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Minutes of the 2025 Annual General Meeting of Shareholders
Peer For You Public Company Limited (the "Company")

Date, Time and Venue Held on April 29, 2025 at 2.16 p.m., via Electronic Means (E-AGM), in accordance with the Emergency Decree on Electronic Meetings, B.E. 2563 (2020), broadcast from the Conference Room, 944 Mitrtown Office Tower, 28th Floor, Units 2807-2810, Rama 4 Road, Wangmai, Pathumwan Bangkok 10330. The directors, executives, legal advisors and auditors attended the meeting in person at the meeting venue as follows:

Directors Present

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|----|---------------|---------------|--|
| 1. | Mr. Chirayu | Chueyam | Vice Chairman and Chief Executive Officer |
| 2. | Mr. Supreedee | Nimitkul | Independent Director and Chairman of Audit Committee |
| 3. | Mr. Priyong | Teerasathain | Independent Director and Member of the Audit Committee |
| 4. | Mr. Worasak | Kriengkamol | Independent Director and Member of the Audit Committee |
| 5. | Mr. Prapat | Yorkhant | Director |
| 6. | Mr. Issara | Roungsuk-udom | Director |

There are 6 members of the Board of Directors participated in the meeting, which represent 100% of all directors.

Management

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|----|-------------|-------------------|---|
| 1. | Ms. Suvicha | Kaewfacharoen | Assistant Vice President : Finance and Accounting |
| 2. | Mr. Sombat | Vithayavatcharoen | Company Secretary |

Auditor Representatives of Dharmniti Auditing Co., Ltd.

- | | | |
|----|--------------|-------------|
| 1. | Mr. Thanawut | Piboonsawat |
| 2. | Ms. Jaru | Buppha |

Legal Advisor of Prowess Law Ltd.

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| 1. | Ms. Chalida | Siriyakorn |
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Preliminary Proceedings

Mr. Bundit Pratumta informed the meeting his position as the moderator as assigned by Peer For You Public Company Limited for the 2025 Annual General meeting of Shareholders and welcomed the directors, shareholders and proxies. Informing the meeting that there were 5 shareholders personally attending the meeting via electronic means totalling up to 5,388,101 shares, representing 0.5108 percent of the total number of shares sold by the Company and 40 proxies amounting to 346,818,941 shares representing 32.8761 percent of the shares sold by the Company. There were a total of 45 shareholders, equivalent to 352,207,042 shares representing 33.3869 percent of the shares sold by the Company. A quorum was formed according to the Company's Articles of Association.

The Company allows shareholders and proxies to register to attend the meeting at any time, which may result in the number of votes of shareholders with the right to vote in each agenda item being different.

In order for the Company's voting on every agenda in this meeting to be transparent and correct, the Company has assigned OJ International Co., Ltd., a meeting control system provider who has assessed the system's compliance with the Electronic Transactions Development Agency, and the said system meets the security and safety standards

of electronic meetings as specified by the Ministry of Digital Economy and Society to organize the meeting, collect and process votes for this meeting.

According to Section 104 of the Public Company Act, there is a provision regarding the chairman of the shareholders' meeting that states that the chairman of the board shall be the chairman of the shareholders' meeting. In the event that the chairman of the board is not present at the meeting or is unable to perform his duties, if there is a vice chairman, the vice chairman shall be the chairman. If there is no vice chairman or there is one but he is unable to perform his duties, the shareholders attending the meeting shall elect one shareholder to be the chairman of the meeting. Therefore, Mr. Chirayu Chueyam, who holds the position of vice chairman, will act as the chairman of the meeting in this meeting.

Mr. Chirayu Chueyam, Vice Chairman of the board of Directors of Peer For You Public Company Limited welcomed those who attended the meeting and addressed the commencement of the 2024 Annual General meeting of Shareholders. Prior to the agendas of the meeting, Mr. Bundit Pratumta was assigned to act as moderator of the meeting, including informing the details for voting to the shareholders, making queries for each agenda and forwarding such questions to those involved in order to answer the shareholders' questions.

The meeting moderator explained the voting method to the shareholders and inquiry for each agendas as follows,

1. As this meeting is held virtually, no ballots were printed.
2. The system will display the number of shares that the shareholders have the right to vote on the shareholder's screen.
3. One share has a right to vote equal to one vote.
4. Each shareholder only has the one right to vote to agree, disagree or to abstain.
5. When counting votes, the Company will deduct the votes from shareholders who disagree, choose to abstain or invalid ballots will be deducted from the total votes of the shareholders attending the meeting and have the right to vote.
6. To vote, shareholders will be asked to go to the E-Voting tab to vote for each agenda within the specified time (1 minute). Once you have clicked to vote, there will be a pop-up asking if the vote is confirmed or not, 'Press Ok' to confirm the vote. In the case that the shareholders wish to change their vote, they can do so by voting again. This can only be done if the agenda has not reached a conclusion, as shareholders will not be able to vote or change their votes once a resolution has been reached.
7. For attendees via mobile device or tablet, please switch the screen from the Zoom application back to the Chrome app to vote at the E-Voting menu.
8. Once the shareholder has finished voting, please return to the E-meeting window on the Zoom application to continue observing the meeting.

The Company has provided the opportunity for shareholders and persons who are authorized (proxies) by the Company's shareholders to ask questions related to the agenda under consideration. Shareholders who wish to ask questions can do so through the following methods:

1. The shareholder may ask through the E-meeting window. Go to the participant menu and press the 'Raise Hand' button, and when the MC calls the shareholder's name, the staff will open the mic for the shareholder to ask the question. Then, the shareholder must press to 'Unmute' and turn on the mic on the device.
*Note: In the event that shareholders are unable to speak through the microphone. Please type your question via the Chat menu.
2. Ask questions by typing via the chat menu in the E-meeting (Zoom) window by typing the message and sending it. For each question, you must inform your full name and specify whether the question is coming personally as a shareholder or as a proxy before asking questions each time for the benefit of taking accurate and complete minute meetings.
3. Please select a recipient by sending questions to ABCD Q&A (titled Q&A event). In the case, you did not select as notified the questions will not arrive at the Company.

The Company will prepare minutes of the 2025 Annual General Meeting of Shareholders within 14 days after the meeting has been held and will proceed to share the meeting minutes on the company website. If any shareholder has any objections, he/she must inform the Department of Company Secretary within May 31, 2025. If there is no objection, the Company will deem this an endorsement of the minutes of the 2025 Annual General Meeting of Shareholders as it has been published.

