

Minutes of the 2021 Annual General Meeting of Shareholders
of
Finansia Syrus Securities Public Company Limited

Date and time: Friday, 30 April 2021 at 14.00 hours via electronic means (E-AGM) in accordance with the Royal Decree on Teleconferences via Electronic Means B.E. 2563 (2020)

Preliminary proceeding:

Mr. Chatchaval Jiaravanon, Chairman of the Board of Directors, acting as Chairman of the Meeting (“**Chairman**”) of Finansia Syrus Public Company Limited (“**Company**”) reported to the 2021 Annual General Meeting (“**Meeting**”) that from the names which appeared in the shareholders’ register book on the record date of 29 March 2021, the Company had 2,215 shareholders, in which 33 shareholders attended the Meeting representing 316,004,186 shares, equivalent to 54.3520% of the Company’s total issued and paid-up shares, thus, constituting a quorum according to Section 103 of the Public Limited Company Act B.E. 2535 (1992) (and amendments) (“**Public Limited Company Act**”) and Article 34 of the Articles of Association of the Company, which specifies that a quorum shall consist of the presence of the shareholders and proxies of at least 25 persons or at least half of the total number of shareholders, representing not less than one-third (1/3) of the total number of the shares sold. The Chairman then declared the Meeting duly open.

Ms. Phatra Kanchanapraphat, Company Secretary, acting as the Master of Ceremony (“**MC**”) of the Meeting introduced the Board of Directors, executives, and advisors of the Company attending the Meeting as follows:

Directors

1.	Mr. Chatchaval	Jiaravanon	Chairman of the Board of Directors (Video Conference)
2.	Mr. Varah	Sucharitakul	Deputy Chairman of the Board of Directors
3.	Mr. Chuangchai	Nawongs	Director and Chief Executive Officer
4.	Mr. Somphop	Keerasuntonpong	Director and President (Video Conference)
5.	Ms. Kanchana	Vongratanakulthon	Director (Video Conference)
6.	Mrs. Pornpring	Suksantisuwan	Director (Video Conference)
7.	Pol. Gen. Visanu	Prasattongosoth	Independent Director and Chairman of the Audit Committee
8.	Mr. Phaiboon	Siripanoosatien	Independent Director and member of the Audit Committee (Video Conference)
9.	Mr. Kittisak	Bencharit	Independent Director and member of the Audit Committee

Remark: The Company’s Board of Directors comprises of 9 persons, 9 of which attended the Meeting. The proportion of directors attending the Meeting is 100%.

Executives

1.	Ms. Chorpetch	Riamdee	Chief Financial Officer (CFO)
2.	Mrs. Parichart	Khantasima	Senior Executive Vice President, Compliance Department (Video Conference)

Other attendees

External auditors from EY Office Company Limited

- Ms. Ratana Jala

Legal advisors from The Capital Law Office Limited

- Ms. Vanida Thaneepanichskul
- Ms. Chanisa Sajjaporameth

Company Secretary

- Ms. Phatra Kanchanapraphat

Everyone was present at the Meeting and prepared to provide further clarification and information to any questions raised by shareholders.

The MC then reported to the Meeting the top ten largest shareholders of the Company. The Board of Directors chose the record date on 29 March 2021 to determine the shareholders entitled to attend the 2021 Annual General Meeting of Shareholders as follows:

	Major shareholders	Number of shares held	Percentage
1.	FINANSA FUND MANAGEMENT LIMITED	170,269,978	29.29
2.	MORGAN STANLEY & CO. INTERNATIONAL PLC	67,383,222	11.59
3.	Industrial and Commercial Bank of China (Thai) Public Company Limited	58,140,302	10.00
4.	Thai NVDR Company Limited	51,412,073	8.84
5.	KIM ENG SECURITIES (HONG KONG) LTD. FOR DVP CLIENT.	44,511,860	7.66
6.	Mrs. Suporn Wattanavekin	16,071,944	2.76
7.	Mr. Anucha Sihanatkathakul	15,418,599	2.65
8.	Mrs. Siriporn Satawin	6,080,000	1.05
9.	Mr. Chamroen Rungwattanasat	5,500,000	0.95
10.	Mr. Paitoon Manasilp	4,050,021	0.70
	Other shareholders	142,565,026	24.52
	Total	581,403,025	100.00

Before commencing the agendas, the MC informed the Meeting of the voting procedures and vote count methods for acknowledgement as follows:

- The Company hired Digital Access Platform Company Limited (“DAP”) to provide an electronic conferencing system using the DAP e-Shareholder Meeting system for registration and e-Voting and Cisco Webex Meeting for meeting attendance. The electronic conferencing system meets standards in accordance with the conditions and methods set forth in the Royal Decree on Teleconferences via Electronic Means B.E. 2563 (2020) and the Notification of Ministry of Digital Economy and Society Re: Standards for Maintaining Security of Meetings via Electronic Means B.E. 2563 (2020)
- Attendees who are entitled to attend the Meeting must register and verify their identity in order to obtain a username and password according to the method specified by the Company in the Notice of the Meeting. The attendees agree to comply with the requirements for attending the 2021 Annual General Meeting of Shareholders via electronic means and log in by pressing the button

"Log in" with the username and password obtained in the registration process and fill in the OTP sent to the mobile phone number you registered and press the button "Join Meeting" at the bottom right corner of the screen. After clicking to accept the terms of use before joining the meeting, the system will bring you into the Cisco Webex Meeting program to wait for the meeting to start. At this stage, shareholders are considered to have attended the meeting successfully and the number of shareholders' shares will be counted to constitute a quorum.

