

(Translation)

**The Minute of the 60th Annual General Meeting of Shareholders
Srisawad Capital 1969 Public Company Limited
Broadcasted from the Auditorium , on the 3rd Floor, Srisawad Building
No. 99/392 Chaeng Watthana Road, Thungsonghong, Laksi, Bangkok 10210
Wednesday, April 29, 2026**

The Meeting started at 10:00 hours in the morning.

List of 7 directors of total 7 directors who attended the meeting in the meeting room represented 100% as follows:

7 directors who attended the meeting in the meeting room:

1. Mr.Pinit Puapan Chairman
2. Miss Doungchai Kaewbootta Director, Acting Chief Executive Officer
3. Mrs. Wanaporn Pornkitipong Director
4. Mr. Kriengchai Tanwanon Independent Director, Chairman of Audit Committee
5. Miss Nanthida Pattanasakpinyo Independent Director, Audit Committee, Member of Nomination and Remuneration Committee, Chairman of Corporate Governance and Sustainability Committee
6. Mr. Poonpat Sripleng Independent Director, Chairman of Risk Management Committee
7. Mr. Piti chatchawanchokchai Independent Director, Audit Committee, Chairman of Nomination and Remuneration Committee

Attendants:

1. Mr. Norravit Taesukawat The person taking the highest responsibility in accounting and finance
2. Mr. Paiboon Tankoon Independent Auditor of PricewaterhouseCoopers ABAS Company Limited (attended via electronic mean)
3. Mr. Songchai Saelim The Independent Voting Count representative and a representative of the E-Meeting system service provider, Quidlab Co., Ltd

Ms. Tiwaphan Deekhuntod, the Moderator announced the meeting that this meeting is being held in accordance with the guidelines for promoting good corporate governance as recommended by the Thai

Investors Association, the Office of the Securities and Exchange Commission, and the Stock Exchange of Thailand. Additionally, this meeting is being conducted via E-Meeing, and the company has complied with the rules, procedures, and conditions prescribed by law. The meeting is being Broadcasted from the Auditorium, on the 3rd Floor, Srisawad Building No. 99/392 Chaeng Watthana Road, Thungsonghong, Laksi, Bangkok, then introduced the Board of Directors and executives of the Company and informed the essential information to the shareholders. The Notice of the Meeting had been sent to shareholders more than 21 days prior to the date of the Meeting. The commencement of the meeting, there were 8 shareholders holding 404,949,527 shares, attending in person, there were 31 proxies holding 5,496,220,200 shares, in total, attending the meeting. Totally, there were 39 shareholders and proxies holding 5,901,169,727 shares or 87.1783 percent of the total Company's paid-up shares of 6,769,084,776 shares. The quorum was formed according to Item 34 of the Articles of Association, In order to uphold good corporate governance principles, including the protection of shareholders' rights, the Company would like to provide shareholders with the following key information:

1. Once the Meeting had already considered all the fixed agendas, according to Section 105 Paragraph 2 of the Public Limited Companies Act B.E.2535 (A.D. 1992), shareholders no less than one-third of the total salable shares or no less than 2,256,361,592 shares may request the quorum to consider matters other than those indicated in the notice for the Meeting.
2. The Company allowed shareholders to propose agendas of the Meeting and to nominate directors for appointment in the Shareholders' Meeting No. 61 from 3rd November 2025 to 30th December 2025. The Company had posted the related instructions and documents in the website of the Company www.srisawadcapital.co.th and had also disclosed such news in the system of the Stock Exchange of Thailand since 3rd November 2025. However, in the Meeting, the Company did not receive any proposal of a new agendum or a nominee for the director position from any shareholder.
3. For casting the vote during the e-meeting, shareholders may cast their vote in each agenda item by selecting "approve", disapprove", or "abstain from voting" during each agenda. If shareholders do not cast vote in any agenda item, the system will automatically count your vote as "approve" and cannot change the vote. For those acting as proxies to the shareholders who have already indicated their votes (within 1 minute) for each agenda item in the proxy statement, the Company will tally the votes from the proxy statements in advance after registration. After concluding on the resolution for each agenda item, and after the vote counts have been tallied, the Company will notify of the results right away.

4. For each of the agenda item, shareholders or proxies may ask questions by chat's popup, click and type your question. If Shareholder have problem in the E-Meeting system, inquiries technical, please contact Quidlab Co., Ltd. at the telephone numbers 02-0134322 or 080-0877818 as informed by email sent to shareholders. Quidlab Co., Ltd. is a company that manages meetings through electronic media and its system has passed the Electronic Transactions Development Agency (ETDA) standards.
5. The meeting proceedings were comprehensively recorded by video throughout the entire duration of the meeting

According to Item 36 of the Regulations of the Company prescribes, "the Chairperson of the Board of Directors is the president of a shareholder meeting. In case where the Chairperson is not present at a meeting or cannot perform the duties and if there is Vice Chairperson, the Vice Chairperson shall preside over the meeting; but if there is no Vice Chairperson or the Vice Chairperson cannot perform duties, the quorum of the shareholder meeting can appoint any shareholder to preside over the meeting."

