

English Translation

Minute of the Annual General Meeting of Shareholder for the year 2026

S 11 Group Public Company Limited

Date, Time and Venue

The meeting was held on 2 April 2026 at 10.00 a.m. at the meeting room, 3rd floor, no.888 Soi.Chatuchot 10, Chatuchot Road, Ao-Ngoen Sub-district, Sai Mai District, Bangkok 10220

Mr. Samart Chiradamrong, Chairman, was the Chairman of the Meeting. Chairman appointed Ms. Chawalrat Thampatjai, Deputy Company Secretary, to be the Meeting Facilitator. Chairman welcomed the shareholders presenting at the meeting and then Deputy Company Secretary recorded that 128 shareholders were attending the meeting in person and 13 shareholders by proxy, representing 141 shareholders being counted to be 448,566,147 shares or 73.18 percent of total paid up shares (total paid up shares was 613,000,000 shares), thus constitution a quorum in accordance with the company's Articles of Association. The meeting be composed not less than 25 shareholders presenting in person or by proxy or not less than a half of all shareholders and counted shares be not less than 1/3 of the paid-up shares.

After Chairman already called to order the meeting, there was 1 additional shareholder were attending the meeting in person and 3 additional shareholders by proxy. Then total shareholders were 129 shareholders attending the meeting in person and 16 shareholders by proxy, representing 145 shareholders holding total of 453,794,797 shares or 74.03 percent of total paid up shares.

Deputy Company Secretary introduced the Board of Directors, Management, Legal Advisor and External Auditor of the Company who joined the meeting and informed the vote counting procedure as well as informed to the meeting that the Company would record the meeting by video.

Deputy Company Secretary introduced the Board of Directors, Management, Legal Advisor and External Auditor of the Company as follow:

Directors who attended the meeting

(The Company has 9 directors, 9 directors attended the meeting, being counted to be totaling 100.00% of the Board of directors)

- | | |
|----------------------------------|-------------------------------------|
| 1. Mr. Samart Chiradamrong | Chairman |
| 2. Mr. Chusak Salee | Chairman of the Audit Committee |
| 3. Mr. Surasak Khemthongkum | Managing Director and Vice Chairman |
| 4. Mr. Thirawat Sarindu | Audit Committee |
| 5. Mr. Thanaphot Artamaprasangsa | Audit Committee |
| 6. Mr. Sirawat Wanglee | Director |
| 7. Mr. Songyot Kerdkamolkupt | Director |

- | | |
|--------------------------------|----------|
| 8. Mr. Tay Christopher Charles | Director |
| 9. Mr. Jeremy Liao | Director |

External Auditor from EY Office Limited

1. Khun Wanwilai Phetsang
2. Khun Sawarin Kamollert

Other Attendants

- | | |
|-------------------------------|--|
| 1. Ms. Watcharaporn Meruthong | Finance and Accounting Manager |
| 2. Mr. Somyod Suteerapornchai | Legal Advisor |
| 3. Mrs. Katika Kusawadee | Company Secretary, as a secretary of the meeting |
| 4. Ms. Chawalrat Thampatjai | Deputy Company Secretary |

The meeting was commenced as follow:

Deputy Company Secretary informed the vote counting procedure in each agenda as follow:

1. Shareholders who attending the meeting in person and by proxy, and have been authorized to vote in the meeting shall receive voting cards upon the registration, shall sign in every voting cards.
2. Each shareholder and proxy shall have one vote for each share of which he/she is the holder and any shareholders having gain and loss in any agenda shall have no right to vote in that agenda. For proxy, the Company shall count and record their vote of agree against and abstain.

In case of shareholders attending the meeting after the meeting was commenced, shareholders have rights to register and attend the meeting but are allowed voting only on the rest of agendas.

And in case of shareholders leaving the meeting before the meeting was closed, shareholders shall make a prior voting by submitting the voting cards to the Company's officers.

3. The meeting shall consecutively consider the issues according to the agenda in Invitation Letter to the meeting by proposing data in each agenda and opening the opportunities to shareholders for their interrogations before any resolutions according to that agenda. In case that shareholder or the proxy requires for making an inquiry or expressing an opinion, please raise your hands and inform your name and surname. In case that you are the proxy, please always inform the name of the shareholder who authorized you for meeting attendance every time. The Company has given the opportunity for the shareholder to making inquiries or expressing opinions in related agendas. In case the shareholder requires for making an inquiry other than the aforementioned agendas, please inquire or express opinions in other agendas.