Furthermore, the Company has provided the opportunity for the shareholders to propose an agenda items for the 2025 Annual General Meeting of Shareholders and to submit questions in advance of the meeting. By notifying this information through the website of the Stock Exchange of Thailand (SET) and providing details for the process in proposing the agenda and providing a channel to submit questions on the Company's website from 30 September 2024 until 31 December 2024. No shareholders have proposed any matters, agenda or submitted any inquiry within the specified time period and advance questions can be submitted until April 28, 2025, before the annual general meeting of shareholders. On April 8, 2025, the Thai Investors Association submitted 10 advance questions as shareholders. The Company will answer such questions in the next related agenda.

The meeting proceeded in accordance with the meeting agendas as specified in the invitation letter as follows:

Agenda 1 To acknowledge the minutes of the Annual General Meeting of Shareholders for the year 2024

The moderator proposed to the meeting to review and acknowledge the minutes of the Annual General Meeting of Shareholders for the year 2024, held on April 23, 2024 by assigning the moderator to present the following details to the meeting:

The Company has prepared the minutes of the meeting within 14 days from the meeting date, which was then sent to the Stock Exchange of Thailand (SET) and the Ministry of Commerce within the time specified by the rules and regulations and published the minutes on the company's website at www.onetooncontacts.com (formerly) and www.peerforyou.co.th, dated March 7, 2024, with the details as per Attachment 1. In addition, the Company gave shareholders the opportunity to submit questions or their objections regarding the minutes of the meeting. No shareholders raised objections.

The Board of Directors considered the minutes of the Annual General Meeting of Shareholders for the year 2024 and had opinioned that it was accurately recorded in accordance with the resolution of the Annual General Meeting of Shareholders for the year 2024, therefore, it is appropriate to propose to the shareholders' meeting for the acknowledgement of such minutes.

The moderator provided an opportunity for shareholders to ask questions or express their opinions through typing a message via the Chat Menu or pressing the Raise Hand button to inquire via voice. Regardless, no shareholders asked questions and had any comments. The moderator informed the meeting that this agenda is purely for acknowledgement, and therefore had no need to vote.

Resolution: *The Meeting acknowledged the Minutes of the Annual General Meeting of Shareholders for the year 2024.*

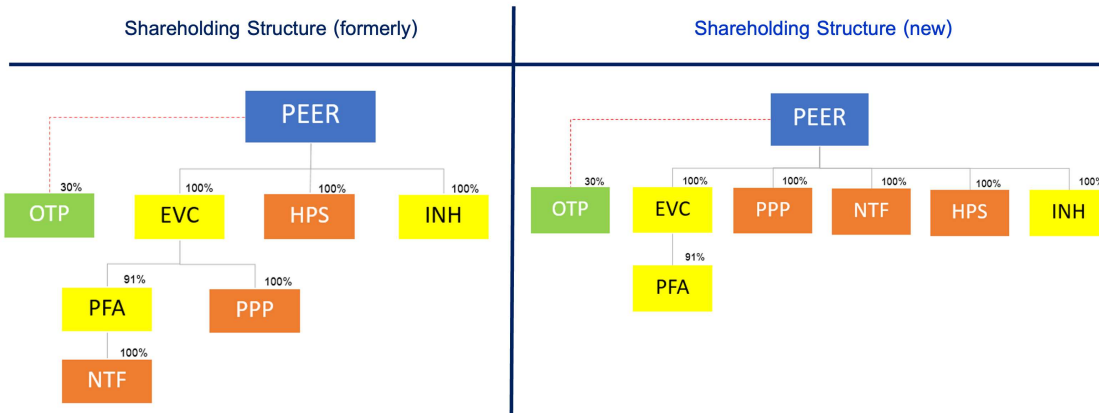
Agenda 2 To acknowledge the Company's operating results for the year 2024

The moderator informed the meeting that Ms. Suvicha Kaewfacharoen, Assistant Vice President - Finance and Accounting will present information on this agenda.

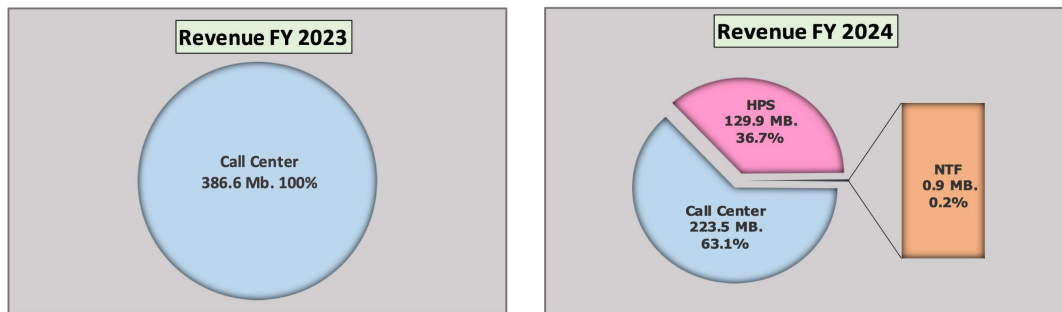
Ms. Suvicha Kaewfacharoen summarized and reported to the meeting that in order to comply with the Company's regulations, Section 34 of the Company's Articles of Association, which requires the annual general meeting of shareholders to consider and acknowledge the report of the Board of Directors on the Company's activities for the past year. Therefore, the Company has compiled important events and the Company's performance in 2024 in the Annual Report 2024 (Form 56-1 One Report), which has been published on the Company's website at www.peerforyou.co.th.

Company's operating results for 2024 as follows:

