenda for 1 minute, with a countdown on the IR Plus AGM application.

Resolution of the Meeting The meeting approved the resolution with a majority vote of the shareholders who attend the meeting and cast their votes. Approve the allocation of net profit as legal reserve and dividend payment for the operation results the year 2025 as follows:

Approved	605,686,601 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 vote	Equivalent to	-

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

The Chairman assigned the Company Secretary to clarify the laws and the Company's Articles of Association and assigned Mr. Chalong Luengprasit, Chairman of the Nomination and Remuneration Committee to reported on this agenda. After that, the Company Secretary shall proceed with the next election process.

The Company Secretary informed the meeting that the Public Company Limited Act B.E. 2535 (1992), Section 71 and Article 18 of the Company's Articles of Association, at each Annual General Meeting of Shareholders, one-third (1/3) of the directors shall retire from their positions If the number of Directors could not be divided by one-third, the nearest number to one-third (1/3) of the Directors shall be required to retire from their positions. The Directors retiring in the first and second year after the Company registration shall be selected by drawing lots. In subsequent years, Directors who have served the longest term shall retire. A retiring Director based on the foregoing shall be eligible for re-election.

Mr. Chalong Luengprasit, Chairman of the Nomination and Remuneration Committee informed the meeting that currently, the Board of Directors consists of 12 directors. As a result, the 4 directors, who retired by rotation at the 2026 Annual General Meeting of the Shareholders, are as follows:

1. Dr. Pijak Chantaviroj Independent Director / Member of the Audit Committee and Member of the Nomination and Remuneration Committee
2. Mr. Thammasak Auchyawat Director and Founding Chairman
3. Mr. Kiattipong Toemkunanon Director
4. Mr. Wisarn Boornasuntikoon Director / Member of the Risk Management Committee and Managing Director

The Company provided an opportunity for shareholders to propose the names of qualified individuals for consideration and selection as directors. Such invitation was announced through the information disclosure system of the Stock Exchange of Thailand and published on the Company's website during the period from 1

October to 31 December 2025. Upon the closing of the proposal period, it appeared that no shareholders nominated any individuals for consideration and selection as directors of the Company. Details of the biographies of the directors proposed for appointment are set forth in Attachment 3, which has been delivered together with the Notice of the Annual General Meeting of Shareholders.

The Board of Directors, excluding the directors due to retire by rotation in this year as mentioned above, has carefully and prudently considered the matter and is of the opinion that all four directors whose terms expire are persons with appropriate knowledge, capabilities, and extensive experience in finance and the credit business. They are also individuals of integrity, honesty, and ethical standards, capable of expressing independent opinions. Furthermore, they have passed the screening and consideration process of the Nomination and Remuneration Committee in accordance with the procedures prescribed by the Company and possess qualifications in compliance with the relevant rules and regulations, as detailed in the Notice of the Meeting previously distributed to shareholders. Accordingly, the Board of Directors is of the opinion that it is appropriate to propose to the shareholders' meeting for approval to re-elect all such directors whose terms expire by rotation to continue serving as directors of the Company for another term.

This agenda must be approved by a majority vote of the shareholders who attend the meeting and cast their votes on individually. If any shareholder wished to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and confirm the vote individually.

In this agenda, There were 1 additional shareholders attended the meeting, representing 100 shares. A total of 35 shareholders attended the meeting, totaling 605,686,701 shares, representing 64.7793 of the total number of shares sold of the company.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented.

The Chairman then requested shareholders to vote on this agenda for 1 minute, with a countdown on the IR Plus AGM application.

Resolution of the Meeting The meeting approved the resolution by a majority vote of the shareholders who attended the meeting and cast their votes. Approval the election of directors to replace those retiring by rotation as follows.

5.1 Dr. Pijak Chantaviroj

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

5.2 Mr. Thammasak Auchyawat

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

5.3 Mr. Kiettipong Toemkunanon

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

5.4 Mr. Wisarn Booranasuntikoon

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstained	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

Agenda 6. To consider and approve the remuneration of the Board of Directors for the year 2026.

The Chairman assigned the Company Secretary to clarify the laws and the Company's Articles of Association and assigned Mr. Chalong Luengprasit, the Chairman of the Nomination and Remuneration Committee to reported for this agenda.

