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| 3. Mr. Natapong Vanarat | Independent Director and Member of the Audit, Corporate Governance and Sustainability Committee |
| 4. Mr. Somchai Kuvijitsuwan | Independent Director and Member of the Audit, Corporate Governance and Sustainability Committee |
| 5. Mrs. Praralee Ratanaprasartporn | Director and Member of the Nomination and Remuneration Committee |
| 6. Mr. Rathian Srimongkol | Director |
| 7. Mrs. Pittaya Vorapanyasakul | Director, President & Chief Executive Officer |
| 8. Mr. Peerapong Pitrpibulpatit | The Company Secretary |
| 9. Mrs. Rojjana Ussayaporn | Chief Financial Officer (CFO) |
| 10. Ms. Chutiwan Chanswangphuwana | Auditor from EY Office Limited |
| 11. Mrs. Kulkanist khamsirivatchata | Independent Legal Advisor |
| 12. Ms. Panida Wongsriyanon | Legal Advisor from LS Horizon Limited |
| 13. Mr. Atakorn Taramahakoon | Meeting system provider from Inventech Systems (Thailand) Co., Ltd. who will also be checking the registration of shareholders and vote counting |
| 14. Ms. Passanan Phannak | Legal Advisor from LS Horizon Limited who will be inspecting voting results together with Inventech Systems (Thailand) Co., Ltd. |

In this regard, 7 out of 8 directors attended the Meeting. The remaining position is vacant because the Company is currently in the process of selecting a replacement for Ms. Kornkanok Fuengfung, a director who submitted a resignation letter effective on March 30, 2026 (representing 100 percent of the total number of directors of the Company).

The Chairman then asked the MC to explain the procedures and processes for conducting the Meeting and the voting procedure to the Meeting.

The MC informed the Meeting that, in order to comply with the good corporate governance principles, the Company had given an opportunity for the shareholders to nominate persons to enter the director nomination process to replace those who will retire by rotation as well as matters for the Board of Directors to include as an agenda in the Meeting from October 3, 2025 to January 30, 2026 as announced on the electronic channel of the Stock Exchange of Thailand (the “**SET**”) and the Company’s website. It appeared that no shareholder had proposed any matter to be included in the Meeting agenda. However, there was the shareholder who nominated a person to be appointed as a director under the Company’s rules and regulations. In this regard, the Company will present the details of such nominated person in Agenda 4: “To consider and elect directors in replacement of those retiring by rotation”.

In addition, the Company had provided the opportunity for the shareholders to submit questions in relation to the meeting agenda in advance via email or letter to the Company within March 31, 2026. There was 1 shareholder who sent questions related to Agenda 2: “To consider and approve the financial statements for the year ended December 31, 2025 and acknowledge the auditor’s report” to the Company. The details of these questions was presented in Agenda 2.

The MC then informed the Meeting that, in this Meeting, the Company would collect, use, and disclose the personal data including photos, audio, and video of all the attendees for recording and preparation of minutes and meeting management, etc., in accordance with the Personal Data Protection Act B.E. 2562 (2019).

After that, the MC explained the criteria and procedure for voting and vote counting, as well as the procedure for asking questions or expressing opinions which could be summarized, as follows:

1. In casting of votes, 1 share shall equal to 1 vote. Thus, each shareholder would be entitled to cast a vote in accordance with the number of shares she/he holds either in person or by proxy.
2. Each shareholder shall cast their vote on each agenda either to approve, disapprove or abstain. Splitting votes was not allowed except for those who have a custodian.
3. A shareholder with a special interest on any agenda may not vote on such particular agenda.
4. In this Meeting, voting and vote counting criteria were divided into 3 categories as follows:
 - **Agenda 1** was for acknowledgment. Thus, no voting was required;
 - **Agenda 2, 3, 4 and 6** must be approved by majority votes of the total votes of the shareholders present at the Meeting and casting their votes; and
 - **Agenda 5** must be approved by votes of not less than two-thirds of the total votes of the shareholders present at the Meeting.
5. For vote counting, the Company deducted votes that disagree and abstained votes from the total votes of shareholders who present at the Meeting or cast their votes. The remaining votes were considered as "approved". The MC announced the voting results for each agenda to the Meeting. The votes counted included both votes from shareholders attending the Meeting in person and by proxies. For each agenda, the total number of shares would be counted based on the last-updated number of attendees for that agenda.
6. This Meeting considered matters in the order of the agenda as stated in the invitation notice. Information for each agenda was presented, and shareholders were given the opportunity to ask questions before voting. The voting results for each agenda were announced to the Meeting once the vote counting for that agenda item was completed.
7. In casting of votes, the shareholders shall select the agenda to vote for and click on "Vote" button. The system will show a total of 3 options for voting: approve, disapprove, and abstain.