Shareholding Structure of the group of companies



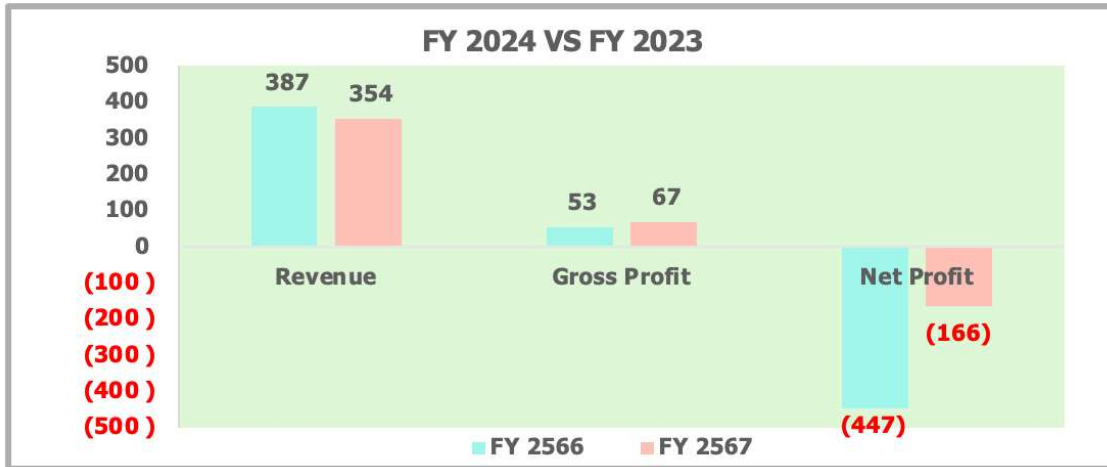
Revenue Structure



1. Revenue from Contact center decreased by Baht 163.1 million, due to some contracts expired during the year and some service contracts are transferred. All employees in Contact Center services and transferring the right to control assets used in providing Contact Center services to One to One Professional Co., Ltd. (“OTP”), the Company therefore classifies the operating results directly related to the transferred operating segment as a discontinued segment in the financial statements. For contracts that the Company cannot transfer to OTP until the expiration of each service contract, when the expiration date is reached, OTP will continue to enter into service contracts with those customers.
2. Revenue from sale and other services increased due to the revenue from the two subsidiaries company, Happy Products and Service Co., Ltd. (HPS) and Nestify Co., Ltd. (NTF)

Profit and Loss statement

	Profit & Loss			
	FY 2567	FY 2566	Variance	% Variance
(Unit: Million Baht)				
Services income	220.1	376.4	(156.3)	(42%)
Contract work	4.3	10.2	(5.9)	(58%)
Sales	129.9	0.1	129.8	110919%
Revenues	354.3	386.6	(32.4)	(8%)
Cost of sales and services	(287.2)	(333.6)	46.4	14%
Gross profit	67.1	53.1	14.0	26%
%	19%	14%	5%	38%
Other incomes	120.9	18.3	102.6	562%
Selling expenses	23.5	2.0	21.5	1067%
Administration expenses	87.2	98.4	(11.1)	(11%)
Expected credit loss (reversal)	(31.3)	144.5	(175.8)	(122%)
Loss on impairment of goodwill	279.9	0.0	279.9	0%
Other results (profits) and losses	11.5	263.0	(251.6)	(96%)
EBIT	(182.8)	(436.5)	253.8	58%
Finance cost	(2.5)	(0.5)	(2.0)	(377%)
Share of profits (losses) from investments in associated companies	1.3		1.3	0%
EBT	(184.0)	(437.1)	253.0	58%
Income Tax	(0.0)	(24.1)	24.1	100%
Net profit - continued operations	(184.1)	(461.2)	277.1	60%
Discontinued operations				
Profit for the period from discontinued operations, net of taxes.	18.4	13.9	4.5	32%
Net profit	(165.7)	(447.3)	281.6	63%
Basic earning per share (Baht)	(0.165)	(0.063)	0.102	161%



1. Gross Profit

The Group has gross profit for the year 2024 of Baht 67 million, representing gross profit margin of 19% due to the company can more effectively control the cost of contact centers.

2. Selling expense

The Group had selling expense totaling Baht 23.5 million, an increased of Baht 21.5 million compared to the previous year, which increased from the sales division of Happy Products and Service Co., Ltd., which the Company acquired newly investments during the year.

3. Administrative expense

The Group had administrative expenses decreased by Baht 11 million compared to the previous year, resulting from the restructuring of the organization.

4. Expected credit losses Reversed

The Group had expected credit losses reversed totaling Baht 31.3 million due to the receipt from debtors that had previously provided for expected credit losses reserve in the previous year.

5. Loss from impairment of goodwill

The loss from impairment of goodwill was Baht 279.9 million, divided into:

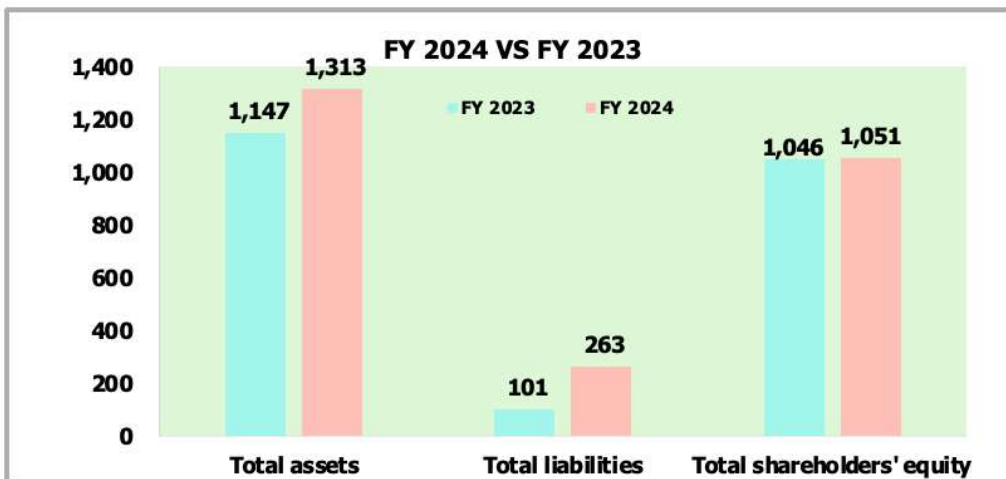
- Impairment of goodwill of Happy Products and Service Co., Ltd. totaling Baht 10.9 million, and impairment of goodwill of Peer For All Co., Ltd. and Nestify Co., Ltd. totaling Baht 269 million.

6. Other losses

The Group had other losses totaling Baht 11.5 million, mostly due to losses from the sale of financial assets during the year. Which decreased by Baht 251.6 million. Due to in the year 2023, the Company had a loss from the sale of financial assets of Baht 162.0 million and a loss from changes in the fair value of financial assets of Baht 98.5 million.