The Company Secretary informed the meeting that, in accordance with Section 90 of the Public Limited Companies Act B.E. 1992 (1992) and Article 33 of the Company's Articles of Association, directors are entitled to receive remuneration from the Company in the form of honorariums, meeting allowances, gratuities, bonuses, or other benefits as stipulated by the Articles of Association or as considered and approved by the Annual General Meeting of Shareholders. Such remuneration may be determined as a fixed amount or based on criteria, and may be specified on a case-by-case basis or remain effective until amended. In addition, directors are entitled to receive per diem allowances and other welfare benefits in accordance with the Company's regulations.

Mr. Chalong Luengprasit, the Chairman of the Nomination and Remuneration Committee Informed the meeting that the Nomination and Remuneration Committee had considered and determined the directors' remuneration based on appropriateness and the performance of duties of the directors. Accordingly, the Committee deemed it appropriate to set the remuneration for the Board of Directors comprising monthly remuneration and meeting allowance per meeting attended, as follows:

(Unit : Baht)

Remuneration of the Board of Directors				
position	(proposed year) 2026		2025	
	monthly compensation	Meeting allowance/time	monthly compensation	Meeting allowance/time
Board of Directors				
Chairman of the Board of Directors	60,000	20,000	60,000	20,000
Vice Chairman of the Board of Directors	50,000	10,000	50,000	10,000
Directors (not an independent director, not an executive director)	20,000	10,000	20,000	10,000
Directors (Independent Directors except Chairman of the Board of Directors and Vice Chairman of the Board of Directors)	40,000	10,000	40,000	10,000
Other Benefits	Group Accident Insurance		Group Accident Insurance	

Remuneration of Sub-Committees				
position	(proposed year) 2026		2025	
	monthly compensation	Meeting allowance/time	monthly compensation	Meeting allowance/time
Audit Committee				
Chairman of the Audit Committee	None	30,000	None	30,000
Member of the Audit Committee	None	15,000	None	15,000
Nomination and Remuneration Committee				
Chairman of the Nomination and Remuneration Committee	None	20,000	None	20,000
Member of the Nomination and Remuneration Committee	None	10,000	None	10,000
Risk Management Committee				
Chairman of the Risk Management Committee	None	20,000	None	20,000
Member of the Risk Management Committee (Except Executive Director)	None	10,000	None	10,000

For directors who also serve as executive directors, no remuneration shall be paid in their capacity as members of the Board of Directors or any sub-committees. In this regard, the directors' remuneration for the year 2026 shall remain unchanged at the same rate as the previous year (2025), taking into consideration the current economic conditions.

The Chairman informed the meeting that the Board of Directors approved the proposal of the Nomination and Remuneration Committee to propose to the Annual General Meeting of Shareholders 2026 to consider and approve the remuneration of the Board of Directors and sub-committees for the year 2026.

This agenda must be approved by a vote of not less than two-thirds (2/3) of the total number of shareholders present at the meeting. If any shareholder wishes to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and confirm the vote.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented

Therefore, the Chairman requested shareholders to vote on this agenda for 1 minute, with a countdown in the IR Plus AGM application.

Resolution of the Meeting The meeting approved the resolution by a vote of not less than two-thirds. (2/3) of the total number of votes of shareholders present at the meeting. Approve the remuneration of directors for the year 2026 as follows:

Approved	605,686,701votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstain	0 votes	Equivalent to	0.0000
Void	0 votes	Equivalent to	0.0000

Agenda 7. To consider and approve the appointment of the auditors and their remuneration for the year 2026.

The Chairman assigned the Company Secretary to clarify the laws and the Company's Articles of Association and assigned Mr. Chalong Luengprasit, the Chairman of the Audit Committee to reported for this agenda.

The Company Secretary informed the meeting that in accordance with the Public Limited Companies Act B.E. 2535 (1992), Section 120, the Company's Articles of Association, Clause 58 and Clause 59, the Annual General Meeting of Shareholders shall appoint an auditor every year. The shareholders' meeting may re-elect the

outgoing auditor and determine how much the auditor should be paid to be determined by the shareholders' meeting.