Mr. Pinit Puapan, Chairman, Chairman of the Meeting welcomed all shareholders and then proceed the Shareholders' Meeting No. 61 according to the agenda as follows:

Agenda 1: To adopt the Minutes of the Annual General Meeting of Shareholders No. 60 held on 29 April 2025

The moderator announced to the quorum that the Minutes of The Annual General Meeting of Shareholders No.60 held on 29 April 2025 were well prepared. The Company has disclosed the Minute of the Meeting on the website of the Company, www.srisawadcapital.co.th, since 9 May 2025. The details of the aforementioned Minute were in Enclosure 1 to the notice of this Meeting. The Board of Directors recommended shareholders to consider and approve the mentioned Meeting Minute.

Chairman encouraged shareholders to inquire any matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

The Meeting considered and adopted The Annual General Meeting of Shareholders No.60 held on 29 April 2025 as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%

Void	-0-	0.00%
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Agenda 2: To acknowledge the result of operations and the Annual Report Year 2025

The moderator announced to the quorum that the business performances and Annual Report Year 2025, which had been enclosed via the notice of the Meeting. The Company had already posted information on the website of the Company, www.srisawadcapital.co.th since 27th March 2026. Key information can be summarized as follows.

(Unit : THB Million)	2025	2024	Growth
Interest Income	5,590.28	6,810.09	-17.91%
Other Revenues	982.45	940.9	2.14%
Total Operating Expenses	2,804.75	5,573.89	-20.04%
Finance Cost	982.45	1,220.45	-19.50%
Net Profit	892.13	729.63	22.27%
Net Loans to customers and accrued interest receivables	25,750.13	31,241.57	-17.58%
Total Assets	29,279.25	35,232.05	-16.90%
Total Liabilities	17,809.17	24,620.47	-27.67%
Total Shareholder' Equity	11,470.08	10,611.58	8.09%

The Board of Directors deemed it appropriate to propose the shareholders' meeting to acknowledge the company's performance results and the Annual report of the Board of Directors. A summary of the company's performance is as follows:

Overview of the Company's Business:

The year 2025 was another year that challenged the capabilities of our management. With an economy that has yet to fully recover and unfavorable external factors, the quality of our debtors remains paramount. The Company has focused on managing this with the highest efficiency to ensure favorable returns for our shareholders. Throughout the year, the Company implemented various measures to ensure a high-quality loan portfolio, prioritizing customers with the capacity to repay throughout the life of their contracts. We continued to emphasize portfolio quality over quantity, maintaining our commitment to closely monitoring the accounts within our portfolio at all times.

Company's performance:

In 2025, the Company reported a net profit of 892.13 million Baht, an increase of 22.27% compared to the previous year. This improvement was primarily driven by the Company's strong

commitment to enhancing loan portfolio quality, improving cost management efficiency, continuously strengthening customer screening processes, and lowering the loan-to-value (LTV) ratio granted to customers. These measures reflect a significant improvement in the Company's operational efficiency. At the same time, the Company continues to place strong emphasis on effective debt management and systematic, timely debt collection processes.

Over the past period, the Company has consistently invested in upgrading and developing its operational systems to enhance its capabilities and competitiveness, while supporting sustainable and high-quality growth in the future. In 2026, the Company is preparing to resume loan portfolio expansion on a stronger foundation across all dimensions, supported by a lower interest rate environment. The Company will also seek opportunities to generate additional income from related businesses by maximizing the utilization of existing resources, with the objective of delivering stable and sustainable profitability.

As of 31 December 2025, total assets reported at 29,279.25 million Baht, a decrease of 16.90% from the previous year. Meanwhile, the total loan portfolio stood at 25,750.13 million Baht, decreasing 17.58% compared to the previous year. The decline was primarily attributable to the Company's strategic emphasis on credit quality as a key priority, with continuous efforts to enhance the overall quality of its loan portfolio. With the continued uncertainty in the domestic economic environment, the Company has prioritized asset quality and overall liquidity management over accelerating loan portfolio expansion.

In addition, during the past year, the Company has successfully become a member of the Thai Private Sector Collective Action Against Corruption (CAC).

Chairman informed that the Board of Directors recommended shareholders to consider and acknowledge the business performance and Annual Report of the Company, which were made by the Board. This agenda was for acknowledgment; thus, there was no voting.

The Chairperson informed the meeting that shareholders' questions would be addressed at the end of the meeting.