Balance Sheet

(Unit: Million Baht)	Statement of Financial Position			
	FY 2567	FY 2566	Variance	% Variance
Total current assets	512.4	592.7	(80.3)	(14%)
Total non-current assets	800.8	553.8	246.9	45%
TOTAL ASSETS	1,313.2	1,146.6	166.6	15%
Total current liabilities	189.6	78.3	111.3	142%
Total non-current liabilities	73.0	22.8	50.2	220%
TOTAL LIABILITIES	262.6	101.1	161.5	160%
Share capital & premium on share	1,721.2	1,564.1	157.1	10%
Retained earnings	(716.2)	(518.6)	(197.6)	(38%)
Non-controlling interests of the subsidiaries	18.9		18.9	0%
TOTAL SHAREHOLDERS' EQUITY	1,050.6	1,045.5	5.1	0%
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	1,313.2	1,146.6	166.6	15%
Current ratio (CA/CL)	2.70	7.57	(4.87)	(64%)
Debt / Equity	0.25	0.10	0.15	159%
Book value per share (Baht)	1.00	0.99	0.00	0%



Total assets were Baht 1,313.2 million, an increase of Baht 166.6 million, mainly from goodwill of Baht 268.9 million and intangible assets of Baht 206.2 million, resulting from the Company's investment in PFA, HPS and TCAP, and an increase from short-term loans to related parties of Baht 100 million. However, some assets decreased due to

- 1) Short-term loans to other parties (X Bioscience Public Company Limited ("XBIO"), formerly known as Wow Factor Public Company Limited ("WOW")), decreased by Baht 42.5 million due to the provision for expected credit losses of Baht 57.5 million in 2023. Subsequently, in 2024, the Company received repayment of short-term loans of Baht 60 million and reversed the provision for expected credit losses recorded of Baht 17.5 million.
- 2) Deposit for study of wind power plant project in Vietnam. Decreased from the Company receiving a refund of the deposit in 2024 in the amount of Baht 50 million.
- 3) Land, buildings and equipment decreased due to the transfer of rights to Contact Center business assets to OTP, a subsidiary, and the sale of OTP during 2024 in the amount of Baht 161.0 million.

Total liabilities were Baht 262.6 million, an increase of Baht 161.5 million, resulting from an increase in trade and other payables of Baht 79.7 million, short-term loans of Baht 35.7 million, and an increase in deferred tax liabilities of Baht 46.8 million, while employee benefit obligations decreased by Baht 8.9 million due to the transfer of employees to OTP.

Total shareholders' equity was Baht 1,050.6 million, a decrease of Baht 5.1 million due to a net loss attributable to the Group during the year of Baht 164.5 million. However, shareholders' equity increased from the payment of additional capital of Baht 157 million, while during the year, there was an increase in non-controlling interests of Baht 12.6 million from the investment in Peer For All Co., Ltd. and Nestifly Co., Ltd. at a proportion of 91 percent.

Ms. Suvicha Kaewfacharoen reported the progress in joining the Private Sector Collective Action Coalition Against Corruption (CAC) as follows:

According to the resolution of the Board of Directors' Meeting No. 7/2022 on November 10, 2022, approved the Company Participate in the Thai Private Collective Action Against Corruption (CAC). On November 24, 2022, the Company submitted a declaration of intent to join as a member of the Thai Private Collective Action Against Corruption (CAC) in order to participate in the assessment in requesting certification of participation as a member of the CAC.

The Company has complied with the procedures and processes of the CAC. According to the schedule, the Company must submit the assessment form for consideration in May 2024. However, the Company has not yet ready to submit the assessment within the specified period. However, even though the Company is not yet a member of the CAC, the Company will strictly comply with the anti-corruption policy, the good corporate governance policy, and related criteria. The Board of Directors has considered the operating results for the year 2024 and found that they were correct and sufficiently disclosed. Therefore, it is appropriate to present the report on the operating results for the year 2024 to the shareholders' meeting for acknowledgement.

The Board has considered the operating results for the year 2024 and is of the opinion that they are accurate and that information has been adequately disclosed. Therefore, it is considered appropriate to present a report on the operating results for the year 2024 to the shareholder meeting for acknowledgment.

The moderator informed that there was no need to vote on this agenda. Because it is a report of the operating results for the year 2024 to the meeting for acknowledgment.

Resolution: The meeting acknowledged the Company's operating results for the year 2024.

And on this agenda, there are 10 questions in advance from the Thai Investors Association as a shareholder, as follows:

Question 1: In 2025, there is a change in the accounting method according to the new standard, will it affect the value of PEER's various investments or not? How? Ms. Suvicha Kaewfacharoen, Chief Financial Officer, is the answerer.

Answer : The Company and its subsidiaries have adopted the revised financial reporting standards for the accounting period beginning on or after January 1, 2025. This amendment is an amendment to make the financial reporting standards clearer and more appropriate. This amendment will not have a material impact on the financial statements in 2025.

Question 2: How much does PEER expect to earn from investing in NestiFly's, PEER TO PEER Lending system and how long will it take to get the full investment back?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that there are external factors that are beyond the company's control. Namely, NestiFly is an organization under the supervision of the government. New business models cannot be initiated without prior permission from the government. This is to consider whether there is appropriate risk management, customer protection, and sufficient market conduct. In addition, in 2024, the Thai stock market has experienced significant volatility. We have seen that many companies' stocks have fallen to the floor for several days in a row. There have been forced sales of stocks to pay off debts to creditors. It can be said that the stock market in the past year has exceeded expectations, causing significant business errors. The consideration of how much income NestiFly will generate for the company depends on external factors as well. As for internal factors, the company has considered adjusting the internal management structure by adjusting the number of personnel to be more appropriate. Sharing resources with the parent company, and taking care of each other more closely, with the relocation of the head office to increase closer coordination, as proposed at the shareholders' meeting, this change of head office location should be a good sign that the group of companies is taking care of and coordinating more closely.

As mentioned, NestiFly's current business operations have prevented NestiFly from incurring losses. Therefore, a plan has been prepared and submitted to the BOT for consideration to allow it to expand its business operations to increase its revenue channels. The BOT has also been asked to consider relaxing some regulations that make the business too strict.

Question 3: Currently, there is more competition in developing technology, to make it more easy to use, and the cost is not too high. The Contact Center system also uses AI. I would like to know what PEER's business plan is in 2025?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that after the company sold the shares of Sky CC Co., Ltd., formerly One to One Professional Co., Ltd., the company is no longer engaged in the Contact Center business as its main business. The company has entered into an agreement with the buyer that from now on, the company will not engage in the Contact Center business in competition with Sky CC Co., Ltd. in cases where there are not many remaining contracts for certain customers, and the company has assigned Sky CC Co., Ltd. to provide services or outsource services to customers on behalf of the company until the contract with that customer ends and the customer will consider signing a contract with Sky CC Co., Ltd. Since PEER is no longer engaged in the Contact Center business, developing this business to be competitive is the responsibility of Sky CC Co., Ltd. I would like to answer as a director of the said company that Sky CC itself has prepared for the development of technology very well, especially the major shareholders of the company, Sky ICT Public Company Limited and Turnkey Communication Service Public Company Limited, which have a good reputation in providing technology services. There are already plans to use AI technology in business development in conjunction with the use of human resources.