Mr. Chalong Luengprasit, the Chairman of the Audit Committee Informed the meeting that the Audit Committee will scrutinize the comparison of prices under the Company's rules and regulations. In addition, the audit quality control system report of the Office of the Securities and Exchange Commission Performance and experience internationally recognized standards. Therefore, it is deemed appropriate to propose to the meeting of shareholders to consider the appointment of an auditor from EY Office Co., Ltd. as the Company's auditor for the year 2026 as follows:

- | | |
|------------------------------------|--|
| 1. Miss Wanwilai Petchsanang | Certified Public Accountant Registration No. 5315 or |
| 2. Miss Bongkot Kriangpunamorn | Certified Public Accountant Registration No. 6777 or |
| 3. Miss Chutiwan Chunsawangphuvana | Certified Public Accountant Registration No. 8265 or |
| 4. Miss Ploychuta Sukonthaman | Certified Public Accountant Registration No. 10678 |

Any one of the auditors shall have the authority to audit the accounts and express opinions on the company's financial statements, Miss Bongkot Kriangpanamorn becomes an auditor and expresses her opinions on the company's financial statements from 2023 to 2025, for a total period of 3 years. EY Office Company Limited and the Certified Public Accountant as listed above have no relationship with the Company / Subsidiary company/ Executives / Major shareholders or persons related to such person in any way. Therefore, they are independent in auditing and expressing opinions on the financial statements.

The total audit fee for the year 2026 is in the amount of 2,200,000 baht and there are no other service fees, which is the same rate as the previous year, 2025.

For the auditors and audit fees of Micro Insure Broker Co.,Ltd., Micro Fin Co.,Ltd. and Micro Plus Leasing Co.,Ltd. (subsidiaries of the Company) is for the acknowledgement. The appointment of the auditors and the audit fees for all three subsidiaries have already been approved at their respective 2026 Annual General Meetings of Shareholders, held on 10 and 11 March 2026. Each company has appointed EY Office Company Limited as its auditor, consistent across all subsidiaries.

The Chairman informed the meeting that the Company's Board of Directors deems that it appropriate to propose to the Shareholders' Meeting to consider appointing four certified public accountants from EY Office Company Limited as the Company's auditors for the year 2026, with any one of them authorized to audit and express an opinion on the Company's financial statements. In the event that any of the aforementioned certified public accountants is unable to perform their duties, EY Office Company Limited shall provide another certified public accountant from the same firm to act in their place. The audit fee for the Company for the year 2026 is proposed to be set at Baht 2,200,000.

This agenda must be approved by a majority vote of the Shareholders who attend the Meeting and cast their votes. If any shareholder wishes to vote "Disapproved" or "Abstain", they can choose to vote in the desired comment box and confirm the vote.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented

Therefore, the Chairman requested shareholders to vote on this agenda for 1 minute, with a countdown in the IR Plus AGM application.

Resolution of the Meeting The meeting approved the resolution by a majority vote of the shareholders who attended the meeting and cast their votes. Approve the appointment of the auditor and determine the audit fee for the year 2026 as follows:

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstain	0 votes	Equivalent to	-
Void	0 votes	Equivalent to	-

Agenda 8. To consider and approve the amendment to the Memorandum of Association with respect to the Company's objectives.

The Chairman assigns the Company Secretary to clarify the laws and the Company's Articles of Association and to report on this agenda item.

The Company Secretary informed the meeting that, pursuant to Section 31 of the Public Limited Companies Act B.E. 2535 (1992) and Article 42, paragraph 2(4) of the Company's Articles of Association, any amendment to the Memorandum of Association must be approved by the Shareholders' Meeting. The Company is required to register the amendment to the Memorandum of Association within 14 days from the date on which the Shareholders' Meeting passes the resolution.

The Company has a policy to expand its business operations in the future to support credit-related businesses, trading of goods, or the provision of various services that may be appropriate for the Company to engage in. Therefore, to ensure that the Company's objectives are comprehensive and supportive of such business operations, the Board of Directors deems it appropriate to amend Clause 3 of the Company's Memorandum of Association to align with the revised business objectives. The details are as follows:

Formerly: "Clause 3. The objectives of the Company consist of 52 items, details as attached to Form Plc. 002."