For the proxy who was appointed by more than 1 shareholder, the system would show all the names which the proxy has been appointed, and the voting would be done separately for each user account.

In this regard, for the proxy whose grantor had stated his/her approval, disapproval or abstention on any agenda in the proxy, no vote would be required, and the Company would count the votes as specified in the proxy form. To cancel the voting, click on "Cancel Vote" button.

8. For shareholders who did not cast votes within the specified timeframe or cancelled the votes without casting any new vote before the voting was closed, the Company shall deem that such shareholders have approved such an agenda. The voting can be changed until the voting for the relevant agenda was closed. The time for voting in each agenda was 1 minute and once the voting on each agenda was closed, the results would be announced accordingly.
9. In the case of acting as a proxy for several shareholders, please select "User Account" menu and click on "Switch Account" button to access the account of another shareholder. The system will not deduct any votes from the total quorum of the Meeting.
10. In case the shareholders would like to leave the Meeting or log out before the voting is closed in any agenda, the votes of such shareholders shall not be counted as quorum in such agenda or the remaining agenda. Nevertheless, leaving the Meeting or log out during any agenda would not prejudice the rights of the shareholders or proxies to re-enter the Meeting and vote in the next agenda in the system.
11. With respect to questions or comments before voting on each agenda, the Company will provide the opportunity for the shareholders to ask questions or provide comments in relation to the agenda as appropriate. In such case, the shareholders should select the related agenda and click on "Question" button. The questions could be asked via 2 channels:
 - Via texts by typing the questions and clicking on "Send Question" button. The Company will answer the questions in the agenda related to such questions. However, in case there are number of questions, the Company reserves the right to select the questions as appropriate; or
 - Via VDO conference by clicking on "Ask Question via VDO Conference" button and then clicking on "Agree" button to enter the queue. Once permission is granted by the staff, the attendee shall open camera and microphone, and state his/her full name and status as shareholder or proxy before asking any question in order for the Company to record the proceedings in the minutes.

The Company reserves the right not to answer questions or cut off camera and audio of the shareholders whose questions or comments are disrespectful, defamatory, or violating any laws including infringing rights of another person, interrupting the Meeting or causing trouble for other attendees.

12. In the event that several shareholders or proxies wished to ask questions via VDO conference, the Company requested their cooperation in submitting questions via text instead to help maintain the Meeting schedule. The Company's staff either answered the questions during the Meeting, addressed them at the end of the Meeting, or

published the answers on the Company's website as deemed appropriate. All questions and answers were recorded in the minutes of the Meeting.

13. In case that a shareholder or proxy faces any problems accessing the meeting system or voting system, please study and follow the instructions given along with the invitation notice or select "Help" menu in the system. Inventech Call Center staff can be contacted through phone number 02-460-9225 and via Line Official.
14. In case of any system error during the Meeting, the shareholders will receive an email to re-enter into the Meeting through a reserved system.

When there was no question regarding the criteria and procedure for voting and vote counting, as well as the procedure for asking questions or expressing opinions, the MC asked the Chairman to proceed with the agenda.

Agenda 1: To acknowledge the report on the Company's business performance for the year 2025

The Chairman asked the Meeting to acknowledge the report on the Company's business performance for the year 2025 as appeared in the Management Discussion and Analysis on pages 138-163, including, the Report of the Audit, Corporate Governance and Sustainability Committee on pages 362 of the Form 56-1 One Report for the Year 2025 and the summary of the Company's business performance to the Meeting as presented on the slide multi-vision as followed:

This year marked a significant period of transformation for the Company among the challenges arise from economic, social, and political across the world. Despite the slowdown in country's domestic economy, the Company continues to show stable and sustainable potential growth by generating net profit of THB 7,782 million which is increasing by 4.6 percent from previous year. The total loan portfolio of THB 111,585 million, expanding 0.4 percent underpinned by strong asset quality with NPL ratio of only 1.79 percent. This achievement has been driven by a customer-centric strategy and having a 3.6 percent increase in card spending, higher than the contracted industry by 0.2 percent.

