



Saksiam Leasing Public Company Limited

49/47 Chetsada Bodin Road., Tha it Sub-district,
Muang Uttaradit District, Uttaradit 53000
Tel : 1487 , 0 5544 0372 Fax 0 5544 0371 www.saksiam.com

Minutes of the 2026 Annual General Meeting of Shareholders

By Electronic Means (E-AGM)

of Saksiam Leasing Public Company Limited

Date, Time, and Venue of the Meeting

The 2026 Annual General Meeting of Shareholders of Saksiam Leasing Public Company Limited (the “**Company**”) by electronic means (E-AGM) was held on Wednesday April 22, 2026, at 10.00 A.M. being broadcasted live from the Company’s headquarter at No. 49/47 Chetsada Bodin Road, Tha It Sub-District, Muang Uttaradit District, Uttaradit Province (the “**Meeting**”).

The Meeting commenced at 10.00 A.M.

Prior to consideration of each agenda, Ms. Viparat Timprathuang, acting as the master of ceremony (“**MC**”), informed significant information to the shareholders as follow:

In today’s Meeting at 10.00 A.M., there were 16 shareholders attending the Meeting in person and 71 shareholders attending the meeting by proxy, totaling 87 shareholders present at the meeting holding 1,667,267,032 shares in aggregate, representing 79.5452 percent of the total number of shares sold of the Company. Thus, a quorum was constituted.

In addition, the MC introduced all directors and attendees as well as informed other matters related to the Meeting for all shareholders to acknowledge as follows:

Directors and Executives in Attendance

- | | | |
|----|----------------------------|---|
| 1. | Dr. Suphot Singhasaneh | Independent Director, Chairman of the Board of Director, and Chairman of Audit Committee |
| 2. | Mrs. Nantana Sangkavichitr | Independent Director, Vice Chairman of the Board of Director, Member of Audit Committee, Chairman of Risk Management Committee, and Chairman of Corporate Governance and Sustainability Committee |
| 3. | Ms. Somboon Supasiripinyo | Independent Director, Vice Chairman of the Board of Director, Member of Audit Committee, Member of Corporate Governance and Sustainability Committee, and Chairman of Nomination and Remuneration Committee |
| 4. | Mr. Siridej Aungudomsin | Director |



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- | | | |
|-----|---------------------------------|--|
| 5. | Ms. Nisakorn Jungjaroentham | Independent Director |
| 6. | Ms. Sansanee Boonsalee | Director |
| 7. | Mr. Siwaphong Boonsalee | Director, Member of Risk Management Committee, Member of Corporate Governance and Sustainability Committee, Chairman of Executive Committee, and Managing Director |
| 8. | Mrs. Woranutchanan Phongsurang | Independent Director, Member of Nomination and Remuneration Committee, and Member of Corporate Governance and Sustainability Committee |
| 9. | Mrs. Renu Wilasri | Director and Deputy Managing Director (Finance & Accounting Management) |
| 10. | Asst.Prof. Phoonsak Boonsalee | Director, Member of Nomination and Remuneration Committee, and Chairman of Executive Committee Counselor |
| 11. | Mrs. Jintana Boonsalee | Director |
| 12. | Mrs. Sopida Suksai | Director, and Deputy Managing Director (General Administration) |
| 13. | Acting Sub Lt. Chawalit Phanpha | Director, Member of Risk Management Committee, and Deputy Managing Director (Business Division) |

Therefore, in the Meeting, all 13 directors attending the Meeting represented 100 percent of the total number of all directors.

Auditors in Attendance from KPMG Phoomchai Audit Co., Ltd.

1. Khun Orawan Chotiwiriyakul

Legal Advisors in Attendance Legal advisors from Kudun and Partners Limited

1. Ms. Viparat Timprathuang Associate
2. Mr. Arun Lakdan Associate

For the 2026 Annual General Meeting of Shareholders (E-AGM), the Company provided shareholders with the opportunity to propose candidates for election as directors and to submit agenda items in advance



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during the period from 1 October to 30 November 2025. It appears that no shareholder proposed any candidates for election as directors or submitted any agenda items.

In addition, to ensure the trustworthiness of the meeting system, the MC informed that this 2026 Annual General Meeting of Shareholders by Electronic Means (E-AGM) will be conducted by OJ International Co., Ltd., the service provider that has already been certified by the Electronic Transactions Development Agency and the ZOOM application, the system that is in accordance with Notification of the Ministry of Digital Economy and Society, re: Standards for Maintaining Security of Meetings via Electronic Means, B.E. 2563 (2020), will be used in this Meeting. In this regard, the Company will arrange to make an audiovisual record including electronic traffic data of every attendee throughout the Meeting.

To ensure compliance with the principles of good corporate governance, the MC informed the Meeting the procedure of vote casting and rules for vote counting of shareholders, report on voting results and queries and opinions expression in each agenda as follows:

Procedures for Vote Counting and Report on Voting Results

1. The voting in each agenda will be proceeded openly. The shareholders or proxies shall vote for either approval, disapproval or abstention only. The vote casting cannot be divided into several parts (except for the voting made by custodian);
2. Voting procedures are as follows:
 - As the Meeting is conducted by an electronic means, no ballot were not prepared;
 - To cast the vote, the shareholders are required to go to E-Voting window to vote in each agenda within 1 minute. After clicking on the voting option, the system will present pop-up window again to request the shareholders to confirm the vote and the shareholders shall click “OK” to confirm the vote;
 - In the event that the shareholders wish to change their vote, the shareholders are able to do so by clicking on the voting option again. However, if such agenda has already been concluded, the shareholders will not be able to vote or change their vote; and
 - When the shareholders have finished voting, please return to E-meeting window to continue watching the broadcast of the Meeting. The staff will collect all the votes that has been casted;
3. Any shareholders who failed to cast their votes in the program or failed to submit their votes into the system within specified time would be assumed to have approved the agenda item; and
4. When the voting results of any agenda were announced, the voting result or such agenda shall be deemed concluded.