Question 4: After PEER acquired Prosperplus Co., Ltd., why was it unable to operate under the original license? How did PEER solve this problem and what is the plan to continue its business in the future?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: In considering the decision to invest in Prosperplus Co., Ltd. ("PPP") (formerly: Thansettakij Capital Mutual Fund Brokerage Securities Co., Ltd.) and later PPP was unable to operate under the original license within the time frame specified by the SEC, the Company would like to inform the Thai Investors Association and shareholders at the shareholders' meeting that one of the important terms and conditions specified in the said business purchase agreement with the seller is that PPP is in the process of requesting a temporary suspension of its business operations, which has been granted an exemption by the SEC until August 30, 2024. In this regard, PPP must demonstrate that it is ready to resume its securities business, whether in terms of work systems, personnel, or equipment. For the SEC to consider before the SEC considers whether to approve or not. Later, PPP is in the process of contacting and submitting the work system documents to show its readiness to resume the securities business, along with related documents to the SEC using its best efforts. However, in the event of a force majeure event, it is considered that the consideration of the SEC's request cannot be completed within the specified time frame. The Company has discussed and negotiated with News Network Corporation Public Company Limited ("NEWS") and has therefore requested to return the license to the Ministry of Finance because it has considered that PPP cannot proceed to show its readiness to resume the securities business to the SEC within the specified time frame. NEWS, the seller, has entered into a joint liability agreement for damages under the share purchase agreement in PPP in the amount of Baht 4 million, which the Company has agreed to pay for such damages because it is a force majeure event. However, the Company can still utilize PPP by having a plan for PPP to apply for a license to operate a securities business in the category of mutual fund brokerage.

PPP is currently in the process of applying for a securities business license in the same category, namely as a broker for investment units again. Currently, we are in the process of preparing to apply for a securities business license. We have contacted and coordinated with the SEC to submit some documents for examination. PPP voluntarily applies for a license return before the legal deadline, allowing PPP to still be eligible and not disqualified by law from applying for a license from the Ministry of Finance.

Question 5: PEER placed a deposit to study the power plant project and the platform development project, but did not receive the full deposit back. What is the company's solution to this problem?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that the company has not been indifferent to the matter. The company has been sending letters to demand the debtor to repay the debt all along. From the debt of Baht 100 million (as of December 31, 2024, the remaining debt was Baht 30 million, the facts are as appeared in the information disclosed by the Stock Exchange of Thailand). Later, on March 7, 2025, EP paid some additional debt of Baht 15 million, resulting in EP currently having an outstanding principal debt of Baht 15 million from the original debt of Baht 100 million.

In addition, the company has also received interest payments at the rate of 15 percent per annum from EP on a monthly basis continuously up until the present. Information on the repayment of the principal debt until the debt amount has significantly decreased This includes regular interest payments at a rate of 15 percent per annum, and EP has provided security for the repayment of some of the debt since the contract was signed up until now. The amount of outstanding debt is considered a small amount when compared to the size of EP's assets.

Question 6: After PEER acquired Peer For All Co., Ltd. (PFA) and Happy Products and Service Co., Ltd. (HPS), why did the goodwill of both companies decline rapidly? What are the causes?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: According to accounting standards, the Group of Companies is required to assess the impairment of goodwill annually, regardless of whether there is any indication of impairment. The Company has assigned an external financial advisor to assess the business value by preparing a financial forecast for a period of approximately 5 years, from January 1, 2025 to December 31, 2029. The result is that there was an impairment of goodwill of the PFA Group of Baht 269 million and HPS of Baht 10.90 million.

The company would like to inform that both businesses that have been assessed as impaired are newly established businesses. As for Nestifly, it received a P2P lending license from the Bank of Thailand on April 22, 2022, which is considered a very new business and a new business in Thailand. As a new business and Nestifly is the first operator under this license in Thailand, there is not much collection of statistics and knowledge about this business in the country. Therefore, various estimates and business decisions in the early years are likely to be highly inaccurate. When the data is systematically collected, the management of data to create a business plan should reduce the inaccuracy to some extent. In addition to the issue of stock price levels in the highly volatile stock market, stocks brought as collateral have historically fallen in price. There was also a decline in the price of the remaining flour for several days in a row due to the forced sale of the client's margin shares to pay off the debt. This further reduced the price, so that potential investors do not dare to invest as lenders to the borrower, because of the fear that the price of the securities used as collateral for the borrowing has a fluctuating price level. This results in the opportunity that the investment funds for lending are not safe enough. In addition, for the borrowers themselves, when their collateral is forced to be sold because the price of the collateral drops to the forced sale criteria, causing them to have to repay the loan before the due date, the borrowers will have the problem of uncertainty in managing their liquidity, such as having to repay the loan before the due date, which is less certain than borrowing through financial institutions that usually have more certain repayment terms. This results in a slowdown of investors who are lenders, and the borrowers themselves are not confident in using this channel. The problem of the national economy and the world economy, which has economic growth lower than expected. The economic growth figures of Thailand are lower than expected.

Although the government has implemented various economic stimulus measures, they have not yet helped stimulate the economy as planned. As a result, resolving household debt problems and liquidity problems in the financial system are still problems that need to be solved, and have a direct impact on the Peer to Peer Lending business. Issues related to business expansion should be carried out in accordance with the business plan. There are provisions that must be adhered to in accordance with the rules set by the Bank of Thailand. All major system changes must be submitted to the Bank of Thailand for consideration before each time whether or not to be allowed. Any further instructions must be followed. In order to ensure that the Company has adequate risk management and/or adequate and appropriate consideration of the protection of financial services users or Market Conduct, as well as any other requirements, the Bank of Thailand will permit this. As Peer to Peer Lending is a new type of transaction, the Bank of Thailand must closely and closely monitor the various business plans established by the Company. The Bank of Thailand is currently considering expanding the business. The Company believes that the business also has potential for growth in the long term. In the future, regulatory easing may be considered for greater flexibility. The public sector is also encouraging further integration of the business in the future.

HPS is a business established in March 2019, which is about 6 years. In the valuation of the business by the financial advisor, the goodwill has been estimated by focusing on the factors that affect the goodwill, which are the potential for business expansion, including the promotion between the two companies (Synergy) from the exchange of knowledge and skills of employees, creating new business opportunities, increasing distribution channels, sharing resources such as raw materials, employees or various transportation activities, investing in product development, which will result in more efficient operations. If we consider the overall picture, we can see that goodwill is something that requires time to develop the potential of the business. It is a matter of creating opportunities and joint business development. Therefore, it cannot be measured in a short period of time. The company bought HPS in 2024. The company has jointly developed HPS until the loss tends to decrease. However, in calculating the goodwill, the appraiser must make a very cautious assumption. We accept the evaluation results and will use them to improve and continue to work with HPS.