Revised to: “Clause 3. The objectives of the Company consist of 63 items, details as attached to Form Plc. 002.”

With respect to the Company’s business objectives, amendments have been made to the existing objectives under Clauses 8, 18, 25, 29, 33, 38, 41, 44, 48, 49, 50, and 52. In addition, new objectives have been added under Clauses 53 to 63. These amendments will be proposed to the Annual General Meeting of Shareholders for consideration and approval. The details are as follows:

Item	Present Objectives	Propose to Objectives
8	To engage in the business of trading machinery, engines, machine tools, labor-saving devices, vehicles, generators and electrical appliances, refrigerators, air conditioners, fans, electric rice cookers, electric irons, water pumps, heating and cooling equipment, kitchenware, ironware, copperware, brassware, sanitary ware, household products, furniture, electrical equipment, plumbing equipment, including parts and accessories of all the aforementioned products.	To engage in the business of <i>purchasing, selling, exchanging, leasing, letting, hire -purchase, providing hire -purchase services, pawning and accepting pawn</i> of machinery, engines, machine tools, labor-saving devices, vehicles, generators and electrical appliances, refrigerators, air conditioners, fans, electric rice cookers, electric irons, water pumps, heating and cooling equipment, kitchenware, ironware, copperware, brassware, sanitary ware, household products, furniture, electrical equipment, plumbing equipment, <i>both new and used</i> , including parts and accessories of all the aforementioned products.
18	To operate rice mills, sawmills, wood-planing and wood-drying factories, automobile body-building factories, ceramic and glazed-ware manufacturing factories, earthenware manufacturing factories, crop-drying factories, jute-drying factories, vegetable oil extraction factories, paper factories, sack and bag factories, textile-weaving factories, yarn-spinning factories, dyeing and textile-printing factories, tire retreading and molding factories, steel manufacturing factories,	To operate rice mills, sawmills, wood-planing and wood-drying factories; automobile <i>and/or motorcycle body-building factories for all types of vehicles powered by fuel engines, electric motors, or other alternative energy sources</i> ; ceramic and glazed-ware manufacturing factories; earthenware manufacturing factories; crop-drying factories; jute-drying factories; vegetable oil extraction factories; paper factories; sack and bag factories; textile-weaving factories; yarn-spinning

	metal casting and machining factories, galvanizing factories, processed food factories, gas production factories, sugar factories, plastic-ware manufacturing factories, metal rolling and smelting factories, door and window manufacturing factories, glass factories, beverage factories, rubber molding factories, and automobile assembly plants.	factories; dyeing and textile-printing factories; tire retreading and molding factories; steel manufacturing factories; metal casting and machining factories; galvanizing factories; processed food factories; gas production factories; sugar factories; plastic-ware manufacturing factories; metal rolling and smelting factories; door and window manufacturing factories; glass factories; beverage factories; rubber molding factories; and automobile and/or motorcycle assembly plants for all types of vehicles powered by fuel engines, electric motors, or other alternative energy sources.
25	To operate hotels, restaurants, bowling alleys, cinemas and other entertainment venues, resorts, sports stadiums, and swimming pools.	To operate hotels, restaurants, <i>food and beverage establishments, coffee shops,</i> bowling alleys, cinemas and other entertainment venues, resorts, sports stadiums, and swimming pools.
29	To engage in the business of importing goods for domestic distribution and exporting goods for distribution to foreign markets, which are limited to the goods specified in the objectives herein.	To engage in the business of importing goods for domestic distribution and exporting goods for distribution to foreign markets. <i>Including acting as an agent or broker for importing goods into the country or exporting goods to foreign countries, limited to the goods specified in the objectives herein.</i> which are limited to the goods specified in the objectives herein.
33	To operate fuel service stations and to provide repair, maintenance, inspection, car-wash, and anti-rust coating services for all types of vehicles, as well as to provide installation,	To operate fuel service stations and to provide repair, maintenance, inspection, car-wash, and anti-rust coating services for all types of vehicles; <i>to purchase and sell engine oil, lubricants, oils, and fluids for the maintenance</i>