3. The Meeting will consider matters in the order of agendas specified in the Notice of the Meeting. The Company will present the information of each agenda, give opportunities for shareholders to ask questions before voting, and will notify the Meeting of the voting results when counting the votes for that agenda is completed accordingly.
4. In voting, each shareholder has 1 share per 1 vote. In case any shareholder has a special interest in any matter, the shareholder shall not have the right to vote.
5. Shareholders who wish to vote must vote in the DAP e-Shareholder Meeting system, where the Company gives 1 minute to vote for each agenda item.
6. In counting the votes, the Company will deduct the votes of disapproval and abstention from the total number of votes of the shareholders who attend the Meeting and are entitled to vote and the rest will be considered as the votes of approval. Shareholders shall vote through the DAP e-Shareholder Meeting system whether "Approve" or "Disapprove" or "Abstain" to count the votes. Shareholders who do not vote in the system will be considered as the votes for approval. Since the Meeting is a teleconference via electronic means only and the DAP e-Shareholder Meeting system requires shareholders to vote either one of the voting choices, therefore, there will be no case of "invalid vote".
7. The vote counting according to the agendas of the Meeting is divided into three types:
 - The resolutions of agendas that require a majority vote of shareholders attending the Meeting and casting their votes, excluding abstention, are agenda 1, 3, 4, 5 and 7. In agenda 5 To approve the appointment of directors to replace those who are due to retire by rotation, voting shall be in order of each director.
 - The resolution of agenda that requires a vote of not less than two-thirds (2/3) of the total number of votes of the shareholders attending the Meeting and entitled to vote, including abstention, is agenda 6.
 - The resolution of agenda that requires a vote of not less than three-fourths (3/4) of the total number of votes of the shareholders attending the Meeting and entitled to vote, including abstention, is agenda 8, 9, and 10.
8. Shareholders must stay logged in in the system until the end of the agendas and must vote on each agenda before voting period is closed. In case the shareholders leave the Meeting or log out of the system before the voting period is closed on any agenda, the shareholders' shares will not be counted to constitute a quorum will not be included as votes in such agenda. However, leaving the Meeting or logging out in any agenda will not disqualify the shareholders' rights or proxies to return to attend the Meeting and vote on the next agenda in the system.
9. Method of asking questions or expressing opinions:

- Before voting on each agenda, the Company will allow the attendees to ask questions or express opinions on issues related to that agenda as appropriate. Attendees can submit questions in the DAP e-Shareholder Meeting system by pressing the button "Send Question" and type the question you want to inquire and press "Confirm" button. The Company will answer your questions in order of submission. In case a large number of questions is sent in, the Company reserves the right to consider and select questions as appropriate.
 - In the event that shareholders wish to inquire with video and audio in the Cisco Webex Meeting system, shareholders shall turn on their microphone or both microphone and video. When prompted, shareholders shall provide their first and last name and status as a shareholder or a proxy before asking questions in order for the Company to be able to accurately record in the minutes of the Meeting. In this regard, the Company reserves the right to cut the video and audio of shareholders who ask impolite questions or comments, defaming others, violating any law and the rights of others, or causing trouble to other attendees.
10. In case shareholders have problems accessing the Meeting system or voting system, please study and follow the instructions given in the Notice of the Meeting or contact IT Onsite Support staff, Mr. Patanin Sangprasit, Tel: 082 976 4947.

Upon the completion of voting procedures explained by the MC, the Chairman thereby commenced the Meeting and appoint the MC to convene the Meeting in accordance with the agendas delivered in advance along with the Notice as follows:

Before commencing the agendas, the MC provided the reported on major events of the Company during the year of 2020 and the first quarter of the year 2021 as detailed as follows;

1. 13 January 2020

The Company organized "Finansia Investment Conference 2020" for the second year in collaboration with more than 60 leading Thai listed companies for domestic institutional investors. In this regard, Mr. Khawar Ahmad Khan, Director, Operations, Carmine Energy Pte Ltd, Malaysia participated in a panel discussion on "LNG's Evolution in Thai Industrialization" at The Regis Bangkok Hotel.

2. 27 January 2020

The Company, in collaboration with Century R Co., Ltd., an investment company, and GSA Investment Management ("GSA"), organized "Prestige Asset Gala Night" to thank our valued customers for their support and to present "GSA Coral", a fund from England which is a fund that investors are interested in at the moment because of it being highly stable, low risk, and generating an average return of 8 10% per year, with "Finansia" being the sole official distributor at Gaysorn Crystal Box, Gaysorn Village Building, Bangkok.

3. 2 February 2020

The Company launched a new project under the name "HERO IDOL", any style you can trade with your HERO IDOL, 4 idols with different investment styles through the application "FINANSIA HERO" with the activity "4 HERO IDOL 4 trading style" to reinforce the clear goal of becoming a smart application with an efficient online stock trading system, including formulas for stock selection

techniques from many famous trader gurus in a single application at Sukree Kaewcharoen Auditorium, 3rd Floor, The Stock Exchange of Thailand, Bangkok.

4. 13 March 2020

The Company raised the level of investment seminars for the 2020 new era to a fully integrated online channel via electronic channels under the topic “Establishing a Foothold, Organizing a Portfolio for the Year of the Rat”, where investors or those interested in viewing all received ideas including the principles of analysis of economic trends and investment directions in 2020, in depth analysis of the global and domestic economy amidst risks such as COVID 19, droughts, and US China trade issues affecting current investments. Finansia is committed to digitalizing customer service with a new online format that can be extended from regular seminars where participants can speak to the country’s top speakers directly during Q&A without having to travel and being responsible for investors’ health through Facebook (Live) Facebook page Finansia Syrus Securities.

5. 3 February 2021

The Company launched the “HERO Stock U-Challenge”, a challenging stock trading competition with friends from 9 universities through the smart stock trading application Finansia HERO to win a scholarship worth THB 100,000. The opening president, Mr. Chuangchai. Nawongs, Chief Executive Officer, together with teachers from 9 universities, including Rajamangala University of Technology Thanyaburi, Dhurakij Pundit University, Bangkok University, Rangsit University, University of the Thai Chamber of Commerce, Srinakharinwirot University, Siam University, Thai-Nichi Institute of Technology, and Panyapiwat Institute of Management.

Agenda 1 To certify the Minutes of the 2020 Annual General Meeting of Shareholders

The MC reported to the Meeting that the Company had prepared the Minutes of the 2020 Annual General Meeting of Shareholders held on 29 April 2020 as detailed in the copy of the Minutes of the 2020 Annual General Meeting of Shareholders, [Enclosure 1](#), which had been sent to shareholders together with the Notice. The Board of Directors viewed that it was accurately recorded and contained all resolutions of the 2020 Annual General Meeting of Shareholders.

The MC then asked whether the shareholders had any questions and no question was raised.