Key financial ratio include a credit costs decreased from 6.1 percent to 5.2 percent, a finance cost at 2.84 percent and a debt-to-equity ratio at 1.51 times, while maintaining its AA credit rating from Tris Rating Co., Ltd. To support business operations in the digital era, the Company aims to enhancing its product via e-Application platform, offering an easy, seamless and secure self-service online application. In addition, the Company has further developed its services on KTC Mobile Application to comprehensively meet customer needs while strengthening security confidence. The Company offers services that allow customers to request permanent credit limit increase with the online document submission and requesting temporary credit limit increase with instant approval. The customers can also change regular charges into installment payments for up to 10 months, manage their credit limits for both in-store and online transactions, and temporarily suspend their cards when needed. The Company support the current spending behavior by enabling credit card payments via QR code scanning. The Company has introduced a new service, "KTC Connect" which provides real-time LINE notifications to enhance customer confidence with every transaction.

The Company expanded its success by launching KTC Digital Visa Signature and World Rewards Mastercard to meet the demands of premium customers who value security and digital lifestyle. In alignment with Thailand Wellness Economy Policy, the Company has

launched the KTC Wellness Hub, a website offering benefits of health, beauty and wellness retreats that cater to all generations. The Company has further expanded its business into non-life and life insurance brokerage business and offering exclusive insurance privileges through leading partner insurance companies.

The Company continues to strive to meet members' lifestyle needs by offering benefits across various categories including fuel, food delivery, online shopping, restaurant, hospital, and home repair. Members can redeem KTC Forever points for exclusive rewards. Additionally, the Company utilize customer data to offer promotions to targeted group, marking a significant step of communication through a personalized experience under the concept of Everyday Credit Card.

KTC Proud cash card credit business continues to serve as an option for essential expenses. An approval is fast within 30 minutes, with the first disbursement transferred to the account immediately when apply via e-Application. The product accommodates a variety of credit uses, including fund transfers via application, purchase, or 0 percent installments for up to 24 months. In collaboration with partner merchants who provide in-store application options for greater convenience and meeting the needs of a real-time finance lifestyle. At the same time, members are eligible to participate in debt clearance program to help reduce financial burden and support members in maintaining a strong payment history continuously.

For car title loans, KTC P'Berm Car For Cash focuses on maintaining high-quality borrowers during economic fluctuations, reinforcing its strengths of fast approval within 1 hour and providing loan amount up to 100 percent. This is open to targeted customers who are still repaying their cars but require urgent cash. Applications can be submitted through over 900 Krung Thai Bank branches and online platforms, along with communication through social platforms to effectively reach to modern customers.

Throughout the business journey, the Company has stood firm on the principles of good corporate governance, transparency, and social responsibility, while respecting human rights and balancing economic, social and environment. As the Company believe that a strong business must grow to be in line with a good society. In 2025, the Company received national and international recognition. The company maintain the highest SET ESG Ratings of AAA for consecutive years, became a member of the SET ESG Index for the 6th year, the FTSE4 Good Index Series for the 5th year, and listed in the Sustainability Yearbook of S&P Global for the 3rd consecutive year.

These achievements reflect the Company's determination to conducting sustainable business and creating shared value for all shareholders. The Company is dedicated to elevate its business operations through innovation and digital technology, opening for equitable financial opportunities, manage its loan portfolio responsibly, and generate long-term profits on a sustainable basis. The Company will continue to reduce environmental impacts, support initiatives under relevant policies and plans related to greenhouse gas reduction of the country, enhance employee capabilities and develop the products that cater to all lifestyles. The Company will continue to be a driving force in the true transition to the digital world and grow together with Thai society in the stable and sustainable manner.

Then, the Chairman reported to the Meeting that the Company remains committed to conducting its business transparently, adhering to its anti-corruption policy. This policy has been consistently communicated to the directors, executives, employees, and business partners. In this regard, shareholders may review the details of the Company's anti-corruption efforts in 2025 in the Form 56-1 One Report for the Year 2025, pages 184-185, under the

section “Anti-Corruption Policy”, and in the 2025 Sustainability Report, page 166-173, under the section “Code of Conduct”.

The MC asked whether any shareholders had any questions or would like to express their opinions, but there was no shareholder asking any question or expressing any opinion.

After that, the Chairman thanked the shareholders for the support and trust in the Company and informed the Meeting that the Company would continue to work hard and dedicate themselves to successful operations in 2026.

This agenda was for acknowledgement and there was thus no voting.

