

Minutes of Annual General Meeting of Shareholders for the year 2026

Srisawad Corporation Public Company Limited

Date, Time, and Place

The E-Meeting was held on Wednesday, April 29, 2026 at 1.30 p.m. broadcasted from 3rd Floor, Srisawad Building, 99/392 Chaeng Watthana Road, Thungsonghong, Laksi, Bangkok

Start of Meeting

The MC welcomed the shareholders to the Annual General Meeting of Shareholders for the year 2026 (“The Meeting”) of Srisawad Corporation Public Company Limited (“The Company”) and introduced to the Meeting the 12 directors of total 12 directors who attended the Meeting represented 100% as follows:

List of Directors who attended the meeting in the Meeting room as follows:

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|-----|----------------|-----------------|---|
| 1. | Mr.Sukont | Kanjanahuttakit | Chairman |
| 2. | Ms. DOUNGCHAI | Kaewbootta | Director/ Managing Director |
| 3. | Mr. Chatchai | Kaewbootta | Chief Executive Officer/ Chairman of Executive Committee |
| 4. | Mr.Vinai | Vittavasgarnvej | Vice Chairman/Chairman of Audit Committee/
Independent Director |
| 5. | Pol.Gen.Pharnu | Kerdlarpphon | Chairman of Nomination and Remuneration
Committee/Audit Committee/Independent Director |
| 6. | Mr. Weerachai | Ngarmdeevilaiak | Chairman of Risk Management Committee/Audit
Committee/Independent Director |
| 7. | Mr. Sumate | Maneewattana | Independent Director |
| 8. | Mr. Pinit | Puapan | Director |
| 9. | Mr. Somyot | Ngerndamrong | Director |
| 10. | Mr. Tzung-Han | Tsai | Director |

List of Directors who attended the meeting via electronic means as follows:

- | | | | |
|-----|-----------|--------------|----------------------|
| 11. | Mr. Veera | Veerakool | Independent Director |
| 12. | Mr. Kudun | Sukhumananda | Director |

Management member who were in attendance at the Meeting in the meeting room include:

Mrs. Wanaporn	Pornkitipong	Chief Financial Officer
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Also in attendance were:

Auditor from PricewaterhouseCoopers ABAS Co., Ltd.

Mr. Paiboon Tankoon attended via electronic mean
Independent inspector for meeting vote counting from Quidlab Company Limited
Mr. Songchai Sae-Lim

There were 9 shareholders attending the Meeting via electronic means in person, accounting for 420,888,113 shares, and 1,236 shareholders represented by proxies accounting for 746,599,601 shares. Therefore, the numbers of shareholders attending in person and proxies totaled 1,245 persons, and the numbers of shares held by attendees totaled 1,167,487,714 shares, or 70.27 percent of the total 1,661,506,929 shares outstanding; which constituted a quorum in accordance with the Company's Articles of Association.

Mr. Sukont Kanjanahuttakij, Chairman of the Board, acting as the Chairman of the Meeting ("Chairman"), declared the Annual General Meeting of Shareholders for the year 2026 of the Company duly convened and conducted the Meeting.

Prior to starting the agenda, the Company noted that the Company had invited shareholders to propose agendas and nominate candidates for consideration for Directorship from 3 November 2025 to 30 December 2025, but no shareholder proposed any agenda or nominated any person for Directorship.

The Company had announced regarding this Annual General Meeting of Shareholders ("AGM") through 3 channels: 1) sending the invitation letter by mail to all shareholders before the Meeting for sufficient time to study all agendas and information, 2) placed an advertisement of the invitation letter on the Company's website, and 3) sending the itinerary and agenda of the AGM via broadcast to the Stock Exchange of Thailand and, along with posting related information on the Company's website since 27 March 2026. Procedures of the Meeting and the voting rules consist of the following:

1. Each shareholder shall have voting right equal to total number of shares held by the shareholder, whereby one share equals one vote. Each shareholder has the right to cast their vote for each of the proposed agenda as one of the following only: approve, disapprove, or abstain. Otherwise, the ballot will be deemed as nullified; except for the Custodian appointed by shareholder from outside the country to supervise their shares.
2. 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 and will count down 1 minute before closing. If shareholders do not cast vote in any agenda item, the system will automatically count your vote as "approve" and cannot change the vote.
3. For those acting as proxies to the shareholders who have already indicated their votes for each agenda item in the proxy statement, the Company has already counted the votes from the proxy statement for your convenience.

4. In an event that a shareholder can review quorums and voting results of closed agenda items throughout the meeting period and to ensure that shareholders are informed of the minutes of the meeting and can verify their accuracy. The Company will publish the minutes of the meeting on the Company's website within 14 days from the date of the meeting.