Agenda 3: To approve the Financial Statements of the Company as at 31 December 2025 audited by the independent auditor

The moderator announced to the quorum that the Financial Statements of the Company as at 31 December 2025 presented in the Annual Report Year 2025 had been considered by the Audit Committee and the Board of Directors and audited by the independent auditor.

The Board of Directors recommended shareholders to consider and approve the Financial Statements of the Company as at 31st December 2025 audited by the independent auditor. An approval of the financial statements is pursuant to Section 112 of the Public Company Limited Act B.E.2535

Chairman encouraged shareholders to inquire matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

The Meeting considered and approved the Financial Statements of the Company as at 31st December 2025 audited by the independent auditor as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

Agenda 4: To approve the appropriation for legal reserve and dividend payment

The moderator announced to the quorum that from separated financial statements, the Company had net profit in year 2025 in the amount of 324.89 Million Baht without accumulated loss. According to Article 45 of the Articles of Association, the Company has to appropriate at least 5 percent of net profit less the accumulated loss brought forward (if any) as the Statutory Reserve until the Statutory Reserve reaches an amount not less than 10 percent of the registered capital of the Company as of 31st December 2025, the Company had the registered capital for the amount of 6,769,084,776 Baht and then appropriated Statutory Reserve amount of 16,244,624 Baht.

The Company has the dividend payment policy at least 40 percent of net profit subject to economic conditions and financial position of the Company. The Company proposes to pay cash dividend in the total amount of Baht 473.84 Million or equivalent of Baht 0.07 per share or dividend payout Ratio at 145.84%. The comparison and details of dividend payment as follows:

The Appropriation of Net Profit	2025	2024
Net Profit	324.89	320.42

For Legal reserve	16.24	16.02
Cash and ordinary Dividend Payment (MB)	473.84	147.99
Dividend per share (Baht)	0.07	0.0223
Dividend Payout ratio	145.84%	46.19%

Chairman encouraged shareholders to inquire matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

The Meeting considered and approved the appropriation of net profit as legal reserve, and approved dividend payment as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

Agenda 5: To appoint the auditor and determine the auditing fee

The moderator announced to the quorum that Article 120 of Public Company Limited Act B.E. 2535 (A.D. 1992) prescribes that the quorum of the annual shareholder meeting has to appoint auditors and determine remunerations for them.

The Audit Committee has reviewed and checked the reliability and the impartiality with the Company and all the related individuals, and the capabilities of providing related services of account auditors for Year 2026; and deemed that it was necessary to suggest the Board of Directors to appoint account auditors from Price Waterhouse Coopers ABAS Company Limited as follows:

1. Mr. Paiboon Tunkoon CPA No. 4298 or
2. Ms. Sinsiri Thangsombat CPA No. 7352 or
3. Mr. Boonrueng Lerdwiseswit CPA No. 6552 or
4. Mr. Chanonth Thavaranonth CPA No. 11314

Who have been approved by Securities and Exchange Commission (SEC), Thailand, as the account auditor of the Company for the sixth year with fee for the year 2026.

Audit Fee (Baht)	2026	2025
The Company	4,292,000	4,167,000
The Subsidiaries	3,198,000	3,105,000
Other service fee	-	-

The Board of Directors recommends shareholders to consider and appoint Mr. Paiboon Tankoon or Ms. Sinsiri Thangsombat or Mr. Boonrueng Lerdwisewit or Mr. Chanonth Thavaranonth, certified public accountants of PricewaterhouseCoopers ABAS Company Limited, as the independent auditor of the Company for the year 2026. As consented by Audit Committee, the audit fee for the Company will be Baht 4,292,000 and the subsidiaries will be Baht 3,198,000, resulting in a total audit fee of Baht 7,490,000.

Chairman encouraged shareholders to inquire matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

The Meeting considered and approved the appointment of the auditors and the audit fee mentioned as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

Agenda 6: To appoint Directors

The moderator invited the directors retiring by rotation to temporarily leave the meeting room, and the Chairman assigned Mr. Kriengchai Tanwanon to act as Chairman of the Meeting for the agenda concerning the appointment of Directors.

The moderator announced to the quorum that regarding to Article 17 of the Articles of Association stipulates that one-third of the number of Directors shall vacate their office in the Annual General Meeting of Shareholders, whereby the Directors who have been in office for the longest term shall retire. In this

Meeting, the retiring Directors are Mr. Pinit Puapan, Mr. Piti Chatchawanchokchai and Ms. Doungchai Kaewbootta.