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Rules for Vote Counting

1. The voting shall be based on the one share one vote basis and the majority of votes shall be deemed as a criteria to obtain the resolution except as stated otherwise by laws. In the event of an equality of vote, the Chairman shall be entitled to a second or casting vote in addition to those votes as a shareholder;
2. For the vote counting in each agenda item, disapproval and/or abstention votes shall be deducted from the total number of votes casted by the shareholders. The remaining number of votes shall be deemed as the approval votes, provided that this has included those votes of shareholders by proxies casted in their respective proxy forms, which were previously recorded upon the registration;
3. The voting results will be announced for votes as approval, disapproval, and abstention. In each agenda item, the quorum will be based on the latest number of shares held by those presenting at the Meeting. As this meeting was held in the E-AGM format, there were no invalid ballots.

Queries and Opinions Expression

1. If a shareholder wishes to make inquiries or express their opinions, please inquire or provide opinion that is relevant to the agenda item being considered, by the following methods and via the following channels:
 - To inquire by speaking, a shareholder is required to enter E-meeting window and choose “Participant” in menu tab and click “Raise Hand”, when the shareholder’s name is called, the staff will unmute the microphone and the shareholder shall click “Unmute” on their own device and turn on device microphone. Before inquiring or expressing opinion, the shareholder is required to inform his/her name, surname, and attendance status e.g. attending in person or by proxy, in order to record the details in the minutes of the Meeting with accuracy and completeness.
 - To inquire by text chatting, please go to “Chat” menu in E-meeting window to type your message and send it into the system including providing your name and surname, and attendance status e.g. attending in person or by proxy. After that, the staff will read your queries in chronological order as shown in the system. The Company reserves the right to only raise the queries that is relevant to each agenda.

If the shareholder is unable to speak via microphone, please type queries in “Chat” channel instead.

2. In the event that no shareholder inquires within 1 minutes, the Company will continue the Meeting and if any shareholder has additional queries, please type your queries in “Chat” channel. The staff will read your queries after the Meeting of all predetermined agenda adjourned in order to ensure a smooth order of the Meeting as well as if the irrelevant queries inquired during any agenda, such irrelevant queries will be raised after the Meeting adjourned.



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In addition, the Company recognizes the importance of the personal data of shareholders and proxy holders. The Company has prepared a Privacy Notice in accordance with the Personal Data Protection Act B.E. 2562 (2019) to provide details regarding the collection, use, and disclosure of personal data, as well as to inform shareholders and proxy holders of their rights concerning their personal data. Further details are provided in the Notice of Meeting.

Dr. Suphot Singhasaneh, Chairman of the Board who was presided as chairman of the Meeting (the “Chairman”), declared opening of the Meeting and assigned the MC to conduct the Meeting for each of the agenda item as follows:

Agenda 1 To consider acknowledging the Company’s operating results for the year 2025

The MC asked Mr. Siwaphong Boonsalee, Chairman of Executive Committee and Managing Director, to conduct this agenda item.

Mr. Siwaphong Boonsalee, Chairman of Executive Committee and Managing Director, reported to the Meeting that pursuant to Section 113 of the Public Company Limited Act B.E. 2535 (as amended) (the “PLC Act”), the Board of Directors shall deliver to the shareholders the annual report together with the invitation of the annual general meeting of shareholder. The Company has summarized the operating results and material changes of the Company that occurred in 2025 which forms part of 56-1 One Report. The summarized details are as follows:

In terms of loan portfolio operations, the Company’s loan portfolio decreased in 2025 by THB 139 million compared to 2024. Regarding interest and fee income, the Company recorded total interest and fee income of THB 3,241 million, representing an increase of approximately 6% from the previous year. The Company also generated other operating income, including income from insurance and solar products, which increased by approximately THB 34 million year-on-year. The Company maintained strong profitability and interest margin performance. In 2025, the average lending rate was 23%, while the cost of funds was 4.5%, resulting in an average net interest margin (NIM) of 18.5%, which remained stable compared to 2024. The Company reported a net profit of THB 873 million, with a net profit margin of 26.5%. Return on assets (ROA) and return on equity (ROE) were 5.6% and 13.2%, respectively.

With respect to asset quality, in 2025 the Company’s loan portfolio consisted of 93.5% in Stage 1, 3.9% in Stage 2, and 2.7% in Stage 3, which remained relatively stable over the past three years without significant changes. In terms of expected credit loss (ECL), the Company maintained an ECL ratio of 2.8% of the total loan portfolio, with a coverage ratio of 100.5% relative to NPLs, and total loan loss reserves of THB 407 million.