5. The resolution of each agenda will be announced by the Chairman, whereby the result will include the votes from shareholders attending in-person and from proxies.

6. 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., which provide and manages meetings via electronic media ("E-AGM"), and the system of Quidlab Co., Ltd. has met the standards of the Electronic Transactions Development Agency (ETDA), via the email info@quidlab.com or phone number 02-013-4322 or 080-008-7616. There were video recordings throughout the meeting.

Mr. Sukont Kanjanahuttakij, acting as the Chairman of the Meeting ("Chairman"), conducted the Meeting agendas as followings.

Agenda 1. Consideration of the minutes of the Annual General Meeting of Shareholders for the year 2025

Chairman assigned MC to propose the minutes of the Annual General Meeting of Shareholders for the year 2025 held on April 29, 2025 for adoption. The minutes had been accurately recorded, and its content is contained within the attachment in Enclosure No. 1

The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to adopt the minutes of the Annual General Meeting of Shareholders for the year 2025 by majority votes as follows:

Approved	1,167,529,540	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

Agenda 2 Acknowledgement of the performance results of the year 2025

Chairman assigned MC to inform the Meeting on the performance of the Company for the year 2025. Regarding significant events in 2025, the company underwent internal restructuring within the group to enhance efficiency and effectiveness of operations and to eliminate conflicts of interest by acquired ordinary shares of Srisawad Asset Solutions Co., Ltd. (a subsidiary of the Company) from shareholders and directors of the Company, resulting in the Company holding 99.99% of the shares in Srisawad Asset Solutions Co., Ltd. In 2024, the Company declared its intention to join the Thai Private Sector Collective Action Against Corruption. In 2025, the Collective Action Against Corruption Committee officially certified the Company as a member of the Thai Private Sector Collective Action Against Corruption.

The performance for the year ending December 31, 2025, showed that the company and its subsidiaries had a total net profit of 5,270.72 million baht, compared to 5,245.66 million baht in the previous year, increase of 25.06 million baht or 0.48 percent. Meanwhile, the total assets of the company decreased from 107,909.14 million baht at the end of 2024 to 107,674.18 million baht at the end of 2025, decrease of 234.96 million baht or 0.22 percent. The main factor for this was the decrease of company's portfolio from 92,868.13 million baht at the end of 2024 to 92,850.29 million baht at the end of 2025, decrease of 1,017.84 million baht or 1.08% as a result of stricter credit issuance practices in line with management's policy to focus on issuing high-quality loans and other factors as follows.

1. For the year ending December 31, 2025, the company earned interest revenue of 16,459.41 million baht, compared to 18,027.11 million baht in the previous year, a decrease of 1,567.70 million baht or 8.70 percent. This decline was mainly due to a reduction in receivables, resulting from the Company's stricter loan approval policies to ensure stable income growth. In addition, in 2024 the Company recognized the importance of Responsible Lending and fair practices, including debt restructuring, payment holidays, and other relief measures. The Company also implemented assistance measures for customers affected by flooding, including a 3-month interest rate reduction from 15 October 2024 to 30 December 2024, to help ease customers' financial burden and improve their liquidity. More than 14,714 customers participated in this program, resulting in a reduction in the Company's interest income of THB 53 million, which impacted interest income in 2024 and the first quarter of 2025.

2. For the year ending December 31, 2025, the company had operating expenses of 7,834.57 million baht, compared to 9,321.75 million baht in the previous year, a decrease of 1,487.18 million baht or 15.95 percent. The primary reason was the losses on sale and impairment of property foreclosed mostly from new motorcycle hire purchase business, in line with the conditions of used motorcycle market. However, losses on sale and impairment of property foreclosed have steadily decreased. This reflects the quality of loans due to the strictness in lending.

3. As of December 31, 2025, the company incurred an expected credit loss of 1,977.59 million baht, an increase of 64.73 million baht from the previous year, reflecting the company's caution.

4. For the year ending December 31, 2025, the company had financial costs of 2,865.94 million baht, compared to 3,181.05 million baht in the previous year, a decrease of 315.11 million baht. As a result of the decrease in interest-bearing debt coupled with the Company's credit rating of A-(tha), the outlook of a stable credit rating from Fitch Ratings has reduced financing costs

This agenda item is for acknowledgment only and does not require a resolution.

Advance question from Protect Investors Rights Volunteer, representing the Thai Investors Association:

- Referring to the 2025 Form 56-1 One Report (page 142), the Group's interest income decreased from THB 18,027 million in 2024 to THB 16,459 million in 2025 (a decline of approximately 8.7%). This is in line with management's policy to tighten credit screening in order to reduce non-performing loan (NPL) risk. Accordingly, what new financial products does the Company plan to launch in 2026 to balance maintaining asset quality while driving a strong recovery in revenue growth? Additionally, how does the Company plan to expand its customer base toward segments that offer better risk-adjusted returns?