	inspection, and repair services for all types of safety and disaster-prevention equipment.	<i>of engines and components of all types of automobiles and motorcycles</i> ; and to provide installation, inspection, and repair services for all types of safety and disaster-prevention equipment.
38	To operate private hospitals and medical clinics; to provide medical treatment and care for patients; and to conduct training and academic instruction in the fields of medicine and public health.	To operate private hospitals and medical clinics; to provide medical treatment and care for patients; <i>to operate nursing homes or long-term care centers for the elderly or individuals with dependency conditions, including the provision of accommodation, assistance with daily living activities, nursing and caregiving services, and health-rehabilitation activities</i> ; and to conduct training and academic instruction in the fields of medicine and public health.
41	To engage in the business of trading automobiles and motorcycles, together with their parts and accessories.	To engage in the business of trading automobiles and <i>motorcycles of all types, whether powered by fuel engines, electric motors, or other alternative energy sources</i> , together with their parts and accessories.
44	To engage in the business of buying, selling, exchanging, pawning, accepting pledges, leasing, renting, hire-purchase, and providing hire-purchase services (as security for installment purchases) which automobiles, motorcycles, both new and used, as well as machinery, mechanical equipment, electrical appliances, and all types of communication equipment and devices.	To engage in the business of buying, selling, exchanging, pawning, accepting pledges, leasing, renting, <i>sub-leasing</i> , hire-purchase, as security for installment purchases <i>which automobiles, motorcycles, tractors, agricultural vehicles, forklifts, loaders, excavators both new and used</i> machinery, mechanical equipment, electrical appliances, and communication devices and equipment <i>computer equipment; agricultural equipment; industrial equipment; commercial equipment; and all types of</i>

		<i>movable property both new and used. Including accessories, peripherals, and spare parts for such products; and engaging in the business of mortgaging and accepting the mortgage of machinery and all types of assets, without accepting deposits or receiving money from the public for the purpose of utilizing such funds.</i>
48	To engage in the business of providing design, development, and creation services for various computer software programs, including consulting, advisory, and related services for such systems in their entirety.	To engage in the business of providing design, development, and creation services for computer software, <i>artificial intelligence systems, and various applications</i> , including consulting and advisory services; <i>to license intellectual property designed, developed, or invented by the company</i> ; and to provide all related services for such systems in their entirety.
49	To engage in the business of providing coordination and liaison services, including the preparation and submission of documents related to applications for permits, license renewals, notifications, and changes of business information to government agencies, municipalities, local authorities, and any relevant officials or competent officers, as necessary for the operation of all types of businesses.	To engage in the business of providing coordination and liaison services, including handling, preparing, and submitting documents related to permit applications, license renewals, notifications, and changes of business information for various types of enterprises to government agencies, municipalities, local authorities, and any relevant officials or competent officers as required for the operation of any business; <i>as well as providing services related to the transfer of ownership, tax renewals, and registration of changes for all types of vehicles, and providing inspection services for all types of vehicles and machinery.</i>
50	To engage in the business of providing debt collection services, including the repossession	To engage in the business of providing debt collection services, including the repossession

	and sale of collateral, as well as providing debt management, asset management, and other related services associated with comprehensive debt administration.	and sale of collateral; to provide debt management, asset management, and other related services associated with comprehensive debt administration; <i>to purchase and sell debts or claims, whether performing or non-performing, from financial institutions and all types of business operators; and to acquire or accept the transfer of businesses of all types.</i>
52	To engage in the business of providing credit analysis services, verifying all types of collateral, and assessing the creditworthiness of both individuals and juristic persons for consideration prior to the approval of any type of credit facility.	To engage in the business of providing credit analysis services, verifying all types of collateral, <i>appraising asset values</i> , and assessing the creditworthiness of both individuals and juristic persons for consideration prior to the approval of any type of credit facility ; <i>as well as assessing risks and damages arising from accidents, providing consultancy, advisory, inspection, and investigation services related to accidents, and acting as a representative to claim compensation under insurance policies from insurance companies or life insurance companies.</i>
53	-	<i>To engage in the business of purchasing, selling, leasing, letting, sub-leasing, hire-purchasing, leasing or providing leasing services, pawning, and accepting pawn of all types of solar, wind, biomass, and other alternative-energy power generation systems; energy-saving equipment; solar panels; wind turbines; organic materials; inverters; energy-storage batteries; and all related equipment and spare parts; as well as</i>