Regarding anti-corruption policies, the Board of Directors, management, and employees have consistently emphasized compliance with applicable anti-corruption laws in all business operations and have not engaged, directly or indirectly, in any corrupt practices with external parties. The Company has implemented strict governance, risk assessment, internal control, and internal audit measures, and has



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established an anti-corruption policy applicable across all levels of the organization, from employees to executives and the Board.

The Company is currently certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC) and has successfully renewed its certification for the second time, reflecting its commitment to transparency and good corporate governance. The Company continues to review and improve its anti-corruption policies, strengthen internal controls, and enhance risk management systems to build stakeholder confidence and support sustainable growth.

The MC then invited shareholders to ask questions and express their views on this agenda. Questions were received in advance and via chat as follows:

For the advance question submitted by Ms. Chanathip Wittayakul, a volunteer shareholder rights protector and proxy from the Thai Investors Association, she asked how the Company differentiates its credit screening strategy from previous years in light of high household debt, particularly for agricultural customers with volatile income, in order to maintain NPLs below the target of 2.5%.

Mr. Siwaphong Boonsalee explained that the Company has prepared by becoming a member of the credit bureau and conducts credit checks for all customers, including existing and new borrowers. The Company has enhanced its credit assessment criteria beyond the debt service ratio (DSR) to include broader factors and has adopted credit scoring models to further evaluate customer reliability. Agricultural customers remain within a good credit segment, and the Company closely monitors repayments on a monthly basis, maintaining NPL levels within or close to the target.

For questions raised via chat, Mr. Panachai Korsawatworakun asked whether the Company still targets loan growth of 10–15% given weakening purchasing power and rising oil prices, and how it manages increased fixed costs from branch expansion.

Mr. Siwaphong Boonsalee clarified that the Company maintains a loan growth target of at least 10%, while continuing to preserve asset quality, loan classification levels, NPL levels, and net profit not lower than the previous year. The Company continues to monitor external factors such as oil prices and geopolitical uncertainties in the Middle East. Over the past month, no significant changes have been observed. However, if the situation does not improve, certain costs such as fertilizer prices may increase by approximately 20–25%, potentially affecting agricultural customers. Nevertheless, based on first-quarter performance, particularly as of the end of March, the Company remains on track to achieve its growth targets. In terms of cost management, particularly fuel, electricity, and personnel costs, the Company has implemented strict cost control measures since the previous year, resulting in reduced energy expenses and a slowdown in hiring to prevent excessive cost increases. These measures have continued throughout 2025 and will be maintained in 2026.

Mr. Panachai Korsawatworakun further inquired that, if major market players with a cost-of-funds advantage adopt aggressive interest rate cuts to attract high-quality customers, what strategies



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management would implement to retain such high-quality loan portfolios without reducing yield to the extent that it adversely affects the net interest margin (NIM).

Mr. Siwapong Boonsalee explained that, in the non-bank retail lending industry, operating costs, particularly credit-related costs, are increasing across all operators. Therefore, the Company believes that the situation raised by the shareholder is unlikely to occur, or if it does, it would not take the form of aggressive price competition or significant interest rate cuts, as costs for all players are trending upward, especially credit costs. In addition, reducing interest rates may not effectively attract new customers due to the relatively saturated market, while high-quality borrowers are becoming more cautious in taking on additional debt. Accordingly, the Company does not expect the scenario raised by the shareholder to materialize.

Resolution

This agenda is for acknowledgement; therefore, no vote shall be cast.

Agenda 2 To consider approving the financial statements for the fiscal year ended 31 December 2025

The MC assigned Mrs. Renu Wilasri, Director and Deputy Managing Director (Finance & Accounting Management), to conduct this agenda item.

Mrs. Renu Wilasri, Director and Deputy Managing Director (Finance & Accounting Management), reported the Meeting that the Company's financial statements has already been audited and certified by the certified auditor from KPMG Phoomchai Audit Co., Ltd. and the auditor view that "The financial statements of Saksiam Leasing Public Company Limited as at 31 December 2025 and its financial performance and cash flows for the year then ended present fairly, in all material respects, and in accordance with Thai Financial Reporting Standards (TFRSs).

The Company's financial statements have been reviewed by the Audit Committee and were disclosed in the Company's Annual Report (56-1 One Report). The Board of Directors endorsed the financial statement for the year ended December 31, 2025 to be propose the shareholders for consideration and approval at the Meeting.



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Summary of significant information of the financial statements for the fiscal year ended 31 December 2025

Item	2025	2024	Change in	Change in (Percent)
Statement of Comprehensive Income (THB Million)				
Incomes	3,340.9	3,123.5	217.4	7.0
Expenses	2,237.8	2,074.3	163.5	7.9
Income Tax Expenses	228.8	210.6	18.2	8.6
Net Profit (Loss)	874.3	838.6	35.7	4.3
Statement of Financial Position (THB Million)				
Assets	15,643.3	15,316.1	327.2	2.1
Liabilities	8,795.6	8,969.0	(173.4)	(1.9)
Equity	6,844.3	6,347.0	497.3	7.8
Statement of Cash Flows (THB Million)				
Operating activities	1,244.9	(1,152.1)	92.8	(8.1)
Investing activities	(49.8)	(38.4)	(88.2)	229.7
Financing activities	(789.1)	1,117.2	(1,906.3)	(170.6)
Financial ratio				
Basic earnings per share (THB per share)	0.42	0.40	0.02	5.0
D/E Ratio (Time)	1.28	1.41	(0.13)	(9.2)
ROE (Percent)	13.23	13.90	(0.67)	-
ROA (Percent)	5.64	5.94	(0.30)	-