Mr. Chatchai Kaewbootta: Revenue in 2025 declined by approximately 8.7%. However, the Company has managed to control expenses, improve the quality of recruitment, and enhance employee training, resulting in a 15.9% reduction in expenses. This has enabled the Company to maintain its profitability ratios. In fact, the Company could have reduced expenses further, but it chose to invest in training centers and employee development to support future growth. Once the macroeconomic outlook becomes clearer and risks subside, the Company will adopt a more aggressive business strategy. For domestic operations this year, the Company has identified mobile phone financing as a relatively low-risk segment and plans to expand this business to generate approximately four times its current size. For overseas operations, particularly in Vietnam and Cambodia, the Company sees opportunities for further growth. However, expansion will proceed after assessing macroeconomic clarity to ensure that such growth does not expose the Company to undue risk. The Company targets revenue of around THB 1 billion, assuming no significant adverse events. For domestic business, it may not yet be the right time for aggressive expansion. Therefore, the Company will continue to maintain its current level of profitability while leveraging overseas operations to support growth.

Agenda 3 Consideration for approval the financial statements of the Company for the year 2025 ended 31 December 2025

Chairman assigned MC to propose for approval the financial statements of the Company for the year 2025 ended 31 December 2025, which have been audited by the Company's auditor and reviewed by the Audit Committee. The

auditor from PricewaterhouseCoopers ABAS Co., Ltd. opined that the Company's financial statements present fairly in all material respects.

The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the financial statements of the Company for the year 2025 ended 31 December 2025 by majority votes as follows:

Approved	1,167,529,540	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

Agenda 4 Consideration for approval the appropriation of 2025 net profit and dividend payment

Chairman assigned MC to propose for approval the appropriation of 2025 net profit and dividend payment. According to Section 116 of the Public Company Limited Act B.E. 2535 and Article 29 of the Company's Articles of Association, the Meeting shall allocate not less than five percent of annual net profit to a reserve fund until this fund attains an amount not less than ten percent of the registered capital. From separated financial statement of 2025, the Company had gained amounting Baht 1,222.19 million then the allocation of net profit shall be:

1. To appropriate as legal reserve an amount of 15,735,831 Baht, this made legal reserve amounted 173.08 million baht equal to 10% of registered capital.
2. Pay dividends in cash from the 2025 performance to shareholders amounting to 1,163.05 million baht, equivalent to a rate of 0.70 baht per share. The Company has already paid an interim dividend to shareholders on 22 October 2025 at a rate of 0.35 baht per share, therefore, the Company will pay an additional dividend of 0.35 baht per share.

The total dividend payout ratio is 94.59%, which is higher than the Company's dividend policy of not lower than 40%. The record date for shareholders entitled to receive the dividend is set for 8 May 2026, and the dividend payment date is scheduled for 28 May 2026.

The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the appropriation of 2025 net profit and cash dividend payment by majority votes as follows:

Approved	1,167,532,540	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

Agenda 5. Consideration for approval the re-appointment of directors who retired by rotation.

Chairman assigned MC to propose for approval the re-appointment of directors and invited 4 directors who retired to leave the Meeting room.

According to Section 70, 71 of the Public Company Limited Act B.E. 2535 and Article 14 of the Company's Articles of Association, in annual meeting, one-third of the directors shall vacate in proportion and the directors who retired can be re-elected. The directors who retired this year are follows:

1. Mr. Sukont Kanjanahuttakit
2. Mr. Weerachai Ngarmdeevilaiak
3. Miss DOUNGCHAI Kaewbootta
4. Mr. Somyot Ngerndamrong

The Company had announced on its website providing the opportunity to shareholders to nominate candidates with required qualifications to be elected as directors. There was no director candidate nominated. The Nomination and Remuneration Committee had considered their qualification and experiences and proposed to re-appoint the directors who retired by rotation for one more term. The profiles of the candidates appear as enclosure 3. The nomination and remuneration committee has reviewed the independence of 1 independent director who have served more than three consecutive terms and concluded that these independent director is capable to provide independent opinions and possess genuine independence and is therefore deemed suitable for re-election to the board.

The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes and by individual.