In this regard, The Company has disclosed on its website to invite shareholders to nominate a person for consideration as a director. Upon the expiration of the deadline, it was found that no shareholder had proposed any candidate to the Company. Therefore, Nomination and Remuneration Committee considered and agreed to propose the three retiring Directors to return to their office for another term including their term in sub-committee. Nomination and Remuneration Committee agreed to propose the Board of Directors to nominate the three persons said to shareholders to consider and appoint. The director profiles were attached herein Attachment 3. Regarding to this agenda, the Companies will conduct for individual director appointment, one by one.

Chairman encouraged shareholders to inquire matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes and conduct individually as follows.

1. To consider and appoint Mr. Pinit Puapan, a retiring Director, to return to her office for another term.

The Meeting considered and appointed Mr. Pinit Puapan, a retiring Director, to return to her office for another term as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

2. To consider and appoint Mr. Mr. Piti Chatchawanchokchai, a retiring Director, to return to her office for another term.

The Meeting considered and appointed Mr. Piti Chatchawanchokchai, a retiring Director, to return to her office for another term as following votes:

Resolutions	Votes	Percentages of the shareholders
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		attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

3. To consider and appoint Ms. Doungchai Kaewbootta, a retiring Director, to return to his office for another term.

The Meeting considered and appointed Ms. Doungchai Kaewbootta, a retiring Director, to return to his office for another term as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%
Abstain	-0-	0.00%
Void	-0-	0.00%

Afterwards, the appointed directors rejoined the meeting, and Mr. Pinit Puapan resumed his role as Chairman of the Meeting.

Agenda 7: To approve the Director remunerations

The moderator informed that the Nomination and Remuneration Director reported to the quorum that Articles 15 of the Company's Articles of Association, the annual meeting shall approve the directors remuneration, the Nomination and Remuneration Committee considered appropriateness of the Director remuneration by comparing with companies in the same business sector, in the same range of revenue and in the same range of market capitalization and the Board of directors deemed it appropriate to propose at the meeting to consider director remuneration for the year 2026 at the same rate as the previous year, 2025, as the table currently presented.

Position	Monthly Remuneration		Meeting allowance	
	2026	2025	2026	2025
The Board of Director				
Chairman of the Bord of Director	50,000	50,000	100,000	100,000
Independent Director	-	-	30,000	30,000
The Audit Committee				
Chairman of the Audit Committee	-	-	30,000	30,000
Independent Director	-	-	25,000	25,000
The Nomination and Remuneration Committee				
Chairman of the Nomination and Remuneration Committee	-	-	25,000	25,000
Independent Director	-	-	15,000	15,000
The Risk Management Committee				
Chairman of the Risk Management Committee	-	-	25,000	25,000
Independent Director	-	-	15,000	15,000
Corporate Governance and Sustainable Development Committee				
Chairman of the Corporate Governance and Sustainable Development Committee	-	-	25,000	25,000
Independent Director	-	-	15,000	15,000

Chairman encouraged shareholders to inquire matters for this agenda. Shareholders did not propose any inquires then Chairman proposed the Meeting to vote. The resolution of this agenda item shall be passed by two-third votes of the shareholders who attended the meeting and casted their votes.

The Meeting considered and approved the Director remunerations mentioned as following votes:

Resolutions	Votes	Percentages of the shareholders attending the Meeting and casting vote
Agree	5,901,169,827	100.00%
Disagree	-0-	0.00%

Abstain	-0-	0.00%
Void	-0-	0.00%

No other agenda, Chairman announced to the quorum that all agenda items proposed by the Board of Directors had been presented to the meeting. The Chairman then encouraged shareholders to inquire questions from shareholders.

The moderator informed the Meeting that a question had been raised by Mr. Awut Boonthaiyot, as follows:

1. What is the target NPL ratio?

Answer: Ms. Duangjai Kaewbutta informed that the Company's target NPL ratio is in the range of 4–5%.

2. What is the current overall portfolio quality?

Answer: Ms. Duangjai Kaewbutta informed that Following the Company's strategic adjustments, particularly the reduction in the loan-to-value (LTV) ratio and the increase of down payments, the Company has observed a marked improvement in the quality of its loan portfolio.

3. How does the Company manage Non-Performing Assets (NPAs), and what strategies are in place to accelerate NPA disposal and convert them into revenue?

Answer: Ms. Duangjai Kaewbutta informed that the circumstances of non-performing assets (NPAs) and their selling prices have improved, resulting in a satisfactory reduction in losses as reflected in the financial statements. The Company has undertaken initiatives to refurbish repossessed vehicles to facilitate more timely disposals and continues to closely monitor auction market conditions on an ongoing basis.

There were no further inquiries from shareholders. Chairman thanked shareholders for attending the Meeting No.60. The Meeting then adjourned at 11.00 hours.

-Pinit Puapan-

(Mr. Pinit Puapan)

Chairman

-Doungchai Kaewbootta-

(Ms. Doungchai Kaewbootta)

Company Secretary