In 2025, the Company had (1) total income of THB 3,340.9 million, compared to 2024, an increase of THB 217.4 million or 7 percent as the Company was able to expand its business as planned by opening 50



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new branches, resulting in an increase in its customer base and loan receivables; (2) total expenses of THB 2,237.8 million, an increase of THB 163.5 million, or 7.9 percent, compared to 2024. This was mainly due to branch expansion during 2022–2025, which led to an increase in the number of employees, as well as higher selling and administrative expenses in line with revenue growth. The Company reported a net profit of THB 874.3 million, equivalent to earnings per share of THB 0.42.; (3) total assets of THB 15,643.3 million, an increase of THB 327.2 million, or 2.1 percent, compared to 2024. The increase was primarily driven by the management of the loan receivables portfolio, with a focus on collections, resulting in an increase in cash and cash equivalents of THB 406.0 million from the end of 2024; (4) total liabilities of THB 8,795.6 million, a decrease of THB 173.4 million, or 1.9 percent, compared to 2024. This was mainly due to the Company’s management of borrowings from financial institutions in alignment with its loan portfolio, which contributed to an increase in cash of THB 406 million; (5) shareholders’ equity of THB 6,844.3 million, an increase of THB 497.3 million, or 7.8 percent, compared to 2024; and (6) the debt-to-equity ratio was 1.28 times, compared to 1.41 times in 2024, reflecting a decrease due to the proportionate increase in shareholders’ equity exceeding that of total liabilities.

The MC provided the Meeting an opportunity to inquire and express opinion on this agenda item.

No shareholders inquired or expressed opinion on this agenda item. The MC proposed the Meeting to vote on this agenda item. This agenda item shall be approved by a simple majority vote of shareholders attending the meeting and casting their votes. The shareholders who wished to vote to disapprove or abstain can choose option to disapprove or abstain shown in the display screen.

Resolution

The Meeting has considered and resolved to approve the financial position statement and profit and loss account for the fiscal year ended December 31, 2025 which has already been audited and certified by the certified auditor from KPMG Phoomchai Audit Co., Ltd. and approved by the Audit Committee that it is prepared accurately, completely, and in accordance with generally accepted accounting principles, as well as endorsed by the Board of Directors, with the votes as follows:

Number of shareholders	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,477,032	100.0000
Disapproved	0	0.0000
Abstained	0	-
	1,667,477,032	100.0000



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Remarks: On this agenda, 2 additional shareholders have registered since the beginning of the meeting, which is equivalent to 210,000 shares. There are a total of 89 shareholders attending the meeting on this agenda. The total number of held shares is 1,667,477,032 shares.

Agenda 3 To consider approving the omission of net profit allocation as legal reserve and the dividend payment for the operating results for the year 2025

The MC informed the Meeting that, pursuant to Section 115 and 116 of the PLC Act and Article 54 of the Articles of Association of the Company (“AOA”), the Company shall allocate a part of the annual net profits to be the legal reserve of not less than 5 percent of the annual net profit, less the amount of carried-forward accumulated loss (if any), until this legal reserve is at the amount of not less than 10 percent of the registered capital.

In addition, the Company has its dividend payment policy at the rate of not less than 40 percent of the net profit after deducted by the corporate income tax and legal reserves of each of such year. Such dividend payment rate may be changed from the determined rate depending on the operational results, financial position, cash flow, necessity for investment, working capital, additional investment, business expansion, conditions and limitations as stipulated in the loan agreements as well as other appropriateness in relation to management of the Company as the Board of Directors and/or the shareholders deemed appropriate. The dividend paid shall not exceed the retained earnings as appearing on the Company's financial statements and shall be paid in accordance with relevant law.

In 2025, the Company made profit derived from its operation in the amount of THB 872,632,217. The Company has considered that it is appropriate to propose the Meeting to approve as follows:

- 1 To approve the omission of net profit allocation as legal reserve since the Company has already allocated the total legal reserve of THB 209,600,000 representing 10 percent of the Company's registered capital;
- 2 To approve the dividend payment from 2025 operating results at the amount of THB 419,200,000, the rate of THB 0.20 per share accounting for 48.04 percent of net profit per the separate financial statements, which is consistent with the Company's dividend payment policy. The record date to determine the list of shareholders entitled to receive the dividend is scheduled on April 30, 2026 and the distribution of dividend will be made on May 20, 2026.



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A comparison of the previous dividend payments from 2024 - 2025

Details of dividend payment	(as proposed) 2025	2024
1. Net profit (Loss) (THB) (Separate Financial Statements)	872,632,217	845,588,583
2. Number of the shares (Shares)	2,096,000,000	2,096,000,000
3. Cash Dividend (THB/Share)	0.20	0.18
4. Total amount of dividends paid (THB)	419,200,000	377,280,000
5. Dividend Payout Ratio (percent)	48.04	44.60

The MC provided the Meeting an opportunity to inquire and express opinion on this agenda item.

No shareholders inquired or expressed opinion on this agenda item. The MC proposed the Meeting to vote on this agenda item. This agenda item shall be approved by a simple majority vote of shareholders attending the meeting and casting their votes. The shareholders who wished to vote to disapprove or abstain can choose option to disapprove or abstain shown in the display screen.