5.1 Mr. Sukont Kanjanahuttakit

Resolution:

The Meeting passed the resolution to approve the re-appointment of directors who retired by rotation by majority votes as follows:

Approved	1,135,791,516	vote(s)	equivalent to	97.28%
Disapproved	31,746,688	vote(s)	equivalent to	2.72%
Abstained	4,742	vote(s)	equivalent to	0.00%
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

5.2 Mr. Weerachai Ngarmdeevilaisak

Resolution:

The Meeting passed the resolution to approve the re-appointment of directors who retired by rotation by majority votes as follows:

Approved	1,056,446,804	vote(s)	equivalent to	90.49%
Disapproved	110,937,900	vote(s)	equivalent to	9.50%
Abstained	158,242	vote(s)	equivalent to	0.01%
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

5.3 Miss DOUNGCHAI KAEWBOOTTA

Resolution:

The Meeting passed the resolution to approve the re-appointment of directors who retired by rotation by majority votes as follows:

Approved	1,147,399,486	vote(s)	equivalent to	98.27%
Disapproved	20,138,718	vote(s)	equivalent to	1.73%
Abstained	4,742	vote(s)	equivalent to	0.00%
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

5.4 Mr. Somyot Ngerndamrong

Resolution:

The Meeting passed the resolution to approve the re-appointment of directors who retired by rotation by majority votes as follows:

Approved	1,135,232,416	vote(s)	equivalent to	97.32%
Disapproved	31,305,788	vote(s)	equivalent to	2.68%
Abstained	4,742	vote(s)	equivalent to	0.00%
Void Ballot	-	vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

MC invited directors who were re-appointed back in the Meeting room.

Agenda 6. Consideration for approval the director remuneration for the year 2026

Chairman assigned MC to propose for approval the director remuneration for the year 2026.

According to Article 15 of the Company's Articles of Association, directors are eligible for remuneration in forms of reward, meeting fee, pension, bonus or other remunerations according to the resolution of the Shareholders Meeting by not less than two-thirds of the shareholders presented at the meeting and entitled to vote. The Nomination and Remuneration Committee had considered the remuneration compare to other companies within the same industry of similar size. The details of proposed director remuneration as follows:

Remuneration	2026	2025
Monthly Fee		
Chairman	135,000	135,000
Vice Chairman	90,000	90,000
Director	65,000	65,000
Directors who act as management	None	None
Sub-committee		
Chairman of Audit Committee	25,000	25,000
Chairman of Nomination and Remuneration Committee	25,000	25,000
Chairman of Risk Management Committee	25,000	25,000
Chairman of Corporate Governance and Sustainability Development Committee	25,000	25,000
Attendance Fee	None	None
Other remuneration	None	None

It is proposed that the Directors' bonus of the year 2026 does not exceed 1 percent of the cash dividend paid to shareholders or 15 percent of stock dividend paid to shareholders. The bonus amount shall be not more than Baht 5,000,000, and will only be paid upon the payment of dividend to shareholders.

The resolution of this agenda item shall be passed by two-third votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the director remuneration for the year 2026 by majority votes as follows:

Approved	1,167,388,446	vote(s)	equivalent to	99.99%
Disapproved	154,500	vote(s)	equivalent to	0.01%
Abstained	-	vote(s)	equivalent to	-
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

Agenda 7. Consideration for approval the appointment of the Company's auditor and determination of audit fee for the year 2026

Chairman assigned MC to propose for approval the appointment of the Company's auditor and determination of audit fee for the year 2026.

According to Article 29 of the Company's Articles of Association, the Meeting shall consider to appoint the auditor and determine the audit fee. The Audit Committee and the Board considered the qualification, performance and independence of the auditor, no conflict of interest with the Company, subsidiaries, associates, management and major shareholders, then proposed the auditors from PricewaterhouseCoopers ABAS Co., Ltd. for the sixth year named as follows:

Mr. Paiboon	Tunkoon	CPA No. 4298 and/or
Ms. Sinsiri	Thangsombat	CPA No. 7352 and/or
Mr. Boonrueng	Lerdwiseswit	CPA No. 6552

It is also proposed for the Meeting to consider the audit fee of the Company and its subsidiaries for the year 2026 in the amount of Baht 8,986,000, which is increased 2.99 percent from the year 2025, the increase is from normal increase of the Company and its existing subsidiaries. There is an increase in the workload that auditors have to work on both the Company and its subsidiaries, and no other service fee.

The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the appointment of the Company's auditor and audit fee for the year 2026 by majority votes as follows:

Approved	1,167,475,346	vote(s)	equivalent to	99.99%
Disapproved	67,600	vote(s)	equivalent to	0.01%
Abstained	-	vote(s)	equivalent to	-
Void Ballot	-	Vote(s)	equivalent to	-

Of total votes of shareholders who attended the meeting and casted their votes

Agenda 8 To consider other business (if any)

No matters were further proposed.

Chairman opened for questions and suggestions from shareholders but no questions and suggestions from shareholders

Chairman thanked the shareholders attending the Meeting and terminated the Meeting at 2.40 p.m.

(Mr. Sukont Kanjanahuttakit)

Chairman

(Mrs.Chomchaba Sathapornpong)

Secretary