4. After details in each agenda have been informed, except Agenda 2 which was the agenda proposed for acknowledgement by the meeting without voting, shareholder may cast the vote in their voting cards which shall be collected by the Company's officers for each agenda. The Company's officers shall collect the voting cards of shareholders who against and then following with the voting cards of the shareholders who abstain. Against and abstain votes will be subtracted from the total number of votes cast by the shareholders presented at the meeting by barcode system and the rest shall be the affirmative votes in favor of such agenda. And after the meeting was closed, the Company's officers shall collect the rest of agree voting cards from shareholders.

For considering Agenda 5 the appointment of directors replacing those retired by rotation, the Company determines the vote casting for each director and shall prior collect the vote casting of against and abstain which will be subtracted from the total number of vote casting by the shareholders presented at the meeting by barcode system and the rest shall be the affirmative votes in favor of such agenda in order to state the vote result of each directors to the meeting.

5. For counting votes in each agenda, the majority votes of the shareholders who present and vote at the meeting shall be relied on, except Agenda 6 the determination of directors' remuneration and Agenda 7 the bonus payment of the Board of Directors must be approved by voting of not less than 2/3 of total votes cast by the shareholders who present at the meeting. For counting votes of each agenda, against and abstain votes will be subtracted from the total number of votes cast by the shareholders presented at the meeting by barcode system and the rest shall be the affirmative votes in favor of such agenda. Anyhow, In case that nobody expresses any opposing opinions or other opinions, it shall be considered that the meeting agrees or unanimously approves.
6. Deputy Company Secretary shall declare the result of each vote counting after the vote casting of each agenda was finished by announcing the number of vote results of agree, against, abstain, void and the percentage compared to the total number of votes cast by the shareholders who present and eligible to vote at the meeting.

Deputy Company Secretary assigned the Company's officer to be the vote counter. Moreover, to conduct the vote counting with transparency, Deputy Company Secretary asked for a volunteer to be the witness of the vote counting. As a result, there are no volunteers. Deputy Company Secretary, therefore, invited Khun Sawarin Kamollert, the external auditor from EY Office Limited, to be the witness of the vote counting instead.

Moreover, to hold the 2026 Annual General Meeting of Shareholder, the Company has performed according to the good corporate governance principle. During 1 October 2025 to 31 December 2025, the

Company has given an opportunity for shareholders to submit the agendas, nominees to be elected as directors and inquires questions in advance. As a result, there is no any shareholder submitting the agendas, nominees to be elected as directors and questions inquire in advance.

After that, Deputy Company Secretary requested the meeting to consider the agenda as follows:

Agenda 1 Certify the minutes of the 2025 Annual General Meeting of Shareholders

Deputy Company Secretary presented the minutes of the 2025 Annual General Meeting of Shareholders held on 3 April 2025 which was accurately recorded and submitted to the Stock Exchange of Thailand and the Ministry of Commerce in the given period. The minute was attached to the notice sent to all shareholders (QR Code).

Deputy Company Secretary asked the meeting to inquire questions and give the Company supplementary suggestions. As a result, shareholders had no inquiry and did not give Company the suggestion. Deputy Company Secretary then proposed the meeting to certify the minutes of the 2025 Annual General Meeting of Shareholders.

Resolution: The meeting unanimously agreed to resolve the certification of minutes of the 2025 Annual General Meeting of Shareholders as follow;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	448,566,147	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	448,566,147	100.00

Remark: 1. The resolution for this agenda item requires a simple majority vote of the shareholders attending the meeting and casting their votes.
2. During the consideration of this agenda item, there was no additional shareholder.

Agenda 2 Acknowledge the Company's operating performance for the year 2025

Deputy Company Secretary informed the meeting that the Company's operating performance for the year 2025 was provided in the 56-1 One Report that disclosed on the Company's website www.sgroup.co.th since 2 March 2026 and attached to the notice sent to all shareholders (QR Code) and then Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, reported the Company's operating results for the year 2025.