Question 7: How is the performance of Happy Products and Service Co., Ltd. (HPS)?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that in the case of HPS, if we consider the financial statements for the year 2024, we will see that there is still a loss. However, if we compare it, it is a reduced loss. When comparing the net loss in 2022, which was Baht 32.33 million, to the net loss in 2024, which was Baht 8.29 million, the net loss has significantly decreased. It is seen that the company has closely managed and taken care of HPS. In the future, we should see positive performance results by increasing the channels for generating income and changing the business model to be more similar to consignment sales. That is, in selling products, we will not be burdened by bearing the cost of products when they cannot be sold. Expanding the revenue channels by adding more TV channels to increase the opportunity to sell products in the future should result in better performance in the long term.

Question 8: PEER purchased land in Khlong Luang, Pathum Thani Province in 2023. Therefore, we would like to know what are the plans for developing this land and what are the details?

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that the company originally intended to invest in the land to support the contact center business. However, as the business model has changed, the company has studied various ways to utilize the land. However, some ways require high investment. If such an investment is to be made, there should be a potential joint venture to reduce the potential risks. The company will consider the development of the land carefully.

Question 9: Please be informed about the progress of the debt tracking in case of providing financial assistance of each item.

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that the company has been following the outstanding debt closely, except for the EP case I have already learned about. Most recently, at the end of last March, the company was a prosecutor to file a lawsuit against the shareholder? Two PSDs with a total outstanding equity value of Baht 120 million for court proceedings to force the debtor to repay the company.

As for XBIO, the Company has been continuously monitoring XBIO's outstanding debt until the outstanding debt decreased from Baht 100 million to Baht 40 million as of 31 December 2024. As of now, the Company has been continuously monitoring XBIO's outstanding debt. In addition to continuously monitoring XBIO's performance and financial status information to assess the likelihood that the Company will be able to pay off such debts, the Company's opinion is that XBIO also has performance and financial status information that is likely to be able to pay off the Company's debts. However, the Company will have to monitor XBIO's settlement of the remaining Baht 40 million. Procedure for conducting follow-up inquiries with the company's attorney before proceeding with any further lawsuit against XBIO.

Question 10: I would like to inquire about the progress of the application for a Mutual Fund Brokerage license of Prosperplus Co., Ltd. and the operation plan of the said business.

Mr. Chirayu Chueyam, Vice Chairman and Chief Executive Officer, answered the question.

Answer: The company would like to inform the representative of the Thai Investors Association and shareholders that in applying for the license, the work system and personnel have been prepared to support the license application to be more complete. At present, the process of considering the draft work system with the SEC, both non-IT work systems and IT work systems, has been in close contact with the SEC all along. Prosperplus Co., Ltd. has shown the SEC its determination, sincerity, and readiness to apply for this business, which should be one of the factors that ultimately lead to success. The operation plan of the said business will allow this business to grow naturally or organically, not focusing only on high income, which leads to improper and unsustainable practices. There is appropriate selection of customers and products. If there is an opportunity, it may apply for permission to operate other securities businesses as specified by the SEC to reduce the risk of relying on income from being a single channel for mutual fund brokerage business and will consider allowing PPP to do business that can help strengthen the group's business as much as possible or create a synergy effect.

The moderator gave shareholders an opportunity to ask questions or express their opinions by typing messages through the chat or by pressing the raise hand button to ask questions through the conversation. When no shareholders asked questions or expressed their opinions, permission was requested to proceed to the next agenda item.

Agenda 3 To consider and approve the Company's financial statements for the year ended December 31, 2024

The moderator informed the meeting that Ms. Suvicha Kaewfacharoen, Assistant Director of the Accounting and Finance Department will be providing information on this agenda.

Ms. Suvicha Kaewfacharoen summarized the key points from the financial statements, in line with the explanation and analysis from the Company's management as follows:

In order to comply with Section 112 of the Public Limited Company Act, B.E. 2535 (1992) (including its amended) (the "Public Limited Company Act") the financial statement (balance sheet) and profit and loss of the Company must be prepared at the end of the fiscal year in order to propose to the Annual General Meeting of Shareholders for the approval whereby the Board of Directors shall have an auditor complete an audit of such balance sheet and income statement before submission to the shareholders' meeting. In this regard, the Board of Directors and the Audit Committee considered the financial statement for the year ended on December 31, 2024 which has been audited by the Company's auditor, and opined that it is correct and complete in accordance with Thai Financial Report Standards as shown in the **Attachment 2**, the category of "Financial Statement" of the 2024 Annual Report (56-1 Form One Report), which is summarized as follows:

Unit : Million Baht

Item	Consolidated financial statements				Separate financial statements			
	2024	2023	different	%	2024	2023	different	%
Revenue from sale and service	354.3	386.6	(32.3)	-8.4%	363.6	410.9	(47.3)	-11.5%
Other revenue	122.2	18.3	103.9	567.8%	192.4	21.9	170.5	778.5%
Total revenue	476.5	404.9	71.6	17.7%	556.0	432.8	123.2	28.5%
Cost of sale and service	287.2	333.6	(46.4)	-13.9%	315.9	353.7	(37.8)	-10.7%
Expense	370.8	507.9	(137.1)	-27.0%	344.4	524.3	(179.9)	-34.3%
Finance Cost	2.5	0.5	2.0	400.0%	3.9	0.5	3.4	680.0%
Tax Expense	-	24.1	(24.1)	-100.0%	-	19.1	(19.1)	-100.0%
Total Expense	660.5	866.1	(205.6)	-23.7%	664.2	897.6	(233.4)	-26.0%
Net profit for the period from discontinued operations	18.4	13.9	4.5	32.4%	3.9	1.8	2.1	116.7%
Net loss	(165.6)	(447.3)	281.7	-63.0%	(104.3)	(463.0)	358.7	-77.5%
Profit (loss) for the period of parent company	(164.3)	(442.1)	277.8	-62.8%	(104.4)	(462.9)	358.5	-77.4%
Gross Margin	18.9%	13.7%	5.2%		13.1%	13.9%	-0.8%	

In 2024, the Group had total revenue (excluding other income) of Baht 354.3 million, a decrease of Baht 32.4 million or 8 percent from the same period of the previous year, and a net loss of Baht 165.7 million, a decrease of Baht 281.6 million or 63 percent. However, the Group had a loss from impairment of goodwill during the year of Baht 279.9 million.

Contact Center revenue decreased by Baht 156.3 million or 42 percent from the previous year due to some contracts expiring during the year and transfer of some service contracts with customers, all Contact Center service employees, and transfer of control rights over assets used in Contact Center services to One to One Professional Co., Ltd. ("OTP"). The Company therefore classified the operating results directly related to the transferred operating segments as discontinued segments in the financial statements. For some contracts that the Company cannot transfer to OTP until the expiration of each service contract, when the expiration date comes, OTP will continue to enter into service contracts with customers.