The MC, then, requested the Meeting to vote and informed that for this agenda, the resolution shall be passed by a simple majority of the shareholders attending the Meeting and casting their votes, excluding those who abstain from voting.

Resolution: The Meeting considered and resolved to certify the Minutes of the 2020 Annual General Meeting of Shareholders, held on 29 April 2020 as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 2 To acknowledge the Company's 2020 business operating results

The MC reported to the Meeting that the Company had summarized the details of the Company's business operating results and significant changes for the fiscal year ended 31 December 2020, where the details of which appear in the 2020 annual report in the QR Code form as appeared in Enclosure 2 which had been sent to shareholders together with the Notice.

The MC reported to the Meeting about the Company's anti-corruption policy as follows:

- The Company has been approved to renew "Thai Private Sector Collective Action Coalition Against Corruption (CAC)" on 4 February 2019, with the certificate valid for 3 years.
- The Company has continued to operate and manage with honesty, transparency, morality, and social responsibility throughout the years and will continue in the future.
- The Company has a policy to continue to join and support the CAC after the contract expires in 2022.

The CEO summarized the Company's 2020 business operating results as follows:

Implementation of the 2020 business plan

	Plan	Achievement
Retail	<ul style="list-style-type: none"> • Maintain market share and Top 3 • Target 10,000 opening accounts • Convert online clients to HERO 	<ul style="list-style-type: none"> • Ranked 3rd with market share 6.05% • Total account opening increased 22,505 persons • Online account opening increased by 20,329 persons • Volume and commission of HERO increased by 578% and 459% respectively
Institutions	<ul style="list-style-type: none"> • Build new relationship with foreign funds and increase DMA connectivity • Overhaul institution research need to meet local funds demand 	<ul style="list-style-type: none"> • New accounts (Foreign 4, Local 5) • Volume and commission of local institution increased by 43% and 47% respectively • Volume and commission of foreign institution increased by 2% and 19% respectively
Non-brokerage	<ul style="list-style-type: none"> • Investment Banking: Maintain IPO pipeline • Wealth Management: Apply for Private Fund license 	<ul style="list-style-type: none"> • Lead-underwrite 2 companies and Co-underwrite 13 companies • Completed Private Fund license

Regarding the market conditions in 2020, the SET Index dropped to 1,449.35 points from 1,579.84 points in 2019, but the daily trading volume increased to THB 61,376 million from THB 45,987 million in 2019, which was an increase in the daily trading volume of retail investors, which was THB 29,956 million, an increase from THB 17,937 million in 2019.

In terms of income, the Company earned income from brokerage fees, accounting for 75% of the total income, which was still higher than the market average of 64% because the Company performed less high-risk transactions.

The total trading volume of the Company was THB 1,806 billion, an increase from THB 1,380 billion in 2019, mainly from retail investors, which accounted for 52%, an increase from 43% in 2019. This is in line with the whole industry.

The Company's commission was THB 1,078 million, an increase from THB 716 million in 2019, while the commission rate is 0.060%, an increase from 0.052% in 2019.

The number of clients who opened new accounts was 22,505 persons, an increase from 8,469 persons in 2019, mainly from 20,329 persons who opened online accounts, an increase from 5,020 persons in 2019. The number of active clients both online and offline was 28,615 persons, an increase from 18,934 persons in 2019.

The Company realized the importance of digitalization towards securities business both at present and in the future; and, therefore, has prepared for the transition by cooperating with KIWOOM Securities Co., Ltd. (“KIWOOM”) and in 2018 launched the Finansia HERO application, which has gained more and more users. In 2020, 22,505 new accounts were opened with a total trading volume of THB 210,162 million.

In terms of Investment Banking, the Company became the lead underwriter of 2 IPOs with a combined size of THB 16,103.9 million and a co-underwriter of 13 IPOs, resulting in THB 42 million revenue from underwriting fee and THB 19.9 million revenue from advisory fee, a total THB 61.9 million, an increase from THB 47.1 million in 2019.

In terms of DW, the first quarter of 2020 was a time of great volatility, affecting all DW issuers, including the Company. The Company ranked 6th, dropped from no. 5 in 2019, with the average notional value of THB 3,855 million, an increase from THB 1,724 million in 2019, and capital gain of THB 37 million, an increase from THB 32 million in 2019.

In terms of Wealth Management, the Company obtained a Private Fund Management license in February 2020, resulting in revenue from Private Fund Management business of THB 3.2 million.

Therefore, when considering the 2020 business operating results from the consolidated financial statements of the Company, it can be seen that the total revenue was THB 1,747.1 million, an increase from THB 1,295.3 million in 2019 while expenses were THB 1,642.8 million, an increase from THB 1,465.4 million, resulting in a profit of THB 82.1 million, an increase from a loss of THB 138.1 million in 2019. The increase in expenses were from personnel expenses of THB 942.8 million, an increase from THB 796.4 million in 2019, from interest expenses of THB 34.7 million, an increase from THB 28.2 million in 2019, and from other operating expenses such as relocating back office, relocating data center, software development, royalty fee, and online marketing for HERO, etc. totaling THB 220 million.

The MC asked the Meeting whether any shareholder had any question and no question was raised.

The MC, then, informed the Meeting that this agenda is for acknowledgement and no vote casting is required.

Remark: This agenda is for acknowledgement and no vote casting is required.

Agenda 3 To approve the 2020 financial statements of the Company for the fiscal year ended 31 December 2020

The MC reported to the Meeting that in order to comply with Section 112 of the Public Limited Company Act B.E. 2535 (and amendments) and Article 40 of the Company's Articles of Association, the Company shall prepare the balance sheet and the profit and loss statements as of the end of the fiscal year and appoint an auditor to audit such balance sheet and profit and loss statements and propose them to the Annual General Meeting of Shareholders for approval.

In this regard, the Company has prepared the separate financial statements of the Company and the consolidated financial statements of the Company for the fiscal year ended 31 December 2020, which have been audited by EY Office Limited, the auditors of the Company and reviewed by the Audit Committee of the Company as detailed in the 2020 Annual Report (Enclosure 2: "Financial Statements"), which was delivered to all shareholders together with the Notice of this Meeting.

