

Minute of Annual General Meeting of Shareholders for the year 2016

Srisawad Power 1979 Public Company Limited

Date, Time & Place

This Meeting is held on Thursday, April 21, 2016 at 9.00 a.m. at Cha-da Ballroom 2nd Floor, Building 2, The Bangkok Cha-da Hotel, 188 Ratchapisek Rd., Huay Kwang, Bangkok.

Start of Meeting

The MC welcomed the shareholders to the Annual General Meeting of Shareholders for the year 2016 of Srisawad Power 1979 Public Company Limited ("The Company") ("The Meeting") and introduced to the Meeting the directors who attended the Meeting as follows:

- | | | | |
|-----|-------------------|-----------------|--|
| 1. | Mr.Sukont | Kanjanahuttakit | Chairman |
| 2. | Mr.Vinai | Vittavasgarnvej | Vice Chairman/Chairman of Audit Committee/Independent Director |
| 3. | Pol.Lt.Gen.Pharnu | Kerdlarpphon | Chairman of Nomination and Remuneration Committee/
Audit Committee/Independent Director |
| 4. | Mr. Chatchai | Kaewbootta | Chief Executive Officer/ Chairman of Executive Committee |
| 5. | Ms. Doungchai | Kaewbootta | Managing Director/ Executive Director |
| 6. | Mr. Weerachai | Ngarmdeevilaiak | Chairman of Risk Management Committee/Audit
Committee/Independent Director |
| 7. | Mr. Sumate | Maneewattana | Independent Director |
| 8. | Mr. Somyot | Ngerndamrong | Director/ Executive Director |
| 9. | Mr. Auychai | Somklin | Director/ Executive Director |
| 10. | Mr. Weidt | Nuchchalern | Director |
| 11. | Ms. Thida | Kaewbootta | Director |

Director who could not attend this Meeting was Mr. Pinit Puapan, leaved for his business trip aboard.

And management who attended the Meeting were

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|---------------|-----------------|---|
| Mr. Vasit | Kanjanahuttakit | Deputy Managing Director |
| Mrs. Wanaporn | Pornkitipong | Vice President – Account and Finance Division |

Auditor from PricewaterhouseCoopers ABAS Co., Ltd.

- | | |
|--------------|----------------|
| Mr. Boonlert | Kamolchanokkul |
|--------------|----------------|

Legal advisor from Kudun and Partners Ltd.

- | | |
|-------------|-----------------|
| Mr. Ekachai | Chotpitayasunon |
|-------------|-----------------|

There were 37 shareholders attending the Meeting in person accounting for 407,621,078 shares, and 929 shareholders represented by proxies accounting for 339,256,398 shares. Therefore, the numbers of shareholders attending in person and proxies totaled 966 persons, the numbers of shares held by attendees totaled 746,877,476 shares, or 73.22 percent of the total 1,019,997,885 shares outstanding; which constituted a quorum in accordance with the Company's Articles of Association.

Mr. Sukont Kanjanahuttakij, Chairman of the Board, acting as the Chairman of the Meeting ("Chairman"), declared the Annual General Meeting of Shareholders for the year 2016 of the Company duly convened and conduct the Meeting.

Prior to starting the agenda, the Company noted that the Company had invited shareholders to propose agendas and nominate person for consideration as director from 6 November 2015 to 31 December 2015 but no shareholder propose agendas and nominate person as director.

The Company had announced regarding this Annual General Meeting of Shareholders ("AGM") through 3 channels: 1) sending the invitation letter by mail to all shareholders 21 days before the Meeting for sufficient time to study all agendas and information, 2) placed an advertisement of the invitation letter in the newspaper, and 3) sending the itinerary and agenda of the AGM via broadcast to the Stock Exchange of Thailand and, along with posting related information on the Company's website since 22 march 2016. Procedures of the Meeting and the voting rules consist of the following:

1. Each shareholder shall have voting right equal to total number of shares held by the shareholder, whereby one share equals one vote. Each shareholder has the right to cast their vote for each of the proposed agenda as one of the following only: approve, disapprove, or abstain. Otherwise, the ballot will be deemed as nullified; except for the Custodian appointed by shareholder from outside the country to supervise their shares.
2. In counting the votes, the Company will determine the vote counts based on the barcode on the ballot card. The "disapprove" and "abstain" vote counts will be deducted from the total number of votes registered at the Meeting. If there are those who wish to cast a "disagrees" or "abstains" vote for each of the agenda item, the person can raise their hand and the Company will collect the voting card. In casting a "disagrees" or "abstains" vote, a shareholder may place a check mark, in the corresponding box, along with signing their name, on the yellow voting card that was distributed to the attendees prior to the Meeting.
3. For those acting as proxies to the shareholders who have already indicated their votes for each agenda item in the proxy statement, the Company has already counted the votes from the proxy statement for your convenience.
4. In line with good governance principles, "approve" ballot cards shall be returned by shareholders prior to leaving the meeting room.