Managing Director and Vice Chairman has stated the performance and significant changing for the year 2025 as follow;

The net profit of the Company was Baht 373.95 million, increased 220.67 percent from Baht 116.62 million compared to the same period of the previous year resulting from the strictness in loan approval together with the control of operating cost effectively.

Total revenue for the year 2025 was decreased 4.53 percent from Baht 1,252.93 million to Baht 1,196.16 million compared to the same period of the previous year resulting from the continuous effect of the controlling the hire purchase interest rate according to the notification of the Office of the Consumer Protection Board (OCPB) which caused the Company increased the strictness in loan approval together with give the importance to maintaining the quality of debtors.

Total expense for the year 2025 was Baht 601.18 million, decreased 35.86 percent from Baht 937.25 million compared to the same period of the previous year which including

(1) Sale and administrative expense was Baht 252.29 million, decreased 9.68 percent from Baht 279.33 million compared to the same period of the previous year resulting from the effective controlling of operational cost.

(2) Expected credit losses was Baht 298.62 million, decreased 44.80 percent from Baht 540.95 million compared to the same period of the previous year resulting from the control of debtor quality to support the economic fluctuation and reduce the risk of hire purchase port's quality.

(3) Loss on impairment and disposal of assets foreclosed was Baht 40.07 million, decreased 65.74 percent from Baht 116.97 million compared to the same period of the previous year conform to the recovered used motorcycle price and the control of debtor quality.

(4) Financial cost was decreased 25.08 percent from Baht 170.38 million to Baht 127.62 million compared to the same period of the previous year due to the decreasing of loans from financial institutions and interest rate.

Total assets were decreased 0.09 percent from Baht 6,482.87 million to Baht 6,477.08 million compared to the end of last year. Most of the Company's assets is hire purchase receivables, which total net hire purchase receivables was Baht 6,139.33 million, increased 1.65 percent from Baht 6,039.57 million to compared to the end of last year resulting from the Company is more focusing on the debtors' quality.

Total liabilities was Baht 2,848.18 million, decreased 8.16 percent from Baht 3,101.28 million compared to the end of last year resulting from the decreasing of loans from financial institutions.

Moreover, the Company has a guideline in announcing its intentions to public about anti-corruption policy by set a whistle blowing policy through suggestion box, mail and e-mail for persons who witness or be aware of or suspect that the board of directors or management or employees has broken the laws, procedure, rules or code of conduct of the Company. Such persons will be able to complain through the way set by the Company. The whistle blowing policy has shown in the Corporate Governance Manual and on the Company's website.

However, in 2025 the Company has no whistle blowing with respect to the wrongdoings and frauds of directors, executives and employees through the Company's specified channels.

Deputy Company Secretary allowed the meeting to inquire questions and give the Company supplementary suggestions.

Mrs. Keeratika Phanglard, Shareholder Rights Protection Volunteer from Thai Investors Association, asked that

(1) How many percentage of NPL trend rate in 2026 and how did the Company set the NPL controlling goal?

(2) Has the Company got more stringent motorcycle repossesses policy in 2026?

(3) What is the Company's business growth strategy in 2026, is there any increasing market share plan, how did the Company maintain its customer base and how did the Company prioritize the competition order goal?

(4) How does the Company provide its source of fund in 2026, is there any new debenture issuing plan and is there any current debenture outstanding? If any, how is the Company's repayment capability?

Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, informed that

(1) Due to the international political conflict, especially the conflict between Islamic Republic of Iran and United States of America, together with other macro economic factors which caused the consumer's cost of living increased significantly. Such external factors are difficult to control and create a challenge to predict a clear numeric of NPL ratio. However, the Company has a goal of bad debt controlling by focusing on the good credit quality debtors selection more than the market share expansion in order to reduce the risk of default in long-term. Moreover, there currently has a coming of new customers who have a high potential and quality, especially the customers who have a car using history and turn to use the motorcycle as a main vehicle, which considered as a financial discipline group and more stable economic status. The Company, therefore, gives the importance to maintain the strong of loan portfolio through the choosing of high quality target group more than expanding its market share in order to control the volume of bad debt amid the fluctuate economic situation in 2026.