A summary of the key information in comparison with the previous year are detailed as follows:

Unit: THB million

Details from the consolidated financial statements	Fiscal year ended 31 December	
	2020	2019
Total assets	5,947	4,277
Total liabilities	3,516	1,928
Total shareholders' equity	2,431	2,349
Total revenues	1,747	1,295
Net profit (loss) – Equity holders of the Company	82	(138)
Profit (loss) per share – Equity holders of the Company (THB/share)	0.14	(0.24)

The MC asked the Meeting whether any shareholder had any question and no question was raised.

The MC, then, requested the Meeting to vote and informed that for this agenda, the resolution shall be passed by a simple majority of the shareholders attending the Meeting and casting their votes, excluding those who abstain from voting.

Resolution: The Meeting considered and resolved to approve the 2020 financial statements of the Company for the fiscal year ended 31 December 2020, as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 4 To approve the appropriation of the net profit for the year 2020 as legal reserve and dividend payment

The MC reported to the Meeting that pursuant to Section 116 of the PLC Act and Article 43 of the AOA stipulate that the Company is required to set aside legal reserve at least 5% of net profit of the year after deducting all accumulated loss carried forward (if any) until such legal reserve is not less than 10% of the registered capital of the Company.

In addition, the Company has the policy to pay dividend at the rate of not less than 40% of net profit in accordance with the separate financial statements after the deduction of every reserves determined by the Company. However, the dividend payment shall be changed taking into account the Company's investment plan, necessity, and other appropriateness in the future. In consideration of dividend payment from net profit for the year 2020, such consideration shall include (1) the Company's business operating results (2) the Company has no retained loss (3) the Company has sufficient cash flow to pay dividend and (4) the Company's future investment.

At present, the Company has the registered capital of THB 930,244,840 and legal reserve in the amount of THB 78,640,769 or representing 8.45% of the registered capital which remains less than 10% of the registered capital. For the fiscal year ended 31 December 2020, the Company has net profit from its operation in the amount of THB 87,565,810. It is, therefore, appropriate to propose the 2021 Annual General Meeting of Shareholders to approve the appropriation of net profit for the year 2020 as legal reserve at the rate of 5% of the net profit in the separate financial statements, or equivalent to THB 4,378,291 and dividend payment from net profit for the year 2020 to shareholders whose names appear on the list as of the record date on 29 March 2021 at the rate of THB 0.06 per share or equivalent to THB 34,884,181.50 or equivalent to 42% of the net profit after the deduction of every reserves by paying from the annual net profit of the Company after deduction of the corporate income tax at the rate of 20% as detailed in the 2020 Annual Report under Section "Financial Statements" (Enclosure 2). In this regard, individual shareholders entitle to claim the tax credit at the rate of 20/80 times of the dividend received.

A comparison of the dividend payments from the year 2016 to 2020

Details of dividend payments	2020 (Proposed year)	2019	2018	2017	2016
1. Net profit (loss) from the separate financial statement (THB)	87,565,810	(140,832,838)	(35,789,842)	88,948,467	267,503,227
2. Number of shares (share)	581,403,025	581,403,025	581,403,025	581,403,025	581,403,025
3. Dividend per share (THB : share)	0.06	No dividend payment	0.06	0.06	0.13
4. Total dividend (THB)	34,884,181.50	No dividend payment	34,884,181.50	34,884,181.50	75,582,393.25
5. Dividend payout ratio from the separate financial statement	42%	No dividend payment	N/A (1)	41%	30%

Remark: ⁽¹⁾ Dividend was paid from the Company's unappropriated retained profits.

The MC asked the Meeting whether any shareholder had any question and no question was raised.

The MC, then, requested the Meeting to vote and informed that for this agenda, the resolution shall be passed by a simple majority of the shareholders attending the Meeting and casting their votes, excluding those who abstain from voting.

Resolution: The Meeting considered and resolved to approve the appropriation of the net profit for the year 2020 as legal reserve and dividend payment, as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 5 To approve the appointment of directors to replace those who are due to retire by rotation

The MC reported to the Meeting that pursuant to Section 71 of the Public Limited Company Act and Article 18 of the AOA, at every Annual General Meeting of Shareholders, one-third (1/3) of the directors must be retired 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 be retired. A director who retires from his office may be re-elected.

At the 2021 Annual General Meeting of Shareholders, there are 3 directors who are due to retire by rotation, namely:

1. Mr. Chuangchai Nawongs Chief Executive Officer Holding the position of director for 11 years 10 months
2. Pol. Gen. Visanu Prasattongosoth Independent Director and Chairman of the Audit Committee Holding the position of director for 11 years 7 months
3. Mr. Phaiboon Siripanoosatien Independent Director and member of the Audit Committee Holding the position of director for 13 years 2 months

In this regard, the Company provided an opportunity for shareholders to nominate candidates for election as directors at the 2021 Annual General Meeting of shareholders during the period of 2 November to 30 December 2020. However, no shareholder nominated any candidates for election as directors at this meeting.

The Board of Directors (by the directors having no conflict of interest) thoroughly and carefully considered the qualifications of all 3 directors who are due to retire by rotation at the 2021 Annual General Meeting of Shareholders and viewed that they have knowledge, competencies, experience and expertise that are beneficial to the operation of the Company. In addition, they have qualifications in compliance with and did not have any prohibited characteristics under the PLC Act, the Securities and Exchange Act B.E. 2535 (as amended) and the relevant regulations. In this regard, although Pol. Gen. Visanu Prasattongosoth and Mr. Phaiboon Siripanoosatien have held the position of independent directors and members of the Audit Committee for more than 9 years, Pol. Gen. Visanu Prasattongosoth and Mr. Phaiboon Siripanoosatien are knowledgeable and capable persons with good understanding in the Company's securities business and has provided

significant assistance and advices for the Company. Therefore, the 3 directors are suitable to be re-elected as the directors of the Company for another term of office. The profiles and work experience of such 3 directors are provided in the profiles and work experience of the candidates nominated for the re-election of directors to replace those who are due to retire by rotation (Enclosure 3), which was delivered to all shareholders together with the Notice of this Meeting. Therefore, the Company deemed it appropriate to propose the 2021 Annual General Meeting of Shareholders to approve the re-election of directors to replace those who are due to retire by rotation for another term of office.