Agenda 2: To consider and approve the financial statements for the year ended December 31, 2025 and acknowledge the auditor’s report

The Chairman assigned the MC to provide the Meeting with an explanation of the details of the Statement of Financial Position and Statement of Comprehensive Income (the balance sheet and profit and loss statements) of the Company for the fiscal year ended December 31, 2025.

The MC provided explanation on the details of the Statement of Financial Position and Statement of Comprehensive Income (the balance sheet and profit and loss statements) of the Company for the fiscal year ended December 31, 2025 as appeared in the Form 56-1 One Report for the Year 2025 under “Financial Statements and Noted to Financial Statements” section, on pages 293-360 and “Management Discussion and Analysis” section, on pages 138-163 which can be summarized, as follows:

Total Revenue	THB	27,695,017,111
Total Operating Expenses	THB	15,545,109,309
Net Profits of the Parent Company	THB	7,781,634,824
Total Assets	THB	110,523,967,009
The Debt-to-Equity (D/E Ratio)	1.51	times
Return on Equity (ROE)	18.54	percent

After that, the MC informed that there was a shareholder from the Thai Investors Association who had submitted questions in advance, which can be summarized as follows:

1. According to the financial statements for the year 2025, the subsidiary has accumulated losses, resulting in negative shareholders’ equity in the subsidiary. What is the Company’s plan to resolve this issue?
2. The corporate income tax expense in the year 2025 increased by 54 percent compared to the year 2024. Is this tax expense a one-time item, or will it become a new tax base for the year 2026?

Mrs. Rojjana Ussayaporn, the Chief Financial Officer, explained that KTB Leasing Company Limited (“the **Subsidiary**”) operates a hire purchase and leasing business. In the past, the Subsidiary provided financing for commercial vehicles and used cars. Recently, the Subsidiary has faced issues with non-performing loans and loan downgrades. Therefore, from the third quarter of the year 2023 to present, the Subsidiary has been continuously managing non-performing loans and monitoring debt collections, without issuing any new loans. Due to the Subsidiary’s ongoing losses and accumulated tax losses, it recognized a full impairment of

deferred tax assets in the year 2025, resulting in a 54 percent increase in income tax expense compared with the year 2024.

In addition, the MC informed the Meeting of a question from Mr. Natthaphat Nimsritrakul, proxy, as follows:

1. Has the level of non-performing debt in the credit card industry improved or worsened this year compared to last year?

Mrs. Rojjana Ussayaporn, the Chief Financial Officer, explained that in the year 2025, the credit card lending business, especially personal loans, experienced an increase in non-performing loans. However, the Company has been able to manage and control non-performing loans effectively, resulting in the non-performing loans ratio remaining at a satisfactory level. As for the overall outlook this year, the Company maintains its capacity to manage non-performing loans effectively, although the industry situation continues to require close monitoring.

The Chairman reassured the shareholders to remain confident that the Company ability to manage non-performing loans effectively and thanked to the Company's customers for being good debtors, which helps minimize the risk of non-performing loans.

As there was no further question or opinion from the shareholder, the MC asked the Meeting to consider and approve the financial statements for the year ended December 31, 2025, which have been examined by the Audit, Corporate Governance and Sustainability Committee and to acknowledge the auditor's report.

After due consideration, the Meeting resolved by majority votes to approve the Company's financial statements for the year ended December 31, 2025 and to acknowledge the auditor's report as proposed in all respects, with the voting results as follows: approved 1,881,556,077 votes (99.9831 percent of the total votes of the shareholders present at the Meeting and casting their votes), disapproved 318,000 votes (0.0168 percent of the total votes of the shareholders present at the Meeting and casting their votes), and abstained 24,900 votes (abstained votes were not counted as quorum for voting results).

Agenda 3: To consider and approve the dividend payment for the 2025 business performance and consider the legal reserve allocation

The Chairman assigned the MC to inform the details of this agenda to the Meeting.

The MC informed the Meeting that, pursuant to the law, if the Company generated profits out of its operations in which there was no accumulated loss, the Company, subject to the approval of the shareholders' meeting, may distribute dividends out of such operating profits to shareholders. In this regard, the Board of Directors' Meeting No. 2/2026, held on February 13, 2026, had resolved to propose to the Meeting to consider approving the payment of dividend for the 2025 business performance to the shareholders at the rate of THB 1.77 per share, totaling THB 4,563,651,304 or 55.06 percent of the annual net profits, which is in accordance with the Company's dividend payment policy. The date for determining shareholders entitled to receive dividends (Record Date) shall be April 16, 2026, and the dividend payment shall be made on April 30, 2026. The aforesaid dividend shall be paid from net profits that are subject to corporate income tax at the rate of 20 percent.