(2) The Company has got the stringent motorcycle repossesses policy. However, the Company would like to emphasize the main intention that the actual goal is to manage the customer's repayment not to repossess the motorcycle.

(3) In 2026, the Company has set the direction to be a year of control and create the business stability.

Mrs. Katika Kusawadee, Company Secretary, additional informed that

(4) In 2026, the Company always seeks the potential source of fund and good condition in order to correspond with the economic situation. However, the Company has no plan to offer the new debenture this year due to the current debenture market situation was uninterested by investors together with the news in capital market which affected to the confidence caused the Company decided to provide its source of fund by others which more appropriate. Therefore, the Company has currently no outstanding of debenture.

After that, Mrs. Suwannee Assanurak, shareholder, asked that

(1) Apart from the expenses reduction, why in 2025, the Company's net profit increased more than every year as the total revenue decreased?

(2) Is there any new accounting standard regarding the expected credit loss?

Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, informed that

(1) In 2025, the market competitive situation was not severe which caused the Company focus on increasing the quality loan approval. The aforementioned policy caused the credit loss in 2025 well improved. Moreover, the loss from disposal repossess motorcycle was continuously decreased due to the market mechanism which caused difficulty in new motorcycle buying which lead to the changing of consumer behavior to more interest in second hand motorcycle. When demand in secondary market was higher, the average price of second hand motorcycle was higher respectively which caused the Company's difference of loss from disposal was decreased and reflect in a better net profit.

(2) The Company used an existing accounting standard. No any changes.

And Mr. Yuttana Warit, shareholder, asked that

(1) Why did the loss from repossess motorcycle decrease so much last year?

(2) Why in 2025 has a loss from derivative? And will there is any such loss in 2026?

Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, informed that

(1) In 2025, The Company's volume of repossess motorcycle decreased but the repossess motorcycle price increased resulting from the aforementioned reasons.

Ms. Watcharaporn Meruthong, Finance and Accounting Manager, additional informed that

(2) The loss from derivative occurred when the Company draws loans from one financial institution and conducts the SWAP risk prevention. In 2024 the Company has no SWAP transaction. For the year 2025 and 2026 the Company is still having an outstanding of loans from such financial institution. Such outstanding will gradually decrease when the Company repays the loans and will finish once the Company repay the loan completely.

After that, there is no shareholders inquire additional questions.

Agenda 3 Consider and approve the consolidated financial statement of the Company and its subsidiary for the year 2025 ended 31 December 2025 which has been audited by external auditor

Deputy Company Secretary invited Managing Director and Vice Chairman to inform the detail to the meeting. Managing Director and Vice Chairman reported that according to section 112 of the Public Limited Companies Act B.E.2535 as amended, the Company shall prepare the consolidated financial statement of the Company and its subsidiary for the year 2025 ended 31 December 2025 which has been audited by the external auditor and reviewed by Audit Committee and agreed by the Board. The detail was provided in the 56-1 One Report that disclosed on the Company's website www.sgroup.co.th since 2 March 2026 and attached to the notice sent to all shareholders (QR Code).

Deputy Company Secretary then proposed the meeting to consider and approve the consolidated financial statement of the Company and its subsidiary for the year 2025 ended 31 December 2025 which has been audited by the external auditor and reviewed by Audit Committee and agreed by the Board.

After that, Deputy Company Secretary asked the meeting to inquire questions and give the Company supplementary suggestions. As a result, shareholders had no inquiry and did not give Company the suggestion. Deputy Company Secretary then proposed the meeting to consider and approve the consolidated financial statement of the Company and its subsidiary for the year 2025 ended 31 December 2025.

Resolution: The meeting unanimously agreed to approve the consolidated financial statement of the Company and its subsidiary for the year 2025 ended 31 December 2025 which has been audited by the external auditor as follows;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,456,007	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,456,007	100.00

Remark: 1. The resolution for this agenda item requires a simple majority vote of the shareholders attending the meeting and casting their votes.

2. During the consideration of this agenda item, there were 2 additional shareholders, holding 2,889,860 shares, registering to attend the meeting. Therefore, there were 143 shareholders, holding 451,456,007 shares, attending the meeting.