		<i>providing battery -charging station services for electric -powered vehicles.</i>
54	-	<i>To provide services in designing, installing, repairing, maintaining, licensing the use of intellectual property, and managing solar, wind, biomass, and other alternative -energy power generation systems of all types, including providing consulting and advisory services related to the use of all forms of renewable energy.</i>
55	-	<i>To engage in the retail and wholesale business of all types of goods, both consumable and non -consumable, including electrical appliances, communication equipment, automotive equipment and accessories, engine oil, lubricants, and oils or fluids for the maintenance of all types of automobiles and motorcycles, as well as all kinds of general merchandise, through internet networks (e -commerce) and all types of online applications.</i>
56	-	<i>To engage in the business of operating shopping centers, department stores, community malls, and markets, including the leasing of commercial spaces, buildings, and land; land development; and the management of facilities within such projects. To provide venues for meetings, training sessions, seminars, promotional events, exhibitions, and all types of marketing activities. To lease stalls, retail spaces, exhibition areas, and other usable spaces within markets or shopping</i>

		<i>centers, as well as to provide utilities, security services, and cleaning services within such areas.</i>
57	-	<i>o engage in the business of providing residential rental services in the form of dormitories, apartments, condominium units, rental houses, or other residential buildings for daily, monthly, or yearly rental; including the management and operation of all types of residential properties. To provide convenience services within such residences, including laundry services, security services, cleaning services, internet services, and the sale of consumer goods, food, and beverages within the premises. To provide property management services, consultancy services for residential project management, and tenant -sourcing services for dormitories, apartments, condominium units, rental houses, or other residential properties.</i>
58	-	<i>To engage in the business of acquiring and granting franchise rights, including the management and operation of franchise systems both domestically and internationally for all types of products and services, such as food, beverages, consumer goods, and various service businesses, to be operated under the intellectual property and management systems of the franchisor. To provide consultancy, training, and assistance in the establishment of management systems, marketing systems, technology transfer, and</i>

		<i>operational management systems for business operations.</i>
59	-	<i>To engage in the business of operating beauty clinics and wellness centers, providing skin care, body care, and legally authorized health services; offering spa services, Thai traditional massage, health massage, beauty massage, and all types of wellness treatments. To manufacture and distribute, both retail and wholesale, herbal products, herbal-based goods, cosmeceuticals, cosmetics, dietary supplements, and all types of health beverages, both domestically and internationally.</i>
60	-	<i>To engage in the business of operating pawnshops in accordance with the laws governing pawnshops, including accepting pawned property as collateral for loans and redeeming such pawned property, as well as managing foreclosed assets that become the property of the pawnshop for disposal as prescribed by law. To purchase and sell m o v a b l e p r o p e r t y u n d e r sale -with -right -of -redemption arrangements and various other assets, including trading in used goods, electronic devices, jewelry, and all types of valuable property.</i>
61	-	<i>To accept business collateral in the form of inventory, raw materials, machinery, business operations, claims, intellectual property, perennial trees, all types of movable and</i>

		<i>immovable property, and any other assets that may be registered as business collateral.</i>
62	-	<i>To engage in the business of providing warehousing, silo, and cold-storage services (upon obtaining authorization from the Department of Internal Trade or other relevant authorities); to receive, store, and safeguard all types of goods, packages, and assets; to manage order-processing, product sorting, packaging, wrapping, labeling, and end-to-end delivery preparation; and to provide supply chain management and computerized or software-based inventory control services for individuals, groups of persons, and juristic persons, both domestically and internationally.</i>
63	-	<i>To engage in the business of providing comprehensive distribution center services, including product packaging, labeling, and sorting for transportation, order picking and fulfillment, as well as logistics and supply chain management, operational system management, information technology systems, various applications, and any other related facilities required for product distribution both domestically and internationally.</i>

The Chairman informed the meeting that the Board of Directors deemed it appropriate to propose to the Shareholders' Meeting for consideration and approval the amendment to the Company's Memorandum of Association in relation to the revision of the Company's objectives. The Board also proposed that the authority be granted to the persons designated by the Board of Directors and/or the authorized directors of the Company to proceed with the registration of the amendment to the Company's Memorandum of Association with the

Department of Business Development, Ministry of Commerce, as well as to amend or revise any wording as required by the Registrar.