In addition, as the Company has already allocated its net profit as legal reserve in full compliance with legal requirements, therefore, there is no need to allocate the net profit from

the Company's 2025 business performance as the legal reserve pursuant to the Public Limited Company Act B.E. 2535 (1992) (as amended).

The MC asked whether any shareholders had any questions or would like to express their opinions, but there was no shareholder asking any question or expressing any opinion.

After that, the MC asked the Meeting to consider and approve the dividend payment for the 2025 business performance and to consider making no further appropriation as legal reserve as aforementioned.

After due consideration, the Meeting resolved by majority votes to approve the dividend payment for the 2025 business performance and to consider making no further appropriation as legal reserve as proposed in all respects, with the voting results as follows: approved 1,839,149,777 votes (97.7279 percent of the total votes of the shareholders present at the Meeting and casting their votes), disapproved 42,758,200 votes (2.2720 percent of the total votes of the shareholders present at the Meeting and casting their votes), and abstained 0 vote.

Agenda 4: To consider and elect directors in replacement of those retiring by rotation

The Chairman informed the Meeting that, pursuant to the law in conjunction with the Articles of Association of the Company, one-third of the Company's Board of directors or 3 directors were to retire at the end of their term which, on this occasion, consisting of:

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| (1) Mr. Prasong Poontaneat | Independent Director, Chairman of the Board of Directors, Chairman of the Nomination and Remuneration Committee |
| (2) Mr. Somchai Kuvijitsuwan | Independent Director, Member of the Audit, Corporate Governance and Sustainability Committee |
| (3) Mrs. Pittaya Vorapanyasakul | Director, President & Chief Executive Officer |

In compliance with the good corporate governance principles, the Company has provided opportunities for minority shareholders to nominate person(s) to be elected as a director of the Company. The criteria were announced on the Company's website from October 3, 2025, to January 30, 2026, for the Nomination and Remuneration Committee to consider the suitability of the nominees. For this Meeting, the shareholder nominated Mr. Suripong Tantiyanon for consideration as a director of the Company.

In this regard, the Board of Directors' Meeting No. 2/2026, held on February 13, 2026, upon the recommendation of the Nomination and Remuneration Committee, had considered and resolved to propose to the Meeting to re-appoint the 2 directors retiring by rotation, namely Mr. Prasong Poontaneat and Mrs. Pittaya Vorapanyasakul, to be directors of the Company for another term and to appoint Mr. Suripong Tantiyanon as a director of the Company in replacement of Mr. Somchai Kuvijitsuwan whose retiring by rotation. The 3 directors possess the qualifications in accordance with relevant rules and regulations and have knowledge, capabilities, skills, and business expertise that are beneficial to the Company and its business operations. They were scrutinized in accordance with the Company's specified process. Moreover, the Board of Directors has considered the nominated Independent Director to be fully qualified in accordance with the laws related to the criteria of Independent Directors. The

Company's directors, apart from the monthly remuneration, based on 2025 business performance in the amount of THB 30,000,000 by authorizing the Nomination and Remuneration Committee to propose, and the Board of Directors to allocate such amount to each director in accordance with the Company's criteria. The details of the directors' remuneration appeared in Enclosure 6 of the invitation notice of the Meeting.

The MC asked whether any shareholders had any questions or would like to express their opinions. There was a shareholder asking question, which can be summarized as follows:

Mr. Natthaphat Nimsritrakul proxy, asked the Company to clarify the actual amount paid of the additional remuneration for directors in the amount of THB 30,000,000 in the past year, and whether it was calculated based on profit and loss (P/L).

Ms. Piyasuda Kwaennonsee, the secretary of the Nomination and Remuneration Committee, explained that the additional remuneration for directors is calculated based on 1 percent of the dividends paid by the Company to the shareholders, subject to a maximum of THB 30,000,000 which is the same as the previous year and is in accordance with the criteria approved by the board of directors since 2024 and approved by the shareholders' meeting.

As there was no further question or opinion from the shareholder, the MC asked the Meeting to consider and approve the payment of monthly remuneration and additional remuneration for the Board of Directors as well as the authorization as specified above.