The MC asked the Meeting whether any shareholder had any question and no question was raised.

The MC, then, requested the Meeting to vote for individual directors and informed that for this agenda, the resolution shall be approved by a simple majority of the shareholders attending the Meeting and casting their votes, excluding those who abstain from voting.

Resolution: The Meeting considered and resolved to approve the re-election of (1) Mr. Chuangchai Nawongs, (2) Pol. Gen. Visanu Prasattongosoth, and (3) Mr. Phaiboon Siripanoosatien as directors of the Company for another term of office as proposed, where the voting results were as follows:

1. Mr. Chuangchai Nawongs was elected as director of the Company:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

2. Pol. Gen. Visanu Prasattongosoth was elected as director of the Company:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,169	99.999963
Disapproved	117	0.000037
Abstained	-	-
Invalid	-	-

3. Mr. Phaiboon Siripanoosatien was elected as director of the Company:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,169	99.999963
Disapproved	117	0.000037
Abstained	-	-
Invalid	-	-

Agenda 6 To approve the remuneration of the directors and the sub-committees of the Company for year 2021

The MC reported to the Meeting that Section 90 of the PLC Act stipulates that the company shall not pay money or give any other asset to directors unless it is the payment of remuneration under the articles of association of the company. Since Article 23 of the AOA stipulates that director is entitled to receive remuneration from the Company as approved by a shareholders' meeting. The remuneration may be prescribed in a fixed amount or in principle and the remuneration criteria may be prescribed and applicable from time to time or applicable until a shareholders' meeting resolves otherwise.

The Board of Directors considered the appropriateness of directors' and sub-committees' remuneration based on various factors, i.e., the Company's business operating results, the size of the Company's business, and the duties and responsibilities of directors and sub-committees, in comparison with those of other companies with a similar capitalization and in the same industry, and viewed that the remuneration of directors and sub-committees for year 2021 shall be as follows:

1. Financial remuneration

Meeting allowance to be paid by position as follows:

Meeting allowance	2020 (Same rate)	2019
The Board of Directors		
Chairman	THB 50,000/attendance	THB 50,000/attendance
Deputy Chairman	THB 30,000/attendance	THB 30,000/attendance
Non-executive directors	THB 20,000/person/attendance	THB 20,000/person/attendance
Sub-committees		
Audit Committee		
Chairman	THB 40,000/attendance	THB 40,000/attendance
Directors	THB 20,000/person/attendance	THB 20,000/person/attendance
Executive Board		
Chairman	THB 40,000/attendance	THB 40,000/attendance
Directors	THB 20,000/person/attendance	THB 20,000/person/attendance
IT Security Committee		
Chairman	THB 40,000/attendance	THB 40,000/attendance
Directors	THB 20,000/person/attendance	THB 20,000/person/attendance
Other sub-committees which may be formed in the future by the Board of Directors as appropriate and where necessary		
Chairman	THB 40,000/attendance	THB 40,000/attendance
Directors	THB 20,000/person/attendance	THB 20,000/person/attendance

Other committees		
Meeting allowance to be paid to members of Management Committees or other committees which may be formed in the future by Executive Board as appropriate and where necessary		
Chairman	THB 20,000/attendance	THB 20,000/attendance
Directors	THB 10,000/person/attendance	THB 10,000/person/attendance

Remark: Directors who hold an executive position shall not be entitled to receive a meeting allowance.

Directors' bonus In order to reward the Board of Directors and sub-committees' performance for the fiscal year ended 31 December 2021, the total bonus amount of the directors shall not exceed THB 10,000,000. In this regard, the Board of Directors shall be responsible for the allocation of the directors' bonus.

Fiscal year ending 31 December 2021	Fiscal year ended 31 December 2020
Not exceeding THB 10,000,000	Not exceeding THB 10,000,000 (Actual payment totaling THB 6,500,000)

2. Other benefits

– None –

The MC asked the Meeting whether any shareholder had any question and no question was raised.

The MC then requested the Meeting to vote and informed that for this agenda, the resolution shall be approved by the votes of not less than two-thirds (2/3) of the shareholders attending the Meeting and entitled to vote. The MC also informed that 2 persons with vested interest, holding 3,755,614 shares, were excluded from casting the votes.

Resolution: The Meeting considered and resolved to approve the remuneration of directors and the sub-committees of the Company for the year 2021 as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	312,248,672	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 7 To approve the appointment of auditors and audit fees for the year 2021

The MC reported to the Meeting that pursuant to Section 120 of the Public Limited Company Act and Article 37 of the Company's Articles of Association, an auditor shall be appointed, and audit fee shall be determined by the Annual General Meeting of Shareholders. In this regard, the Audit Committee considered and proposed its opinion to the Board of Directors and the Board of Directors deemed it appropriate to propose the Meeting to approve the appointment of the auditors from

EY Office Limited as the Company's auditors for the fiscal year ending 31 December 2021, where any of the following auditors will be authorized to review and give opinion on the Company's financial statements:

- | | | | | |
|----|--------------|------------|---------------------------------|--------|
| 1. | Ms. Ratana | Jala | CPA (Thailand) License No. 3734 | and/or |
| 2. | Ms. Somjai | Khunapasut | CPA (Thailand) License No. 4499 | and/or |
| 3. | Ms. Wanwilai | Phetsang | CPA (Thailand) License No. 5315 | |

In the event the aforementioned auditors are unable to perform their duties, the Company shall appoint other certified public accountants from EY Office Limited to perform the duties in place of them.

In this regards, the aforementioned 3 auditors are independent, and have no relationship and/or any interest with the Company, subsidiary, executives, or major shareholders or related person thereof.