Resolution

The Meeting has considered and resolved to approve the omission of net profit allocation as legal reserve and the dividend payment from 2025 operating results at the amount of THB 419,200,000, the rate of THB 0.20 per share, as proposed, with the votes as follows:

Number of shareholders	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,477,032	100.0000
Disapproved	0	0.0000
Abstained	0	-
	1,667,477,032	100.0000



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Agenda 4 To consider approving the appointment of directors to replace those who are due to retire by rotation

In this regard, to ensure transparency and compliance with the principles of good corporate governance, the MC requested the directors nominated for election to exit the meeting system until the consideration of this agenda item is concluded.

The MC informed the Meeting that, pursuant to Section 71 of the PLC Act and Article 22 of The Company's AOA, at every annual general meeting of shareholders, one-third (1/3) of the directors must retire by rotation. Should the directors be unable to be divided into three parts, the number of directors closest to one-third (1/3) of all directors shall retire. In this respect, the retired directors will be eligible for re-election.

At present, the Board of Directors consists of 13 directors. In this 2026 Annual General Meeting of Shareholders, the 5 directors retiring by rotation are as follows:

Item	Name of Directors	Position(s)
1.	Ms. Somboon Supasiripinyo	Independent Director; Chairperson of the Nomination and Remuneration Committee; Audit Committee Member; Corporate Governance and Sustainability Committee Member
2.	Ms. Nisakorn Jungjaroentharn	Independent Director
3.	Asst. Prof. Phoonsak Boonsalee	Director; Nomination and Remuneration Committee Member
4.	Ms. Sansanee Boonsalee	Director
5.	Mr. Siwaphong Boonsalee	Director; Risk Management Committee Member; Corporate Governance and Sustainability Committee Member

Moreover, the Company made available the opportunity for the shareholders to nominate qualified persons to be elected as directors in advance during October 1, 2025 to November 30, 2025 by announcements through the Company's website. Nonetheless, no shareholders nominated any qualified candidates for election as directors.

The Board of Directors assigned the Nomination and Remuneration Committee to consider the recruitment and selection of the personnel who are deserving as being nominated as directors. The Nomination and Remuneration Committee (without directors who have conflicts of interest) has considered the recruitment and selection of the personnel by taking into account the suitability, knowledge, competencies and expertise of



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the Board of Directors with the variety of experiences in the relevant businesses which are suitable and supportive to the operation of the Company and of the view that the retiring directors of these 5 directors are the qualified persons who are supportive to the operation of the Company, knowledgeable, experienced, as well as possessing good employment record, leadership, vision, ethics, integrity, and have an excellent attitude toward the Company, and are able to devote sufficient time to the affairs of the Company as well as the characteristics which are appropriate and in accordance with the elements and structure of the directors. In addition, they are qualified under the qualification requirements for directors under PLC Act, Securities and relevant notification of the Capital Market Supervisory Board and the Stock Exchange of Thailand. In addition, each individual holding the position of independent director possesses all qualifications in accordance with the Company's definition of an independent director, which is aligned with the notifications of the Capital Market Supervisory Board. Furthermore, such independent directors are able to perform their duties and express opinions independently, and have not served as independent directors of the Company for more than 9 consecutive years from the date of their initial appointment (including the term proposed for appointment at this Meeting). Therefore, the Board of Directors then deemed it appropriate to propose the Meeting to appoint the 5 directors to be retired by rotation, to serve the following positions for another term:

- | | |
|----------------------------------|--|
| 1. Ms. Somboon Supasiripinyo | Independent Director; Chairperson of the Nomination and Remuneration Committee; Audit Committee Member; Corporate Governance and Sustainability Committee Member |
| 2. Ms. Nisakorn Jungjaroentharn | Independent Director |
| 3. Asst. Prof. Phoosak Boonsalee | Director; Nomination and Remuneration Committee Member |
| 4. Ms. Sansanee Boonsalee | Director |
| 5. Mr. Siwaphong Boonsalee | Director; Risk Management Committee Member; Corporate Governance and Sustainability Committee Member |

The qualifications of each nominated director and definition of independent director are set out in the invitation letter delivered to the shareholders.

The MC provided the Meeting an opportunity to inquire and express opinion on this agenda item.

No shareholders inquired or expressed opinion on this agenda item. The MC proposed the Meeting to vote on this agenda item. This agenda item shall be approved by a simple majority vote of shareholders attending the meeting and casting their votes. The shareholders who wished to vote to disapprove or abstain can choose option to disapprove or abstain shown in the display screen.



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Resolution

The Meeting has considered and resolved to approve the re-election of the 5 directors who were retired by rotation to be a director and member of sub-committee of the Company for another term of office. The Meeting resolved to elect each individual director with the votes as follows:

(1) Miss Somboon Supasiripinyo

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,632,323,632	97.8948
Disapproved	35,103,400	2.1052
Abstained	50,000	-
	1,667,427,032	100.0000

(2) Ms. Nisakorn Jungjaroentharn

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,427,032	100.0000
Disapproved	0	0.0000
Abstained	50,000	-
	1,667,427,032	100.0000

(3) Asst. Prof. Phoonsak Boonsalee

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,427,032	100.0000
Disapproved	0	0.0000
Abstained	50,000	-
	1,667,427,032	100.0000



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(4) Ms. Sansanee Boonsalee

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,427,032	100.0000
Disapproved	0	0.0000
Abstained	50,000	-
	1,667,427,032	100.0000

(5) Mr. Siwaphong Boonsalee

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,427,032	100.0000
Disapproved	0	0.0000
Abstained	50,000	-
	1,667,427,032	100.0000

After the consideration of the agenda on the appointment of directors in place of those retiring by rotation was concluded, the MC invited the nominated directors, who had temporarily left the meeting during the consideration of this agenda, to rejoin the meeting.