After due consideration, the Meeting resolved by more than two-thirds of the total votes of the shareholders present at the Meeting to approve the payment of monthly remuneration and additional remuneration to the Board of Directors, as well as the authorization of the Nomination and Remuneration Committee to allocate such amount to each director as proposed in all respects, with the voting result as follows: approved 1,869,751,780 votes (99.3540 percent of the total votes of the shareholders present at the Meeting), disapproved 12,156,797 votes (0.6459 percent of the total votes of the shareholders present at the Meeting), and abstained 0 vote (0.0000 percent of the total votes of the shareholders present at the Meeting).

Agenda 6: To consider and approve the appointment of the Company's auditors and determination of audit fees for the year 2026

The Chairman assigned the MC to inform the details of this agenda to the Meeting.

The MC informed the Meeting that, to comply with the Public Limited Companies Act B.E. 2535 (1992) (as amended) and the Articles of Association of the Company, the Board of Directors' Meeting No. 2/2026, held on February 13, 2026, upon recommendation of the Audit, Corporate Governance and Sustainability Committee, had resolved to propose to the Meeting to consider the appointment of the auditor and to determine the audit fee for the year 2026. The Board of Directors had proposed Miss Rachada Yongsawadvanich, Certified Public Accountant No. 4951 and/or Miss Wanwilai Phetsang, Certified Public Accountant No. 5315 and/or Miss Chutiwan Chanswangphuwana, Certified Public Accountant No. 8265 of EY Office Limited as the auditor of the Company for the year 2026. Any of these auditors shall be authorized to audit and express opinions on the Company's financial statements. In case these auditors cannot perform their duties, EY Office Limited shall provide other certified public accountants to perform the duties instead, and having the audit fee for the year 2026 of THB 4,600,000 in total. For any additional work beyond the annual audit scope, the Board of Directors was authorized to approve such additional fees on an actual cost basis. The details of the

Company's auditor and determination of the audit fee for the year 2026 appeared in Enclosure 7 of the invitation notice of the Meeting.

The MC asked whether any shareholders had any questions or would like to express their opinions, but there was no shareholder asking any question or expressing any opinion.

After that, the MC asked the Meeting to consider and approve the appointment of the Company's auditors and the determination of audit fee for the year 2026.

After due consideration, the Meeting resolved by unanimous votes to approve the appointment of the Company's auditors and determination of audit fee for the year 2026 as proposed in all respects, with the voting results as follows: approved 1,881,908,577 votes (100.0000 percent of the total votes of the shareholders present at the Meeting and casting their votes), disapproved 0 vote (0.0000 percent of the total votes of the shareholders present at the Meeting and casting their votes), and abstained 0 vote.

Agenda 7: Other matters (if any)

The Chairman provided the opportunity for the shareholders to raise any additional questions or express their opinions. There were shareholders asking questions and providing comments, which can be summarized as follows:

Mr. Mongkol Sinprasit, shareholder, proposed the Company to consider utilizing part of its liquidity to repurchase share.

The Chairman explained that the Company currently does not have a policy to repurchase shares. Although the Company has adequate liquidity and is not facing any issues, the Company considers it appropriate to prioritize a prudent strategy and maintain liquidity under the current economic situation.

Mr. Pongthep Kuisangiam, shareholder, asked why the expected credit loss in the fourth quarter, in the amount of approximately THB 1,340 million, decreased compared to the previous quarter.

Mrs. Rojjana Ussayaporn, the Chief Financial Officer, explained that the expected credit loss in the fourth quarter decreased due to the past lending activities. After the COVID-19 situation, the Company improved its underwriting standards, which enhanced the credit quality of its loan portfolio. Therefore, the expected credit loss in the fourth quarter, marking approximately five years since these improvements were implemented, declined compared to the previous quarter.

As there were no further questions or opinion from the shareholders, the MC informed the Meeting that, in accordance with good corporate governance practices, the Company will provide the resolutions of the Meeting through the SET's information disclosure system within the next business day. The Company will also prepare the minutes of the Meeting and report to the SET within 14 days from the Meeting date. The shareholders may review and verify such minutes through the SET's disclosure system and on the Company's website.

The Chairman then thanked the shareholders for their participation in the Meeting and their continuous support for the Company.

The Chairman then announced the Meeting adjourned at 10.13 hrs.

In this regard, the Company has recorded the Meeting in video format and has published such a video on the Company's website.

(signed) _____-signature-_____ Chairman of the Meeting
(Mr. Prasong Poontaneat)

(signed) _____-signature-_____ Secretary of the Meeting
(Mr. Peerapong Pitrpibulpatit)