Agenda 4 Acknowledge the interim dividend payment and approve the profit allocation as legal reserve and dividend payment for the operating results of the year 2025 ended 31 December 2025

Deputy Company Secretary invited Managing Director and Vice Chairman to state that under section 115 of the Public Limited Companies Act B.E.2535 as amended, the Company must pay dividends from its profit only and after the interim dividends have been paid, such dividend payment shall be reported to the shareholders at the next meeting of shareholders and section 116 provides that the Company must set aside at least 5 percent of its net annual profit as statutory reserve until the reserve reaches 10 percent of the Company's registered capital. However, the legal reserve of the Company has been fully according to related law since 2017 provided the outstanding balance of legal reserve amount of Baht 61,300,000 or 10 percent of paid-up capital, thus the Company no needed to have any additional legal reserve.

In addition, The Company's policy is to pay dividends at a minimum rate of 40 percent of its net profit after income tax and legal reserve. However, the Company may determine the dividend payout at a lower rate than the above rate, depending on the Company's business profit, financial statement, capital liquidity, necessity of the optimization of working capital to operate or expand business, and other factors concerning the management of the Company relying on the decision of the board of directors and/or the shareholders.

According to the Company's operating results from the separate financial statement of the year 2025 ended 31 December 2025, the Company had an income from the separate financial statement of Baht 1,195,639,169 and net profit before comprehensive income from the separate financial statement of Baht 374,917,203. The Board then proposed the meeting to consider and

approve the cash dividend payment for the operating results from the separate financial statement of the year 2025 ended 31 December 2025 with payout rate of Baht 0.25 per share and the total dividend payout amount of Baht 153,250,000. Moreover, the Company paid interim dividend at the rate of Baht 0.11 per share on 4 December 2025 and will pay the remaining dividend at the rate of Baht 0.14 per share.

The record date for determining the shareholders who are entitled to the dividend payment is 10 April 2026 and the due date for payment is 30 April 2026.

Anyhow, the rate of dividend payment from the Company's overall operation from the separate financial statement for the year 2025 ended 31 December 2025 will be equal to the rate of Baht 0.25 per share (authorized capital of 613,000,000 shares at par value of Baht 1.0 per share) estimated to be dividend payment rate compared with net profit after corporate tax for 40.88 percent which was followed the aforementioned Company's dividend policy.

Deputy Company Secretary allowed the meeting to inquire questions and give the Company supplementary suggestions.

Mrs. Suwanee Assanurak, shareholder, asked that according to the information presented on the website of the Stock Exchange of Thailand which specified the Company's rate of return, what level is the Company evaluates its rate of return in present?

Mr. Somyod Suteerapornchai, Legal Advisor, informed that the rate of return on the website of the Stock Exchange of Thailand is the historical fact referring to the dividend payment in the past. When the Company discloses the resolution of Shareholder Meeting which approved the annual dividend payment, the system of the Stock Exchange of Thailand will conduct the data processing for 2-3 business days and show the rate of return ratio compared with the market price on the website of the Stock Exchange of Thailand. However, the Company has strictly complied with the regulations and corporate governance of the Securities and Exchange Commission and the Stock Exchange of Thailand in public disclosure. The reporting process will perform through SET Link system, after that the Stock Exchange of Thailand or related agencies will update data in the website of the Stock Exchange of Thailand.

After that, there is no shareholders inquire additional questions. Deputy Company Secretary then proposed the meeting to consider and approve no profit allocation as legal reserve and dividend payment for the operating results of the year 2025 ended 31 December 2025 as proposed.

Resolution: The meeting unanimously agreed to approve no profit allocation as legal reserve for the year 2025 as the Company has been fully legal reserved according to the related law

since 2017 provided the outstanding balance of legal reserve amount of Baht 61,300,000 or 10 percent of paid-up capital. The record date for determining the shareholders who are entitled to the dividend payment is 10 April 2026. The dividend payout rate is Baht 0.25 per share, of which the Company paid interim dividend at the rate of Baht 0.11 per share on 4 December 2025 and will pay the remaining dividend at the rate of Baht 0.14 per share and the due date for payment is 30 April 2026 as follows;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,456,007	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,456,007	100.00

Remark: 1. The resolution for this agenda item requires a simple majority vote of the shareholders attending the meeting and casting their votes.
2. During the consideration of this agenda item, there was no additional shareholder.