For this agenda item, approval must be obtained by not less than three-fourths (3/4) of the total votes of the shareholders attending the meeting and entitled to vote. If any shareholder wishes to vote against or abstain, they may select the preferred voting option and confirm their vote.

The Chairman gave shareholders the opportunity to ask questions or gave additional comments through the IR Plus AGM application in the form of text for 1- minute period and it appeared that no shareholders asked question or commented

Therefore, the Chairman requested shareholders to vote on this agenda for 1 minute, with a countdown in the IR Plus AGM application.

Resolution of the Meeting The meeting resolved to approve the matter by not less than three-fourths (3/4) of the total votes of the shareholders attending the meeting and cast their votes. Approve the the amendment to the Memorandum of Association with respect to the Company's objectives as follows:

Approved	605,686,701 votes	Equivalent to	100.0000
Disapproved	0 votes	Equivalent to	0.0000
Abstain	0 votes	Equivalent to	0.0000
Void	0 votes	Equivalent to	0.0000

Agenda 9. Other business (If any)

-None-

The Chairman gave the shareholders an opportunity to propose other matters to the meeting for consideration. When no other matters are proposed to the meeting for consideration, the Chairman gives the shareholders the opportunity to ask questions or express their opinions through the Application IR Plus AGM in text format for 1- minute period and there is one shareholder (the company does not specific the name of the shareholder to respect the privacy of the shareholders' personal information) inquired as to “I would like to understand the overall market situation of used trucks across each sector following the outbreak of the war, during which oil prices rose to a high level, as well as the Company’s plans to cope with this situation.”

The Company Secretary provided an explanation on the matter, dividing the consideration into two parts: external circumstances and the Company’s overall internal situation, as follows.

1. External Situation

Regarding the overall trends in oil prices and investment market conditions prior to the occurrence of geopolitical conflicts, it was observed that the business sectors significantly affected were the construction sector, particularly real estate-related activities. Meanwhile, business groups that continued to demonstrate relatively strong operating performance were those related to exports and the transportation of consumer goods.

However, as of the end of the Company's first quarter, no material impact from oil price fluctuations on the Company's internal operations had been observed. With regard to the impact in April 2026, the assessment remains ongoing. This is because April is typically considered a period approaching the low season for the trucking business, during which installment payment volumes are normally lower than those in March.

Accordingly, the Company is in the process of analyzing whether the decline in collections or the decrease in new contract origination is attributable to normal business seasonality or represents a direct impact resulting from the increase in oil prices.

2. Company Internal Overview and Action Plans

With regard to managing external circumstances, the Company maintains strong financial standing and sound asset quality, resulting from the consistent implementation of strategic policies over the past two to three years. In this regard, the Company has placed emphasis on maintaining adequate liquidity in order to support the repayment of debentures and other debt obligations.

Based on the Company's past operating performance, which has already been reported to shareholders, the Company maintains a relatively strong liquidity position. According to the financial statements as of year-end, the Company reported cash and cash equivalents totaling more than THB 500 million. Meanwhile, the amounts of debentures and loans from financial institutions maturing in the current year remain relatively limited.

With respect to subsidiaries that have borrowed funds from related parties or external parties, as previously disclosed to the Stock Exchange of Thailand in late March, such borrowings merely represent extensions of debt repayment periods. As a result, the short-term loans presented in the financial statements as of year-end will be restructured into long-term loans, thereby reflecting that the Company maintains liquidity at a prudent and secure level.

Based on the Company's adequate liquidity position, sensitivity analyses and stress tests have been conducted to assess the potential impact of rising oil prices. Even under a hypothetical scenario where the Company is unable to collect more than half of its loan portfolio, the Company would still maintain sufficient liquidity to meet its debenture obligations and bank loan repayments due in the current year. In addition, the Company would continue to have adequate working capital to support ongoing business operations without disruption.