In addition, the Board of Directors deemed it appropriate to propose the Meeting to approve the audit fees for the year 2021 in the amount of THB 2,000,000 and to acknowledge the appointment of the auditors from EY Office Limited to be the auditors of FSS International Investment Advisory Securities Company Limited for the year 2021 and the determination of the audit fees in the amount of THB 400,000 and the appointment of the following auditors to review and give opinion on the financial statements of the subsidiary:

- | | | | | |
|----|--------------|------------|---------------------------------|--------|
| 1. | Ms. Ratana | Jala | CPA (Thailand) License No. 3734 | and/or |
| 2. | Ms. Somjai | Khunapasut | CPA (Thailand) License No. 4499 | and/or |
| 3. | Ms. Wanwilai | Phetsang | CPA (Thailand) License No. 5315 | |

Details of the Company's audit fees in comparison between in 2020 and 2021

Unit: THB

Audit fees		2021 (Proposed year)	2020
1.	For reviewing the financial statements for the first quarter of year	250,000	250,000
2.	For auditing the financial statements for the six-months period	700,000	700,000
3.	For reviewing the financial statements for the third quarter of year	250,000	250,000
4.	For auditing the financial statement of the fiscal year	730,000	730,000
5.	For adoption of IFRS 9	-	-
6.	For issuing the financial statement (Clearance)	70,000	70,000
Total		2,000,000	2,000,000

In this respect, the audit fees mentioned above do not include non-audit fees.

- Remarks:**
- Pursuant to the Notification of the Securities and Exchange Commission No. TorJor. 44/2556 Re: Rules, Conditions and Procedures for Disclosure regarding Financial and Non-financial Information of Securities Issuers dated 22 October 2013 (and amendments) stipulates that listed companies shall rotate an auditor who has performed his or her duty in reviewing, auditing and giving opinion on the financial statements of the company for 7 consecutive fiscal years. In the case such auditor acts as the Engagement Partner, he or she shall take 5 consecutive years of cooling-off period from the audit engagement. In the case such auditor acts as the Engagement Quality Control Viewer (EQCR), he or she shall take 3

consecutive years of cooling-off period from the audit engagement. And in the case such auditor acts as the other Key Audit Partners, he or she shall take 2 consecutive years of cooling-off period from the audit engagement. However, in order for audit firms to prepare for the implementation of such Notification in the early period namely, during 2019-2023 (“transition period”), auditors shall take at least 3 years of cooling-off period instead of 5 years.

2. The auditors as proposed previously were appointed to be the Company's auditor as follows:

	Name of auditors	Appointed as the Company's auditor	Signed in the Company's financial statement
1.	Ms. Ratana Jala	2012 – 2021	2017 – 2020
2.	Ms. Somjai Khunapasut	2012 – 2021	Never
3.	Ms. Wanwilai Phetsang	2020 – 2021	Never

The MC asked the Meeting whether any shareholder had any question and no question was raised.

Resolution: The Meeting considered and resolved to approve the appointment of auditors from EY Office Limited as the Company's auditors for the fiscal year ending 31 December 2021 and the audit fees for the fiscal year 2021 and acknowledge of the appointment of the auditors of the Company's subsidiary and the audit fees as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.000000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 8 To approve the amendment to the Company's Articles of Association

The MC reported to the Meeting that since there are currently amendments to the laws regarding the electronic meeting according to the Royal Decree on Teleconferences through Electronic Means B.E. 2563 (2020) and the amendment to Section 100 of the PLC Act by granting the right to shareholders to call a shareholder's meeting in the case that the Board of Directors does not call a shareholder's meeting upon the shareholders' request. In this regard, in order for the Articles of Association of the Company to be in line with the aforementioned laws, the Company proposed to the 2021 Annual General Meeting of Shareholders to approve the amendment to the Company's Articles of Association as follows:

Articles of Association		
Section	Current articles	Amended articles
25/1	In the case that the Board of Directors' meeting is held via electronic media, all directors attending the meeting must be in the Kingdom of Thailand, where at least one-third (1/3) of the quorum must be physically present at the same meeting venue.	Unless otherwise prescribed by laws, Board of Directors' meetings can be held via electronic means in accordance with relevant requirements, regulations, and laws.

	<p>All meetings held via electronic media must be conducted in accordance with the meeting's monitoring system which has the security and protection of information, where, during the entire meeting, all directors attending the meeting must be audio and video recorded, as the case may be. In addition, the log file incurred from such recordings and the meeting's monitoring system must be in compliance with the standards of the security of the electronic meeting prescribed by the relevant authority.</p>	
32	<p>The Board of Directors shall call a shareholders' meeting which is an Annual General Meeting of Shareholders within four (4) months of the last day of the fiscal year of the Company.</p> <p>Shareholders' meetings other than the one referred to in the first paragraph shall be called Extraordinary General Meetings of Shareholders. The Board of Directors may call an Extraordinary General Meeting of Shareholders any time the Board considers it expedient to do so.</p> <p>Shareholders holding shares with the amount not less than one-fifth (1/5) of the total number of shares sold or Shareholders numbering not less than twenty-five (25) persons holding shares with the amount not less than one-tenth (1/10) of the total number of shares sold may submit their names in a request directing the Board of Directors to call an Extraordinary General Meeting at any time, but reasons for calling such Meeting shall be clearly stated in such request. The Board of Directors shall proceed to call a shareholders' meeting to be held within one (1) month of the date of receipt of such request from the said shareholders.</p>	<p>The Board of Directors shall call a shareholders' meeting which is an Annual General Meeting of Shareholders within four (4) months of the last day of the fiscal year of the Company.</p> <p>Shareholders' meetings other than the one referred to in the first paragraph shall be called Extraordinary General Meetings of Shareholders. The Board of Directors may call an Extraordinary General Meeting of Shareholders any time the Board considers it expedient to do so.</p> <p><u>Unless otherwise prescribed by laws, shareholders' meetings can be held via electronic means in accordance with relevant requirements, regulations, and laws.</u></p> <p><u>A shareholder or shareholders whose collective shareholding is no less than ten (10) percent of the total number of issued shares may request the Board of Directors in writing to summon an extraordinary shareholders meeting at any time, by clearly specifying in the notice about the outlining matter and reasons why they request to call for a meeting. In such case, the Board of Directors shall hold a shareholders' meeting within forty-five (45) days from the date they receive the letter from shareholders.</u></p> <p><u>In the event that the Board of Directors does not hold a shareholders' meeting within the time limit under paragraph four, all registered shareholders or other shareholders whose collective holding is as specified may call for a meeting within forty-five (45) days from the expiry date of the period under paragraph four. In such case, it shall be considered that the shareholders' meeting is called by the Board of Directors, where the Company is responsible for any necessary expenses incurred from arranging a meeting and facilitating them as appropriate.</u></p> <p><u>In the event that a shareholders' meeting is called by the shareholders as mentioned in paragraph five and the number of</u></p>