Agenda 5 Consider and approve the re-election of directors who retired by rotation for the year 2026

Deputy Company Secretary stated to the meeting that under Article 17 of the Company's Articles of Association, at least 1/3 of the directors must vacate their office by rotation at each annual general meeting of shareholders, and if the number of directors is not a multiple of 3, the nearest number of 1/3 must retire by rotation. There must be a drawing by lots to determine the directors retiring on the first and second years following the registration of the Company. In each subsequent year, the directors who occupy the position for the longest period must retire. Therefore, the retiring directors in 2026 Annual General Meeting of Shareholders were;

1. Mr. Samart Chiradamrong Chairman
2. Mr. Sirawat Wanglee Director
3. Mr. Thirawat Sarindu Audit Committee and Independent Director

Profiles of 3 mentioned directors were attached to the notice sent to all shareholders.

Moreover, the selection of persons to serve on the Board of Directors of the Company is not made through the procedures of the Nominating Committee because the Company does not have a Nominating Committee. The selection process is at the discretion of the Board meeting, which will select suitable candidates whose qualifications meet the requirements provided

under the Public Limited Companies Act B.E.2535 and the notifications of the Securities and Exchange Commission and the Stock Exchange of Thailand. The Company has given the opportunity for the shareholder to nominate the candidate whom is regarded as qualified without prohibited characteristic to be considered for election as the director based on the criteria revealed in the Company's website. However, nobody has nominated the list to the Company.

The Board, excluding these 3 directors who retired by rotation, considered and agreed to re-elect these 3 directors for another term of office and then proposed the meeting to consider and approve the above-mentioned directors to re-election for another term of office.

Deputy Company Secretary allowed the meeting to inquire questions and propose appropriated person to be elected as the Company's directors. As a result, there is no shareholders inquire additional questions and propose any person to be elected as directors of the Company. Deputy Company Secretary then proposed the meeting to consider and approve the re-election director individually.

Resolution: The meeting agreed to approve the re-election of directors who retired by rotation for the year 2026 individually as follow;

1. Mr. Samart Chiradamrong as Chairman

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,449,633	100.00
2. Against	6,374	0.00
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,456,007	100.00

2. Mr. Sirawat Wanglee as Director

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,449,633	100.00
2. Against	6,374	0.00
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,456,007	100.00

3. Mr. Thirawat Sarindu as Audit Committee and Independent Director

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,541,423	100.00
2. Against	6,374	0.00
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,547,797	100.00

Remark: 1. The resolution for this agenda item requires a simple majority vote of the shareholders attending the meeting and casting their votes.

2. During the consideration of last director re-election, there was 1 additional shareholder, holding 91,790 shares, registering to attend the meeting. Therefore, there were 144 shareholders, holding 451,547,797 shares, attending the meeting.

Agenda 6 Consider and approve the remunerations of the Board of Directors for the year 2026

Deputy Company Secretary stated to the meeting that the Company does not have the Remuneration Committee to consider and determine directors' remuneration. However, the Board meeting has determined director's remuneration on the basis of the Company's operating results in the previous year, the directors' performance and their scope of responsibilities by comparing how the other operators in the same industry or other similar industries remunerate their directors. The Board proposes meeting to consider and approve the following directors' remuneration in total amount of not over Baht 2,500,000 for the year 2026 onwards until shareholders approve further changes, whereby the Board of Directors considered and authorized the remuneration under the conditions as follow;

1. Directors who are employees will not receive the remuneration of the Board of Directors but will receive only the remuneration of employees.
2. Directors who are not employees will receive the remuneration of the Board of Directors monthly by authorized the Board of Directors to determine the detail of the remuneration.
3. Audit Committee will receive the remuneration in form of meeting allowance Baht 10,000 per time.
4. However, the total remuneration wills not exceeding Baht 2,500,000 per year.
5. The remuneration is paid only to Directors who are not employees of the Company.
6. Other remuneration: None

Deputy Company Secretary allowed the meeting to inquire questions and give the Company supplementary suggestions. As a result, shareholders had no inquiry and did not give Company the suggestion. Deputy Company Secretary then proposed the meeting to consider and approve the remuneration of the Board of Directors for the year 2026 as proposed.