Revenue from other sales and services increased by Baht 12.39 million from the previous year, resulting from revenue from two new subsidiaries: Happy Products and Service Co., Ltd. (“HPS”) and Nestifly Co., Ltd. (“NTF”).

The Board of Directors and Audit Committee considered the Company’s financial statements for the year ended December 31, 2024, which was duly audited by the auditor, and is of the view that it is correct, complete and in accordance with Thai Financial Report Standards. Thus, it is appropriate to propose the shareholders’ meeting to approve the Company’s financial statements for the year ended December 31, 2024.

The moderator provided an opportunity for shareholders to ask questions or express their opinions.

As there were no further questions or comments, the moderator requested for the shareholders to approve the financial statements for the year ended December 31, 2024, and informed the meeting that the resolution in this agenda must be approved through a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: *The meeting resolved to approve the financial statements for the year ended December 31, 2024, with a unanimous vote from the shareholders who attended the meeting and having the right to vote.*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 4 To consider and approve the non-appropriation of legal reserves and the omission of dividend payment from the Company’s operations in 2024

The moderator informed the meeting that Ms. Suvicha Kaewfacharoen will be providing information on this agenda.

Ms. Suvicha Kaewfacharoen reported to the meeting that according to the Public Limited Company Act and Article 40 of the Company’s Articles of Association, the Company is required to portion a part of the annual net profit as a reserve at not less than 5 percent of the annual net profit, less any accumulated loss brought forward (if any) until such reserve reaches not less than 10 percent of the registered capital.

The Company has a dividend policy to pay the dividend to the shareholders of not less than 50 percent of net profit after deducting every type of the reserve in the Company’s Articles of Association and the

laws. However, such dividend payment will be dependent on the investment plans and the expansion of the company's business, the necessities and after taking into consideration the appropriateness.

In addition, the consideration of dividend payment from profits arising from the disposal of investments or fixed assets incurred in the Company or its subsidiaries is at the discretion of the management and the Board of Directors. Taking into account the Company's investment plans and the expansion of the company's business, the necessities, appropriateness, adhering to and complying with the same policy as the Company.

Legal reserve information

Unit : Baht

Item	2024	2023	2022	2021
1. Net Profit (Loss)	(104,405,031)	(462,914,519)	(134,746,147)	31,371,868*
2. Legal reserve	-	-	-	1,600,000
3. Legal reserve/Net Profit (Loss)(%)	-	-	-	5.10
4. Paid up capital	1,054,927,479	793,236,509	559,999,995	522,272,625
5. Accumulate legal reserve	28,700,000	28,700,000	28,700,000	28,700,000
6. Legal reserve/registered capital (%)	-	3.62	5.13	5.49

* Net profit after accumulated losses in the Company's separate financial statements.

Dividend Payment Information

Item	2024	2023	2022	2021
1. Net Profit (loss) (Baht)	(104,405,031)	(462,914,519)	(134,746,147)	31,371,868*
2. Paid Up Shares Amount (shares)	1,054,927,479	793,236,509	559,999,995	522,727,625
3. Interim dividend paid	-	-	-	-
- Interim dividend No.1	-	-	-	-
- Interim dividend No.2	-	-	-	-
- Last Interim dividend	-	-	-	-
4. Total Dividend Paid (Baht)	No dividend payment	No dividend payment	No dividend payment	No dividend payment
5. Dividend Payment (%)	-	-	-	-

* From separate financial statement

For the fiscal year ended December 31, 2024, the Company had a net loss in the consolidated financial statements of Baht 165.72 million, a net loss in the separate financial statements of Baht 104.40 million. Therefore, to request the shareholders meeting to consider and approve the non-appropriation of legal reserves and omission of dividend payment for the year 2024 from the 2024 Company's operating results.

The Board considered and considered it appropriate to propose to the shareholders' meeting to consider approving the allocation of legal reserves and refrain from paying dividends due to operational losses.

The moderator provided an opportunity for shareholders to ask questions or express their opinions.

As there were no further questions or comments, the moderator requested for the shareholders to approve the non-appropriation of legal reserves and the omission of dividend payment from the Company's operations in 2024, and informed the meeting that the resolution in this agenda must be approved through a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: *The Meeting resolved to approve the non-appropriation of legal reserves allocation of the Company and approved the suspension of dividend payment for the Company's operating results for the year 2024 due to the net profit (loss) of the Company's operating results from 2024. The meeting, by unanimous vote of shareholders who attended the meeting and cast their votes, approved this agenda item with the following votes:*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 5 To consider and approve the appointment of the Company's directors to replace those whose terms are ending by rotation

The moderator reported to the meeting that according to the Public Limited Company Act and Article 16 of the Company's Articles of Association which require that at every annual general meeting of shareholders, one-third (1/3) of the directors must retire by rotation from the office. The director who has been in office for the longest shall retire by rotation, but may be re-elected as director again. Therefore, there are four directors listed below who are retired by rotation:

Name of Director	Position
1. Mr. Priyong Teerasathain	Independent Director
2. Mr. Chirayu Chueyam	Director
3. Mr. Prapat Yorkhant	Director

The Nomination and Remuneration Committee has provided the opportunity for minority shareholders to nominate qualified candidates to be elected as directors of the Company during the period from September 30, 2024 to December 31, 2024 through the news system of the Stock Exchange of Thailand and published on the Company's website. Thereby, there were no nominations from the minority shareholders to be directors of the Company.

Therefore, the Nomination and Remuneration Committee, excluding directors with conflicts of interests, has carried out the nomination process by considering candidates with the knowledge, ability,

experience and work history, including the vision, morality, ethics and attitude towards the Company, and those who are able to devote sufficient time to the beneficence of the Company. In addition, selecting candidates eligible to be nominated as directors as prescribed by law, the Company's Articles of Association, and the nomination policy for directors and executives as set out in the Company's corporate governance policy. Accordingly, by proposing the appointment of Mr. Priyong Teerasathain, Mr. Chirayu Chueyam and Mr. Prapat Yorkhant to be reappointed as directors for another term. Mr. Priyong Teerasathain is qualified as independent directors The committee has considered and is of the opinion that the person nominated to be an independent director has the qualifications in accordance with the law regarding the requirements regarding independent directors and such persons can express their opinions independently and are not under the control of the executives or major shareholders of the company. He also holds the position of independent director of the company for no more than 9 consecutive years from the date of his first appointment. (Including the agenda proposed for appointment this time)

The Board of Directors considered with the advice of the Nomination and Remuneration Committee with careful consideration, in accordance with the proper procedure specified by the Company in order to ensure that the nominated persons are qualified as prescribed by the laws and qualification appropriate to the Company's business. It was deemed appropriate to propose the shareholders' meeting to consider and approve the appointment Mr. Priyong Teerasathain, Mr. Chirayu Chueyam and Mr. Prapat Yorkhant Directors who are due to retire by rotation return to serve as directors for another term.