In an event that a shareholder wishes to leave before the Meeting finishes, the shareholder shall return the ballot card to an officer. Minutes from the Meeting will be available on the Company's website within 14 days afterward.

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

6. For each of the agenda item, shareholders or proxies may ask questions by raising their hand, and stating their name before asking the questions.

In line with good governance principles, MC invited the representatives from PricewaterhouseCoopers ABAS Ltd. and Kudun and Partners Ltd. to observe the vote count.

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

Agenda 1. Consideration of the minutes of the Annual General Meeting of Shareholders for the year 2015

Chairman proposed the minutes of the Annual General Meeting of Shareholders for the year 2015 held on April 23, 2015 for adoption. The minutes had been accurately recorded, and its content is contained within the attachment in Enclosure No. 1

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

Resolution:

The Meeting passed the resolution to adopt the minutes of Annual General Meeting of Shareholders for the year 2015 by majority votes as follows:

Approved	746,877,676	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-

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

Agenda 2 Acknowledgement the performance result of the year 2015

Chairman assigned Miss Doungchai Kaewbotta informed the Meeting the performance of the Company for the year 2014. The Company gained Baht 854.69 million which from interest income amounted Baht 1,954.74 million, other income amounted Baht 734.64 million. The expenses which mainly was Administrative expenses such as rental expense, personnel expense etc. totaled Baht 1,094.66 million occurred from branch expansion. At the end of 2014, the Company had 1,059 branches to accommodate the customer, that made the loan receivables growth to Baht 7,816.19 million. Since the IPO and listed in SET, the Company had capital fund from shareholders to expand business and also reduce cost of fund.

This agenda shall not be voted only for acknowledge.

Agenda 3 Consideration for approval the financial statements of the Company for the year 2015 ended 31 December 2015

Chairman assigned Miss Doungchai Kaewbootta to propose approval the financial statements of the Company for the year 2015 ended 31 December 2015 which audited by the Company's auditor and reviewed by the Audit Committee. The auditor opined that the Company's financial statements present fairly in all material respects. The resolution of this agenda item shall be passed by majority votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the financial statements of the Company for the year 2015 ended 31 December 2015 by majority votes as follows:

Approved	746,880,698	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-

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

Agenda 4 Consideration for approval the appropriation of 2015 net profit and dividend payment

Chairman assigned Miss Doungchai Kaewbootta to propose approval the appropriation of 2015 net profit and dividend payment. According to Section 116 of the Public Company Limited Act B.E. 2535 and Article 29 of the Company's Articles of Association, the Meeting shall allocate not less than five percent of annual net profit to a reserve fund until this fund attains an amount not less than ten percent of the registered capital. From separated financial statement of 2015, the Company had gained amounting Baht 1,320 million then the allocation of net profit shall be:

1. To appropriate to be legal reserve amounted Baht 6,000,000, this made the legal reserve reached ten percent of registered capital.
2. To appropriate to pay for dividend for performance of 2015 to shareholders amounted Baht 28.56 million, shall be paid in cash and stock dividend as follows:
 - Dividend payment in cash by Baht 0.003 per share totaled Baht 3,059,994.
 - Stock dividend payment totaled 25,499,947 ordinary shares at par value of Baht 1, allocated to existing shareholders by 40 share received 1 stock dividend total amounted Baht 25,499,947, calculated to Baht 0.025 per share. In case of any fraction from calculation, the Company will pay dividend by cash instead at Baht 0.025 per share.

The total dividend payment calculated to 2.16% , the reason to pay lower than dividend policy, which is not less than 40%, was the Company expansion which need capital fund to expand.

Determined to establish the list of shareholders who are entitled to receive dividend on May 3, 2016 and Closing Date of shareholders register book to determine shareholders who are entitled to receive dividend on May 4, 2016. Dividend payment date is May 19, 2016

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

Resolution:

The Meeting passed the resolution to approve the appropriation of 2015 net profit to be legal reserve and stock and cash dividend payment by majority votes as follows:

Approved	746,987,182	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-

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

Agenda 5. Consideration for approval the decrease of registered capital from Baht 1,060,000,000 to Baht 1,059,993,677

Chairman assigned Miss Doungchai Kaewbootta to propose approval the decrease of registered capital from Baht 1,060,000,000 to Baht 1,059,993,677, the Board of Directors proposed to decrease the registered capital by reducing ordinary shares which were left over from stock dividend and Warrant No. 1 as following:

Stock dividend had been approved to pay amounted 20 million shares but already paid amounted 19,997,885 shares, the left over were 2,115 shares.