Resolution: The meeting unanimously agreed to approve the remunerations of the Board of Director for the year 2026 as follow;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	451,547,797	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	451,547,797	100.00

Remark: 1. The resolution for this agenda item requires an affirmative vote of not less than 2 in 3 of the total number of votes of the shareholders attending the meeting.
2. During the consideration of this agenda item, there was no additional shareholder.

Agenda 7 Consider and approve the bonus payment of the Board of Directors

Deputy Company Secretary stated to the meeting that the Company does not have the Remuneration Committee to consider and determine directors' remuneration. However, the Board meeting has determined director's remuneration on the basis of the Company's operating results in the previous year, the directors' performance and their scope of responsibilities by comparing how the other operators in the same industry or other similar industries remunerate their directors. The Board proposes meeting to consider and approve the bonus payment of the Board of Directors to directors who are not employees in total amount of not exceeding Baht 480,000.

Deputy Company Secretary allowed the meeting to inquire questions and give the Company supplementary suggestions.

Mrs. Keeratika Phanglard, Shareholder Rights Protection Volunteer from Thai Investors Association, asked that whether the bonus payment consideration to the Board of Directors depends on the Company's good performance in such year or is an annual payment without the performance consideration?

Mr. Somyod Suteerapornchai, Legal Advisor, informed that the bonus payment consideration to the Board of Directors depends on the Company's good performance in such year and will pay only to directors who are not employees as the directors who are employees were acquired the bonus on behalf of employees.

After that, there is no shareholders inquire additional questions. Deputy Company Secretary then proposed the meeting to consider and approve the bonus payment of the Board of Directors as proposed.

Resolution: The meeting unanimously agreed to approve the bonus payment of the Board of Director as follow;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	453,794,797	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	453,794,797	100.00

Remark: 1. The resolution for this agenda item requires an affirmative vote of not less than 2 in 3 of the total number of votes of the shareholders attending the meeting.
2. During the consideration of this agenda item, there was 1 additional shareholder, holding 2,247,000 shares, registering to attend the meeting. Therefore, there were 145 shareholders, holding 453,794,797 shares, attending the meeting.

Agenda 8 Consider and approve the appointment of external auditor and determine their remuneration for the year 2026

Deputy Company Secretary invited Managing Director and Vice Chairman to state the detail to the meeting that according to section 120 of the Public Limited Companies Act B.E.2535 requires that the Annual General Meeting of Shareholders appoint the external auditor and determine their remuneration.

In addition, as prescribed by the Notification of the Securities and Exchange Commission No. GorJor 39/2548 Re: Rules, conditions and procedures for disclosure of information on the issuer's financial condition and operating results (issue no.20), the Company must ensure the rotation of the external auditors if any of the external auditors have performed their duties for 5 consecutive financial years. However, the rotation does not mean that the Company is required

to engage a new auditing firm. The Company may appoint any external auditors in the existing auditing firm to replace the old ones.

The Board of Directors and the Audit Committee selected and proposed the meeting to approve the appointment of

1. Khun Wanwilai Phetsang, CPA no.5315 and/or
2. Khun Bongkoch Kreangphanamorn, CPA no.6777 and/or
3. Khun Chutiwan Chansawangphuwana, CPA no.8265 and/or
4. Khun Ployjuta Sucanthamal, CPA no.10678

of EY Office Limited (same auditing firm with subsidiary company) which Khun Wanwilai Phetsang, CPA no.5315 are the Company's auditor for 1 year to be the auditors of the Company for the financial year 2026 with their remuneration of up to Baht 3,151,800 per annum excluded other out-of-pocket expenses such as travelling as the aforementioned external auditors has an independency, knowledge in the accounting standard, working performance, and appropriate proposed fee.

The above nominated auditors do not have any relationship or interest with or in the Company or any of its subsidiaries, executives, major shareholders or their affiliates.