Agenda 5 To consider approving the remuneration and meeting allowances of directors for the year 2026

The MC informed the Meeting that, pursuant to Section 90 of the PLC Act and Article 36 of the Company's AOA, the remuneration of the Company's directors shall be determined by the meeting of shareholders. The Company's directors are entitled to receive the directors' remuneration from the Company in form of monetary reward, meeting allowance, lump-sum payment, bonus or the remunerative benefit in other forms pursuant to the Company's AOA or as determined by the meeting of shareholders. In addition, such distribution of remuneration may be specified in a fixed amount or in principle or prescribe the remuneration criteria applicable from time to time or applicable until amending by the resolution of the meeting of shareholders. Furthermore, the directors shall be entitled to receive any other allowance and welfare according to the Company's rule. However, the remuneration provision in the first paragraph shall not affect any staff or employee who has been elected as director with regard to his/her the right to receive remuneration and benefit as a staff member or employee of the Company. In this regard, such remuneration paid to the directors shall not contrary to or inconsistent with the qualifications of independent directors according to the law on securities and exchange.

For the determination of the remuneration of the directors for the year 2026, the Nomination and Remuneration Committee has considered the current economic conditions and deemed appropriate to propose the Board of Directors to consider proposing the compensation and attendance fee for the year



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2026 which is the same as last year as per resolved by the 2025 Annual General Meeting of Shareholders as follows:

Board of Directors and Sub-Committee	For the year 2026 (THB)	For the year 2025 (THB)
Meeting Allowance of Board of Director		
- Chairman	50,000	50,000
- Independent Director	35,000	35,000
- Director	17,000	17,000
Meeting Allowance of Audit Committee		
- Chairman of Audit Committee	35,000	35,000
- Member of Audit Committee	25,000	25,000
Meeting Allowance of Risk Management Committee		
- Chairman of Risk Management Committee	35,000	35,000
- Member of Risk Management Committee (independent director and a non-executive director)	25,000	25,000
Meeting Allowance of Nomination and Remuneration Committee		
- Chairman of Nomination and Remuneration Committee	35,000	35,000
- Member of Nomination and Remuneration Committee (independent director and a non-executive director)	25,000	25,000
Meeting Allowance of Corporate Governance and Sustainability Committee		
- Chairman of Corporate Governance and Sustainability	35,000	35,000
- Member of Corporate Governance and Sustainability (independent director and a non-executive director)	25,000	25,000
Pension (lump-sum payment): The Board of Directors determines as appropriate.	Not exceeding 4,110,000	Not exceeding 4,110,000
Non-monetary remuneration and other benefits	- None -	- None -



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The Company does not provide any other remuneration and benefits to the directors and sub-committees beyond those specified above.

Furthermore, the Board of Directors resolved to propose the Meeting to consider authorizing the Nomination and Remuneration Committee to allocate such amount to directors and sub-committees within the budget approved by the 2026 Annual General Meeting of Shareholders.

The MC provided the Meeting an opportunity to inquire and express opinion on this agenda item.

No shareholders inquired or expressed opinion on this agenda item. The MC proposed the Meeting to vote on this agenda item. This agenda item shall be approved by the votes of not less than 2/3 of votes of the total votes of shareholders presented at the Meeting. The shareholders who wished to vote to disapprove or abstain can choose option to disapprove or abstain shown in the display screen.

Resolution

The Meeting has considered and resolved to approve the remuneration of directors and sub-committee members for the year 2026 which meeting allowance and pension of directors and sub-committee members is equal to the rate proposed and approved for the year 2025 with the votes as follows:

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of votes of the total votes of shareholders presented at the meeting
Approved	1,667,427,032	99.9970
Disapproved	0	0.0000
Abstained	50,000	0.0030
	1,667,477,032	100.0000

Agenda 6 To consider approving the appointment of the auditor, and remuneration of auditor for the year 2026

The MC informed the Meeting that Section 120 of the PLC Act and Article 62 and 63 of the Company's AOA requires the Meeting to consider the appointment of auditor provided that the meeting of shareholders may re-elect the same auditor and to determine the auditor's remuneration.

In addition, as prescribed by the Notification of the Capital Market Supervisory Board No. TorJor. 44/2556 dated October 22, 2013 Re: Rules, Conditions and Procedures for Disclosure of Information relating to Financial Status and Operating Results of Issuing Company (as amended), the Company must ensure the rotation of the auditors if any of the auditors have performed their duties for 7 fiscal years, whether consecutively or not. However, the rotation does not mean that the Company is required to engage a new auditing firm. The Company



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may appoint any auditors in the current auditing firm to replace the former auditor(s). Nevertheless, the auditor can be re-appointed after at least 5 fiscal years interval break.