Share allocated for exercise Warrants amounted 40 million shares, but the Warrant has been issued amounted 39,995,792 units, the shares were left over amounted 4,208 shares.

Total shares were left over from stock dividend and Warrant amounted 6,323 shares, then proposed to reduce 6,323 shares at the par value of Baht 1, made the registered capital reduce to Baht 1,059,993,677 and the ordinary shares reserved for exercise Warrant reduce to 39,995,792 shares.

The resolution of this agenda item shall be passed by not less than three-fourth of total votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the decrease of registered capital from Baht 1,060,000,000 to Baht 1,059,993,677 by majority votes as follows:

Approved	746,996,362	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-

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

Agenda 6. Consideration for approval the amendment of Memorandum of Association Clause 4 in compliance with the decrease of registered capital

Chairman assigned Miss Doungchai Kaewbootta to propose approval the amendment of Memorandum of Association Clause 4 in compliance with the decrease of registered capital as follows:

Clause 4: Registered Capital	1,059,993,677	Baht
Divided into	1,059,993,677	shares
Par Value	1.00	Baht
Divided into		
Ordinary share	1,059,993,677	shares
Preferred share	--	shares

In this regard, the person designated by the Board to proceed the registration of the amendment to the Memorandum of Association with the Ministry of Commerce shall be authorized to alter or add other related wordings as instructed by the registrar.

The resolution of this agenda item shall be passed by no less than three-fourths of the total votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed resolution to approve the amendment of the Memorandum of Association Clause 4 in compliance with the decrease of registered capital by majority votes as follows:

Approved	748,717,853	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	-	vote(s)	equivalent to	-
Of total votes of shareholders who attended the meeting and casted their votes				

Agenda 7. Consideration for approval the increase of registered capital from Baht 1,059,993,677 to Baht 1,086,493,519 and the allotment of new shares

Chairman assigned Miss Doungchai Kaewbotta to propose approval the increase of registered capital from Baht 1,059,993,677 to Baht 1,086,493,519 by issuing 26,499,842 ordinary shares at par value of Baht 1 (one Baht) and the allotment of new shares shall be:

1. Allocate 25,499,947 ordinary shares at par value of Baht 1 for stock dividend.
2. Allocate 999,895 ordinary shares at par value of Baht 1 reserving for right adjustment of exercising Warrant No. 1 (SAWAD-W1).

The details of the allotment: the stock dividend allocated to shareholders by 40:1, the allocation for stock dividend will be 25,499,947 shares. And the prior exercise ratio of Warrant was 1:1, the new ratio will be 1:1.025, the

outstanding Warrant amounted 39,995,792 units then the new amount reserving for Warrant will be 40,995,687 shares, increased 999,895 shares.

The resolution of this agenda item shall be passed by no less than three-fourths of the total votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed resolution to approve the increase of registered capital from Baht 1,059,993,677 to Baht 1,086,493,519 by issuing 26,499,842 ordinary shares at par value of Baht 1 and allotment of new shares by majority votes as follows:

Approved	748,716,935	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	2,040	vote(s)	equivalent to	0.00%

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

Agenda 8. Consideration for approval the amendment of Memorandum of Association Clause 4 in compliance with the increase of registered capital

Chairman assigned Miss Doungchai Kaewbootta to propose approval the amendment of Memorandum of Association Clause 4 in compliance with the increase of registered capital as follows:

Clause 4: Registered Capital	1,086,493,519	Baht
Divided into	1,086,493,519	shares
Par Value	1.00	Baht
Divided into		
Ordinary share	1,086,493,519	shares
Preferred share	--	shares

In this regard, the person designated by the Board to proceed the registration of the amendment to the Memorandum of Association with the Ministry of Commerce shall be authorized to alter or add other related wordings as instructed by the registrar.

The resolution of this agenda item shall be passed by no less than three-fourths of the total votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed resolution to approve the amendment of the Memorandum of Association Clause 4 in compliance with the increase of registered capital by majority votes as follows:

Approved	748,767,435	vote(s)	equivalent to	100.00%
Disapproved	-	vote(s)	equivalent to	-
Abstained	2,040	vote(s)	equivalent to	0.00%

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

Agenda 9. Consideration for approval the re-appointment of directors who retired by rotation.