Deputy Company Secretary allowed the meeting to inquire questions and give the Company supplementary suggestions. As a result, shareholders had no inquiry and did not give Company the suggestion. Deputy Company Secretary then proposed the meeting to consider and approve the appointment of external auditors and determine their remuneration for the year 2026 as details proposed.

Resolution: The meeting unanimously agreed to approve the appointment of external auditors as proposed with their remuneration of up to Baht 3,151,800 per annum excluded other out-of-pocket expenses as follow;

Resolution	Number of Votes	Percentage of shareholders who presented and voted
1. Agree	453,794,797	100.00
2. Against	0	-
3. Abstain	0	-
4. Voided	0	-
Total Number of Vote Casting	453,794,797	100.00

Remark: 1. The resolution for this agenda item requires a simple majority vote of the shareholders attending the meeting and casting their votes.

2. During the consideration of this agenda item, there was no additional shareholder.

Agenda 9 To consider any other business (if any)

Deputy Company Secretary informed the meeting that if shareholders require proposing other agenda, counted shares from those shareholders shall not be less than 1/3 of the issued shares or representing 204.33 million shares.

There are no shareholders proposing other agenda.

Deputy Company Secretary then allowed the meeting to inquire questions and give the Company supplementary suggestions.

Mrs. Keeratika Phanglard, Shareholder Rights Protection Volunteer from Thai Investors Association, asked that

(1) According to the auditor's report which specified the model usage regarding the estimated credit loss and revenue recognition, is the propose to introduce such regulations or to inform the shareholder that such calculation was appropriate and enable the Company to be careful in customer selection?

(2) Is the Company concern with the new competitor such as the financial institution taking away its market share?

(3) According to the high energy price crisis, has the Company got plan to release a new product in correspondence with the electric motorcycle?

Khun Wanwilai Phetsang, External Auditor, informed that

(1) The content shown in the auditor's report is the highlight of important list informing the shareholder that which list is important issue in the Company's financial statement and requires a high discretion in auditing, the credit loss and revenue recognition are the main heart of hire purchase business. The auditor, then, has specified in the auditor's report to enable the shareholder thoroughly considering the number in the detail of notes of financial statement. Moreover, the Company and auditor have complied with the financial reporting standard with respect to the model estimated of credit loss. The auditor's report in this year is "Unconditioned report" means that the financial statement was prepared correctly according to the financial reporting standard in main point. If there is any suspicious issue or unusual lower reserve setting, the auditor will clearly specify the remark or condition in such report.

Next, Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, additional informed that

(2) The Company follows up the coming of new competitor. However, due to the motorcycle hire purchase business is a unique business and complicates in-depth detail which relies on experience and understanding together with there is no banking group fully conducts the motorcycle hire purchase in the present.

(3) Currently, the Company has no plan for release a loan product for electric motorcycle due to such product cannot comprehensively response to the actual using behavior of main customer together with the limitation of battery technology which the usage period was not sufficient to the demand and the risk of rapidly decreasing assets value which affected to the long-term worthiness.

And Mrs. Suwannee Assanurak, shareholder, asked that how many subsidiary companies in present? MOD S Co., Ltd. was established to only support the operation of parent company or to generate the profit by itself?

Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, informed that MOD S Co., Ltd was established to conduct the debt collection business. The strength of MOD S Co., Ltd is labor cost and potential. MOD S Co., Ltd currently supports the Company's operation in debt collection. However, MOD S Co., Ltd still finding the potential and possibility in conduct the debt collection for other companies.

Later, Mr. Phuri Rattanakorn shareholder, asked that in 2026, how is the concept which brings the Company through the economic crisis and market competition war?

Mr. Surasak Khemthongkum, Managing Director and Vice Chairman, informed that in regard of overcome the economic crisis and market competition war in 2026, the Company applies strategy which focusing on quality more than quantity by giving the importance to execute the strictly debt quality management instead of rapidly expand its market share. Moreover, the Company oversees the opportunity from the supervision of the Bank of Thailand in expanding its customer base from the retail entrepreneurs who cannot adapt themselves.

After that, there is no shareholders inquire additional questions. Chairman then declared the meeting adjourned.

The meeting was closed at 11.15 a.m.

Mr. Samart Chiradamrong

Chairman

Minutes certification has been verified

Mrs. Katika Kusawadee

Company Secretary