The Audit Committee has considered and proposed to appoint the auditor(s) of the Company based on past performance, experience with the internationally acceptable standards, possession of thorough knowledge and understanding in the businesses of the group of companies. It is deemed appropriate to propose the appointment of KPMG Phoomchai Audit Co., Ltd. to be the Company and subsidiary's audit firm, after considering the suitability, qualifications and independence of the audit, and comparing the audit fee of the auditor with other auditors. The Company then proposed to appoint the following certified public accountants from KPMG Phoomchai Audit Co., Ltd., who are the auditors approved by the Office of the Securities and Exchange Commission, to be the Company's auditors for the year 2026 with the authority to audit and express their opinions on the Company's financial statements:

List of Auditors	CPA License No.	Number of years providing audit services to the Company
1. Ms. Orawan Chotiwiriyakul	10566	2024-2025
2. Mr. Chokchai Ngamwutikul	9728	-
3. Ms. Thitima Pongchaiyong	10728	-
4. Mr. Jedsada Leelawatanasuk	11225	-

Moreover, the Audit Committee has further proposed the auditor's remuneration for the year 2026 of the Company in the amount of THB 2,880,000 per year, exclusive of other expenses.

For the Company's subsidiaries i.e., Saksiam Solar Energy Limited and Saksiam Inter Fruits Limited which engaged the same audit firm, namely KPMG Phoomchai Audit Ltd, the auditor' remuneration for Saksiam Solar Energy Limited is THB 300,000 while the auditor' remuneration for Saksiam Inter Fruits Limited is not exceeding THB 688,000.



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Table of comparison of the auditors' remuneration

Auditors' remuneration	Fiscal Year ended 2026 (as proposed)		Fiscal Year ended 2025	
	Audit fee	Non-Audit Fee	Audit fee	Non-Audit Fee
1. Saksiam Leasing Public Company Limited	2,880,000	-	2,800,000	-
2. Saksiam Solar Energy Limited (subsidiary)	300,000	-	Not exceeding 300,000	-
3. Saksiam Inter Fruits Limited (subsidiary)	Not exceeding 688,000	-	-	-

The above audit firm and nominated auditors do not have any relationship or interest with or in the Company, or any of its subsidiaries, executives, major shareholders or other related persons thereof. Details of the auditors' profiles of these 4 proposed auditors are provided in the invitation letter delivered to the shareholders.

The MC provided the Meeting an opportunity to inquire and express opinion on this agenda item.

No shareholders inquired or expressed opinion on this agenda item. The MC proposed the Meeting to vote on this agenda item. This agenda item shall be approved by a simple majority vote of shareholders attending the meeting and casting their votes. The shareholders who wished to vote to disapprove or abstain can choose option to disapprove or abstain shown in the display screen.

Resolution

The Meeting has considered and resolved to approve the appointment of KPMG Phoomchai Audit Co., Ltd. to be the Company's audit firm and the appointment of (1) Khun Orawan Chotiwiwiyakul, Certified Public Accountant No. 10566 and/or (2) Khun Chokchai Ngamwutikul, Certified Public Accountant No. 9728 and/or (3) Khun Thitima Pongchaiyong, Certified Public Accountant No. 10728 and/or (4) Khun Jedsada Leelawatanasuk, Certified Public Accountant No. 11225 from KPMG Phoomchai Audit Co., Ltd. to be the Company's auditors for the year 2026 and approve the remuneration of auditor for the year 2026 of the Company in the amount of THB 2,880,000 per year, and 2 subsidiaries i.e. Saksiam Solar Energy Limited in the amount of THB 300,000 per year and Saksiam Inter Fruits Limited in the amount of not exceeding THB 688,000 per year, exclusive of other expenses, with the votes as follows:



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Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and casting their votes
Approved	1,667,477,032	100.0000
Disapproved	0	0.0000
Abstained	0	-
	1,667,477,032	100.0000

Agenda 7 To consider and approve the issuance and offering of debentures

To support the expansion of the Company's business and enhance its financial liquidity, the Board of Directors is of the opinion that raising funds through the issuance of debentures is another flexible financing option. Such issuance allows the Company to determine the amount of investment in accordance with its operational needs. It is appropriated to propose that the Meeting consider and approve the issuance and offering of debentures in an aggregate amount of not exceeding THB 3,000,000,000 (Three Billion Baht), provided further details are set out in the notice of the Meeting which has been delivered to all shareholders. A summary of the key terms is as follows:

Item	Description
Purpose of Debenture Issuance	To raise funds for investment and/or repayment of existing debts and/or use as general working capital of the Company and/or for other purposes as deemed appropriate by the Board of Directors.
Debenture Issuer	Saksiam Leasing Public Company Limited
Type of Debentures	Debentures of all types and kinds, whether secured or unsecured; registered or bearer; subordinated or unsubordinated; with or without a debenture holders' representative; with or without a maturity date, etc., depending on market conditions and other relevant factors at the time of each issuance and offering.
Issue Size	Not exceeding THB 3,000,000,000 (three billion Baht) or the equivalent amount in other currencies. The debentures may be issued and offered in one tranche or multiple tranches, at one time or from time to time. The Company may issue additional debentures to replace debentures that have been redeemed or repurchased within the above limit (Revolving Basis).