		<p><i>shareholders attending the meeting does not constitute a quorum as specified in Section 34, such shareholders under paragraph five must be responsible and repay the Company the necessary expenses incurred from arranging the meeting.</i></p>
33	<p>In calling the shareholders' meeting, the Board of Directors shall prepare a written notice calling the Meeting that states the place, date, time, agenda of the Meeting and the matters to be proposed to the Meeting with reasonable details by indicating clearly whether it is the matter proposed for information, for approval or for consideration, as the case may be, including the opinions of the Board of Directors in the said matters, and the said notice shall be delivered to the shareholders and the registrar for their information at least seven (7) days prior to the date of the Meeting. The notice calling for the Meeting shall also be published in a newspaper at least three (3) days prior to the date of the Meeting for three (3) consecutive days.</p> <p>The meeting venue shall be in the province where the Company's headquarters is located or at any other place as the Board may prescribe.</p>	<p>In calling for a shareholders' meeting, <i>whether in physical or electronic meetings</i>, the Board of Directors shall prepare a written notice calling the Meeting stating the place, date, time, agenda of the Meeting and the matters to be proposed to the meeting with reasonable details by indicating clearly whether it is the matter proposed for information, for approval, or for consideration, as the case may be, including the opinions of the Board of Directors in the said matters. The said notice shall be delivered to the shareholders and the registrar for their information at least seven (7) days prior to the date of the meeting. The notice calling for the meeting shall also be published in a newspaper at least three (3) days prior to the date of the meeting for three (3) consecutive days.</p> <p>The meeting venue shall be in the province where the Company's headquarters is located or at any other place as the Board may prescribe.</p>
34	<p>In order to constitute a quorum, there shall be shareholders and proxies (if any) attending at a shareholders' meeting amounting to not less than twenty-five (25) persons or not less than one half of the total number of shareholders and in either case such shareholders shall hold shares amounting to not less than one-third (1/3) of the total number of shares sold of the Company.</p> <p>At any shareholders' meeting, if one (1) hour passed since the time specified for the Meeting and the number of shareholders attending the Meeting is still inadequate for a quorum as defined in the first paragraph, and if such shareholders' meeting was called as a result of a request by the shareholders, the Meeting shall be cancelled. If such Meeting was not called as a result of a request by the shareholders, the Meeting shall be called once again and the notice calling such Meeting shall be delivered to shareholders not less than seven (7) days prior to the date of the Meeting. In the subsequent Meeting a quorum is not required.</p>	<p>In order to constitute a quorum, <i>whether in physical or electronic meetings</i>, there shall be shareholders and proxies (if any) attending at a shareholders' meeting amounting to not less than twenty-five (25) persons or not less than one half of the total number of shareholders and in either case such shareholders shall hold shares amounting to not less than one-third (1/3) of the total number of shares sold of the Company.</p> <p>At any shareholders' meeting, if one (1) hour passed since the time specified for the Meeting and the number of shareholders attending the Meeting is still inadequate for a quorum as defined in the first paragraph, and if such shareholders' meeting was called as a result of a request by the shareholders, the Meeting shall be cancelled. If such Meeting was not called as a result of a request by the shareholders, the Meeting shall be called once again and the notice calling such Meeting shall be delivered to shareholders not less than seven (7) days prior to the date of the Meeting. In the subsequent Meeting a quorum is not required.</p>

The MC asked the Meeting whether any shareholder had any question and no question was raised.

Resolution: The Meeting considered and resolved to approve the amendment to the Company's Articles of Association as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.0000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 9 To approve the issuance and offering of debentures of the Company in the amount not exceeding THB 2,000 million

The MC reported to the Meeting that to increase financial liquidity and/or pay debts and/or be used as investment and/or be used for business operation of the Company and/or expand the business, it is deemed appropriate to propose the 2021 Annual General Meeting of Shareholders to approve the issuance and offering of debentures of the Company in the amount not exceeding THB 2,000 million (or the equivalent amount in any other currencies), details of which are as follows:

Objectives: To increase financial liquidity and/or pay debts and/or be used as investment and/or be used for business operation of the Company and/or expand the business

Type of debentures: All types and forms of debentures, including but not limited to subordinated or unsubordinated, amortizing or bullet, secured or unsecured, with or without representative of debenture holders, depending on the appropriateness of the market conditions and other related factors at the time of each issuance and offering of debentures

Offering amount: The total amount of existing unredeemed debentures at any particular time shall not exceed THB 2,000 million (or the equivalent amount in any other currencies). The amount of debentures that has been redeemed and/or the Company have made a buyback and/or repaid will be included as the amount of debentures that the Company can issue and offer again (Revolving Basis).

Par value: THB 1,000 per unit

Interest rate: Depends on market condition and other related factors at the time of issuance and offering debentures

Term: Up to 3 years from the issuance date

Offering: Debentures may be offered to public and/or private placement (specific investors and/or domestic and international institutional investors, and/or to high-net-worth investors) whether whole or partial, which may be in one or several tranches. In this regard, the issuance and offering of debentures shall comply with the relevant regulations of the Capital Market Supervisory Board

and/or the Office of the Securities and Exchange Commission and/or other related agency as well as other relevant regulations which are in force at the time of each offering and issuance of debentures.

Early redemption: Debenture holders may or may not have the right to redeem debentures before the maturity and the Company has or does not have the right to redeem debentures before the maturity, depending on the terms and conditions of each issuance and offering of debentures.