Chairman assigned Pol.Lt.Gen. Pharnu Kerdlarpphon, Chairman of Nomination and Remuneration Committee, proposed approval the re-appointment of directors and invited 4 directors who retired, leave the Meeting room.

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

- | | |
|----------------|--------------|
| 1. Mr. Auychai | Somklin |
| 2. Mr. Somyot | Ngerndamrong |
| 3. Ms. Thida | Kaewbootta |
| 4. Mr. Sumate | Maneewattana |

The Company had announced on website providing the opportunity to shareholders to nominate candidate with required qualifications to be elected as directors. There was no director candidate nominated. The Nomination and Remuneration Committee had considered their qualification and experiences and proposed to re-appoint the directors who retired by rotation for one more term. The profiles of the candidates appear as enclosure 4.

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

9.1 Mr. Auychai Somklin

Resolution:

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

Approved	745,876,079	vote(s)	equivalent to	99.61%
Disapproved	2,908,336	vote(s)	equivalent to	0.39%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

9.2 Mr. Somyot Ngerndamrong

Resolution:

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

Approved	723,171,471	vote(s)	equivalent to	96.58%
Disapproved	25,612,944	vote(s)	equivalent to	3.42%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

9.3 Ms. Thida Kaewbootta

Resolution:

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

Approved	723,171,471	vote(s)	equivalent to	96.58%
Disapproved	25,612,944	vote(s)	equivalent to	3.42%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

9.4 Mr. Sumate Maneewattana

Resolution:

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

Approved	741,078,399	vote(s)	equivalent to	98.97%
Disapproved	7,706,016	vote(s)	equivalent to	1.03%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

Pol.Lt.Gen. Pharnu Kerdlarpphon invited directors who re-appointed back in the Meeting room.

Agenda 10. Consideration for approval the director remuneration for the year 2015

Chairman assigned Pol.Lt.Gen. Pharnu Kerdlarpphon, Chairman of Nomination and Remuneration Committee, to propose approval the director remuneration for the year 2016.

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

Remuneration	2016	2015
Monthly Fee		
Chairman	120,000	120,000
Vice Chairman	75,000	75,000
Director	50,000	50,000

Directors who act as management	None	None
Sub-committee		
Chairman of Audit Committee	25,000	25,000
Chairman of Nomination and Remuneration Committee	25,000	25,000
Chairman of Risk Management Committee	25,000	25,000
Attendance Fee	None	None
Other remuneration	None	None

Determined the directors' bonus of the year 2016 not more than 1 percent of the cash dividend paid to shareholders or 10 percent of stock dividend paid to shareholders. The bonus amount shall be not more than Baht 3,000,000, and will only be paid upon the payment of dividend to shareholders.

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

Resolution:

The Meeting passed the resolution to approve the director remuneration for the year 2016 by majority votes as follows:

Approved	733,980,915	vote(s)	equivalent to	97.95%
Disapproved	15,330,042	vote(s)	equivalent to	2.05%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

Agenda 11. Consideration for approval the appointment of the Company's auditor and determination of audit fee for the year 2016

Chairman assigned Mr. Vinai Vittavasgarnvej, Chairman of Audit Committee, to propose approval the appointment of the Company's auditor and determination of audit fee for the year 2016.

According to Article 15 of the Company's Articles of Association, the Meeting shall consider to appoint auditor and determine the audit fee. Audit Committee and the Board considered the qualification, performance and independence of the auditor then proposed the auditors from PricewaterhouseCoopers ABAS Co., Ltd. As follows:

Mr. Boonlert	Kamolchanokkul	CPA No. 5339 and/or
Mrs. .Anothai	Leekijwattana	CPA No. 3442 and/or
Ms. Sakuna	Yamsakul	CPA No. 4906

Also proposed the Meeting to determine the audit fee of the Company and its' subsidiaries for the year 2016 amounted Baht 2,800,000 increased Baht 300,000 from the year 2015 or increased 12%. According to more quantity of audit works and time spent which get along with the Company's growth rate and changing of the Report and Audit Standards. Audit Committee and the Board considered that audit fee is appropriate, compare to the same business size listed companies.