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Item	Description
Currency	Thai Baht and/or foreign currencies in equivalent amounts, based on the exchange rate applicable at the time of each issuance and offering.
Interest Rate	To be determined on a case-by-case basis, depending on market conditions at the time of each issuance and offering, in accordance with the rules and applicable laws in force at such time.
Maturity Period	Not exceeding 10 years, with or without the right of early redemption by the Company or the debenture holders, as the case may be.
Allocation Method	The debentures may be offered as a single series and/or multiple series, at one time and/or from time to time, and/or under a program and/or on a revolving basis (Revolving Basis), domestically and/or internationally, to retail investors and/or specific investors and/or domestic and/or foreign institutional investors and/or high net worth investors and/or the Company's directors and executives, in accordance with the criteria prescribed by the Securities and Exchange Commission, the Capital Market Supervisory Board, and other applicable rules and regulations in force at the time of each offering.
Terms	Subject to market conditions at the time of each issuance and offering and other relevant factors.
Authorization	<p>The Board of Directors resolved to authorize the Chairperson of the Board and/or the Board of Directors and/or the Company's executive directors and/or any persons entrusted with authority to undertake any actions relating to and/or in connection with the issuance and offering of debentures, including but not limited to the following:</p> <ol style="list-style-type: none">1) To determine the terms and conditions and other necessary details relating to the issuance and offering of debentures, including but not limited to the name of the debentures, type of security (if any), currency, amount, tenor, par value, offering price per unit, interest rate, redemption rights, offering method, issuance and offering period, repayment method, allocation method, and debenture holders' rights, as appropriate in accordance with prevailing circumstances, whether to issue in one time or in several tranches.2) To carry out all necessary and appropriate actions for the issuance of the debentures, including the appointment of a debenture holders' representative, debenture registrar, distributor and/or underwriter, advisors, and/or any other persons involved in the issuance and offering of debentures, as well as credit rating agencies and/or asset appraisers, and to



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Item	Description
	<p>register the debentures with the Thai Bond Market Association or other secondary markets.</p> <p>3) To contact, provide information, negotiate, enter into, execute, certify, and amend any documents and agreements relating to the issuance and offering of debentures, including but not limited to applications for approval, prospectuses, registration statements, information disclosure forms, and other documents required to be submitted to the Office of the Securities and Exchange Commission and/or other relevant authorities, as well as to coordinate and submit such documents to the relevant authorities or other relevant party. To undertake any other actions that are necessary and appropriate to ensure the successful issuance and offering of the Company's debentures in accordance with the intended objectives.</p>

The MC then provided the Meeting an opportunity to additional inquire or express opinion.

In this agenda item, a shareholder had submitted questions in advance, namely Ms. Chanathip Wittayakul, a shareholder rights volunteer and proxy from the Thai Investors Association. The questions raised were: in seeking approval for the issuance of debentures in the amount of THB 3,000 million, how has the Company assessed its current financial costs, and what measures does the Company have in place to maintain a stable debt-to-equity ratio in light of this expansion?

Ms. Renu Wilasri clarified that the issuance of debentures in the amount of THB 3,000 million would, in part, be for rollover purposes, as the Company currently has outstanding debentures in the amount of THB 362 million. The remaining proceeds will be used for business expansion in 2027. With respect to the debt-to-equity ratio (D/E Ratio), if the Company is able to issue the full amount of THB 3,000 million, the D/E Ratio is expected to remain at approximately 1.7 times, which is still at a level where the Company can incur additional debt. The current financial cost is approximately 4–5%, and if new debentures are issued, the financial cost may increase to approximately 5–6%. In terms of financial stability, the Company has made various preparations to support such expansion. At present, the Company has cash and credit facilities totaling approximately THB 1,826 million to support its operations and business expansion for this year.

In addition to the above questions, no additional questions were submitted by shareholders for this agenda item. The MC therefore proposed that the Meeting consider and vote on this matter. Approval of this agenda item requires a vote of not less than three-fourths (3/4) of the total votes of the shareholders present at the Meeting and entitled to vote. Any shareholder who disagrees or abstains from voting on this agenda item may cast a “disagree” or “abstain” vote via the system displayed on the screen.



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Resolution

The Meeting has considered and resolved to approve the issuance and offering of debentures in the amount of not exceeding 3,000 million Baht (three billion Baht) and approve the delegation of powers to the Board of Directors/ Executive Board of Directors /Chairman of the Executive Committee and/or persons that the Board of Directors and/or the person assigned by the Executive Board of Director and/or the Chairman of the Executive Committee is authorized to take any action necessary and related to the issuance and offering of debentures to comply with the law with the votes as follows:

Number of shareholder	Number of vote (vote) (1 share = 1 vote)	Percentage of all votes of shareholders attending the meeting and having rights to vote
Approved	1,667,477,032	100.0000
Disapproved	0	0.0000
Abstained	0	0.0000
	1,667,477,032	100.0000



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Agenda 8 Other business (if any)

The MC asked whether anyone would like to propose a new agenda item for consideration, no shareholders propose a new agenda for consideration.

The MC then provided the Meeting an opportunity to additional inquire or express opinion.

There were no additional queries from shareholders. The MC then asked the Chairman to declare the Meeting closed.

The Chairman then thanked the attendees of the Meeting and declared the Meeting closed.

The Meeting was adjourned at 11.30 A.M.

A handwritten signature in black ink, appearing to read 'Dr. Suphot Singhasaneh', written above a horizontal line.

(Dr. Suphot Singhasaneh)

Chairman of the Meeting

A handwritten signature in blue ink, appearing to read 'Mrs. Tippamas Lamcharoen', written above a horizontal line.

(Mrs. Tippamas Lamcharoen)

Company Secretary

Minutes of the Meeting Recorder