In this regard, the Board of Directors and/or the Chief Executive Officer and/or any person designated by the Board of Directors and/or the Chief Executive Officer shall be authorized to proceed any actions relating to the issuance and offering of debenture as follows:

- (a) determining terms and conditions and any other details necessary for, and pertinent to, the issuance and offering for each issuance and offering of debentures, such as determination of the name of debentures, offering amount of each issuance, type of debentures, security (if any), offering price per unit, term of debentures, maturity date, right of early redemption, interest rate, principal repayment and interest payment method, allocation method, any details of offering including signing the terms and conditions of the issuer of debentures and the holders of debentures;
- (b) entering into negotiation, agreement, execution, amending in any agreements or documentation relevant to or necessary for the issuance and offering of debentures, as well as contacting, providing, filing documentation and evidence with the Office of the Securities and Exchange Commission, the Thai Bond Market Association, the Bank of Thailand, or any other authorities or persons relevant to the issuance and offering of debentures, as well as registration or listing the debentures with the Thai Bond Market Association or other secondary markets, and undertaking any acts relevant to or necessary for each issuance and offering of debentures as deems appropriate;
- (c) appointing financial advisor, underwriter, registrar, debenture-holders' representative, credit rating agency, trustee, or any other person relevant to the issuance and offering of debentures which is required to be appointed in accordance with the relevant regulations, or in any other case as deemed appropriate; and
- (d) undertaking any actions necessary for and relevant to the issuance and offering of debentures until its completion as deems appropriate.

The MC asked the Meeting whether any shareholder had any question. Shareholders had questions regarding the agenda as detailed below:

Ms. Chitraporn Saowapa, a proxy, inquired whether or not agenda 9 and 10 have different credit limits. CEO responded that it is the case since agenda 9 is related to the approval of issuance and offering of debentures of the Company in the amount not exceeding THB 2,000 million while agenda 10 is related to the approval of issuance and offering of structured notes in the amount not exceeding THB 300 million.

The MC asked the Meeting whether any shareholder had any more question and no question was raised.

Resolution: The Meeting considered and resolved to approve the issuance and offering of debentures of the Company in the amount not exceeding THB 2,000 million as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.0000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 10 To approve the issuance and offering of structured notes in the amount not exceeding THB 300 million

The MC reported to the Meeting that to increase financial liquidity and/or pay debts and/or be used as investment and/or be used for business operation of the Company and/or expand the business and be another source of income, structured notes can be modified to meet customer needs and can increase the variety of products for the customers of the Company. It is deemed appropriate to propose the 2021 Annual General Meeting of Shareholders to approve the issuance and offering of structured notes in the amount not exceeding THB 300 million, details of which are as follows:

Objectives: To increase financial liquidity and/or pay debts and/or be used as investment and/or be used for business operation of the Company and/or expand the business

Type of structured notes: All types and forms of structured notes, including but not limited to name-registered or bearer form, subordinated or unsubordinated, secured or unsecured, with or without structured notes holders' representatives

Term: Up to 1 year from the issuance date

Offering size: Par value at any particular time shall not exceeding THB 300 million.

Underlying assets: Securities or index, which may be SET50 Index, SET100 Index, SET Index or securities listed on the Stock Exchange of Thailand, which may be individual securities, group of securities or index of other type of securities.

Underlying assets according to the relevant regulations of the Capital Market Supervisory Board, namely:

- (1) price or return on Thai securities, group of Thai securities, or index of group of Thai securities;
- (2) price or return on group of foreign securities traded on organized exchanges, or index of such group of foreign securities (in case the offering of structured notes will be made to institutional or high net worth investors);

- (3) cash inflow/cash outflow;
- (4) underlying asset price or index of underlying assets;
- (5) gold price or gold price index;
- (6) exchange rate of foreign currencies;
 - (6.1) interest rate
 - (6.2) credit derivative where type and feature are as specified by the Capital Market Supervisory Board
- (7) credit ratings or credit events of debt instruments or bonds, or other type of debt instruments having similar characters, or credit ratings or credit events of repayment ability of the issuer of such debt instruments or debtors of the Company;
- (8) other underlying as specified by the Office of the Securities and Exchange Commission with approval from the Capital Market Supervisory Board.

Repayment of principal / payment of return In cash and/or delivery of underlying assets or securities which are not securities issued by the Company and/or delivery of other assets

Offering: Structured notes may be offered to domestic and/or international public and/or private placement (institutional investors, and/or high net worth investors and/or specific investors not exceeding 10 persons during any 4-month period) whether in whole or partial, by a single offering or multiple offerings whereby the Company is able to issue and offer on a revolving basis.

In this regard, the Board of Directors and/or the Chief Executive Officer and/or any person designated by the Board of Directors and/or the Chief Executive Officer shall be authorized to proceed any actions relating to the issuance and offering of structures notes as follows:

- (a) determining details and terms and conditions necessary for, and pertinent to, the issuance and offering of structures notes, such as interest rate, offering type of structured notes, offering amount of each issuance, condition and type of structured notes, underlying assets, offering price per unit, maturity, redemption period, early redemption, payment method of principal and interest, allocation method, and any other details on the issuance and offering of structured notes;
- (b) entering into negotiation, agreement, execution, amending in any agreements, documentation, application and necessary evidence relevant to or necessary for the issuance and offering of structured notes, as well as contacting, providing, filing application, waiver letter, or documentation and evidence with the Office of the Securities and Exchange Commission and/or other authorities relevant to the issuance and offering of structures notes, as well as registration or listing structured notes in both domestic and international secondary markets;
- (c) appointing any other person relevant to the issuance and offering of structured notes, in accordance with the relevant regulations (if required), or any other case as deemed appropriate

- (d) undertaking any actions necessary for and relevant to the issuance and offering of structured notes until the completion as deems appropriate

The MC asked the Meeting whether any shareholder had any question and no question was raised.

Resolution: The Meeting considered and resolved to approve the issuance and offering of structured notes in the amount not exceeding THB 300 million as proposed, where the voting results were as follows:

Types of vote	Number of votes (1 share = 1 vote)	Percentage of shareholders and proxies attending the Meeting and casting their votes
Approved	316,004,286	100.0000
Disapproved	-	-
Abstained	-	-
Invalid	-	-

Agenda 11 Other matters (if any)

The Chairman gave the opportunity for shareholders to ask questions and make recommendations and no question was raised

The Chairman then thanked all the shareholders for attending the Meeting and adjourned the Meeting at 15.45 hours.

Sign _____
(Mr. Chatchaval Jiaravanon)
Chairman of the Board of Directors

Sign _____
(Ms. Phatra Kanchanapraphat)
Minutes taker and Company Secretary