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

Resolution:

The Meeting passed the resolution to approve the appointment of the Company's auditor and audit fee for the year 2016 by majority votes as follows:

Approved	707,133,934	vote(s)	equivalent to	94.37%
Disapproved	41,763,961	vote(s)	equivalent to	5.57%
Abstained	422,002	vote(s)	equivalent to	0.06%

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

Agenda 12 Consideration for approval the issuance and offering debentures

Chairman assigned Ms. DOUNGCHAI KAEWBOOTTA to propose approval the issuance and offering debenture amounted 15 billion Baht.

The Board of Directors had evaluated plans to expand the Company's business, the Company has plan to expand loans which consideration to use funds about 20 billion Baht. The Company will receive funds from installments about 11 billion Baht, that make the difference about 9 billion Baht. And the Company has plan to purchase distressed asset from financial institutions amounted 5 billion Baht, administration expenses and tax expenses about 2.5 billion Baht, including borrowing from financial institution, debentures and bill of exchange totaled 8,286 million Baht. At present, the Company's sources of funds contains credit lines from financial institutions amounted 7,530 million Baht, bill of exchange amounted 3 billion Baht and debentures amounted 7 billion Baht. Determined to approve the increasing debentures from 7 billion to 15 billion.

In any case, the Board of Directors would like to further propose that the Meeting consider for approval to empower the Board or the person(s) entrusted by the Board to establish or modify the terms and conditions of the debenture issuance and offering. This empowerment would also entail the Board or the appointed proceeding with necessary actions in regard to the debenture issuance and offering in order to complete the transactions, in accordance with laws and regulations; including appointment of the underwriter, entering into the underwriting and placement agreements, and preparation and submission of required documentation to the SEC, SET, other applicable government bodies, and/or any applicable individuals.

The resolution of this agenda item shall be passed by no less than three-fourths of the total votes of the shareholders who attended the meeting and casted their votes.

Resolution:

The Meeting passed the resolution to approve the issuance and offering of debenture amounted 15 billion Baht by majority votes as follows:

Approved	746,557,205	vote(s)	equivalent to	99.63%
Disapproved	2,760,652	vote(s)	equivalent to	0.37%
Abstained	2,040	vote(s)	equivalent to	0.00%

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

Agenda 13 To consider other business (if any)

No matters were further proposed.

Chairman opened widely for questions and suggestions from shareholders:

Shareholder:

In this business, there are many new comers who have money and system, want to enter this business, so what is the Company's strategy or dominant to compete and how difficult for the new comers to enter this business. From the Company's annual report, the Company has reserved cash amounted Baht 30,000 per day, that means there will be loan amount Baht 30,000 all day, or not?

Chairman: The Company's dominant is, there are branches nationwide, at present around 1,600 branches operated and will grow to 1,800 to 2,000 branches in the future, support our vision : To be a financial convenience store. The more branches made clients can easily reach source of fund, this will boost loan and growth around 40 percent per year. With more than 30 years experiences of the Management, the marketing strategy is to personal contact with local community, less bad debt, hired local employees. The Company has to raise more fund to support our expansions while our local competitors have limited sources of fund.

Mr. Thanatwat Thanakiatsakul (Shareholder) gave the suggestions. First, in session to report performance result, the Company should report the success factor which is branches or communities and the social responsibility activities. Second, the Company should report Nano Finance performance to shareholders because Nano Finance business is risky. Third, in session of financial statements, the Company should emphasize important figures in financial statements and financial ratios or leading indicators which will effect the Company's performance.

Chairman: Thanked for the suggestions. The financial ratios, shareholders can find from SET website and considered the changing rate of the Company's gross profit or ROE, ROA, these figures shown rarely high and very good in returns. The Company will report these figures next time. About Nano Finance, which is stipulated by government, the Company has received license to operate Nano Finance business, meanwhile the Company operate Nano Finance business, explored that this business is high risk and NPL so the Company carefully expand this business. At present, this business scale is still small.

Mr. Thanatwat Thanakiatsakul (Shareholder): the Company should report leading indicator percentage which related to risk factors shown in the annual report such as dropped bad debt and allowance ratio from the larger portfolio size.

Chairman: Thanked for the suggestion.

Ms. Runghapa Phatarateeranon (Representative from Thai Investors Association): appreciated the Company for using barcode for more convenience in the meeting. She asked for the progress to join the anti-corruption project.

Chairman: the Board has approved and announced the Company's anti-corruption policy. The Company has plan to prepare for anti-corruption project and will register with the IOD in next one or two years.

Chairman thanked the shareholders attending the Meeting and terminated the Meeting at 10.10 a.m.

(Mr. Sukont Kanjanahuttakil)

Chairman

(Mrs.Chomchaba Sathapompong)

Secretary