In which, Mr. Priyong Teerasathain is qualified as an independent director. The Board of Directors has considered that such person is able to provide opinions independently and in accordance with the relevant rules, and has held the position of independent director of the Company for not more than 9 consecutive years from the date of first appointment (including the current agenda to propose for appointment).

Therefore, the involved directors did not participate in this agenda. The Company has provided the opportunity for shareholders to nominate a person to be considered for election as directors for the 2025 Annual General Meeting of Shareholders, and there were no shareholders nominating any persons to be considered for the director position.

In order to comply with the good corporate governance policy, the three directors who have left their positions by rotation requested to temporarily leave the meeting and not participate in the consideration of this agenda.

The moderator provided an opportunity for shareholders to ask questions or express their opinions. As there were no further questions or comments, the moderator requested for the shareholders to approve the appointment of each individual directors. And informed the meeting that the resolution in this agenda must be approved through a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The meeting resolved to approve the appointment of directors whose terms had expired. Return to the position of director for another term. by unanimous vote of the shareholders who attended the meeting and had the right to vote as follows:

1) Mr. Priyong Teerasathain Independent Director

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

2) Mr. Chirayu Chueyam Director

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

3) Mr. Prapat Yorkhant Director

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

After the voting was completed, the moderator invited the three committee members to return to the meeting.

Agenda 6 To consider and approve the remuneration of the Board of Directors and Sub-committees for 2025

The moderator reported to the meeting that The Company has set a clear and transparent policy on the remuneration of the Board of Directors and Sub-Committees. The remuneration is at an appropriate level. Comparable to the same industry and suitable for the duties and responsibilities of each director. The directors assigned more duties and responsibilities in the sub-committee Will receive additional compensation according to the amount of increased responsibility which the Nomination and Remuneration Committee Compensation will initially consider the remuneration. Then present the information to the Board of Directors meeting for consideration before presenting it to the shareholders' meeting for approval.

Directors' remuneration and the sub-committees in 2024 were approved by the resolution of the 2024 Annual General Meeting of Shareholders on 23 April 2024 within the amount not exceeding 4,000,000 Baht. Divided into meeting allowances for the board of directors and sub-committees and gratuity. Without any other benefits, which will actually be paid in 2024, totaling 2,460,000 Baht. The details are as per Attachment 5. The details of the scope of authority of the Board of Directors and sub-committees In the Annual Report 2024 (Form 56-1 One Report) in "Corporate Governance Structure" under the heading "Board of Directors" and "Information about the Board of Directors and information about Sub-Committees."

Determination of committee remuneration and sub-committees for the year 2025. The nomination and Remuneration Committee has carefully reviewed the remuneration of the Board of Directors and sub-committees as to their suitability and compared with the same type of industry, including considering the expansion of the business. Therefore, as the Company grows, it is appropriate to propose to consider and approve the remuneration of the Board of Directors, and sub-committees for 2025 within the amount not exceeding 4,000,000 Baht, the same as the previous year. Divided into the meeting allowance of the Board of Directors and sub-committees and gratuities without any other benefits. In this regard, the meeting allowance per meeting for directors attending the meeting is the same as the previous year as follows:

Unit: Baht

Meeting allowance (Baht/Meeting)	Chairman	Director
Board of Directors	20,000	10,000
Audit Committee	20,000	10,000
Corporate Governance Committee	15,000	10,000
Nominating and Remuneration Committee	15,000	10,000

There is no meeting allowance for the Executive Committee, the Risk Management Committee, and Sustainable Development Committee.

*Criteria for considering director's bonus

- 1) *The director's bonus shall not exceed 2% of the net profit according to the consolidated financial statements. In this regard, the consideration shall be mainly based on the profit from normal*

business operations of the Company, the directors' bonus shall not exceed 2% of annual dividend payment whichever is greater;

- 2) *The calculation of the director's bonus and the meeting allowances and other remunerations given to directors for the whole year shall not exceed the amount approved by the general meeting of shareholders;*
- 3) *Directors' bonus allocated to directors by the chairman will receive at a rate of 1.25 parts to 1.5 parts (with the Nomination and Remuneration Committee considering it as appropriate), while other directors will receive at the rate of 1 part per person.*
- 4) *Directors who are entitled to receive the directors' bonus must hold office until the date that the Board of Directors has approved the annual remuneration payment by considering the proportion of attendance throughout the year.*

The Board of Directors considered with the advice of Nomination and Remuneration Committee and deemed it appropriate to propose to the Shareholders' Meeting to consider and approve the remuneration for Board of Directors and Sub-committees for 2025 of not exceeding 4,000,000 Baht which is equal to last year, proportioned into the meeting allowance for each meeting participated by the Board of Directors and Sub-Committees, and bonus without other benefits. The meeting allowance for each meeting participated by directors was proposed at the same amount as previous year.

The moderator allowed the shareholders to ask questions or express their opinions. And when there were no shareholders asking questions or making additional comments. Moderator asked the meeting to approve the remuneration of the Board of Directors. And sub-committees for the year 2025 informed the meeting that the resolution of this agenda must be passed by votes of not less than two-thirds (2/3) of the total number of votes of the shareholders and proxy holders who attend the meeting.

Resolution: The meeting resolved to approve the remuneration for Board of Directors and Sub-committees for 2025 of not exceeding 4,000,000 Baht which is equal to last year proportioned into the meeting allowance for each meeting participated by the Board of Directors and Sub-Committees, and bonus without other benefits. The meeting allowance for each meeting participated by directors was proposed at the same amount as previous year as follows:

	<i>Unit : Baht</i>	
<i>Meeting allowance (Baht/Meeting)</i>	<i>Chairman</i>	<i>Director</i>
<i>Board of Directors</i>	<i>20,000</i>	<i>10,000</i>
<i>Audit Committee</i>	<i>20,000</i>	<i>10,000</i>
<i>Corporate Governance Committee</i>	<i>15,000</i>	<i>10,000</i>
<i>Nominating and Remuneration Committee</i>	<i>15,000</i>	<i>10,000</i>

There is no meeting allowance for the Executive Committee, the Risk Management Committee, and Sustainable Development Committee. The meeting approved the agenda with unanimous vote as follows:

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 7 To consider and approve the appointment of the Company's auditor and audit fee for 2025

The moderator reported to the meeting that in compliance with Section 120 of the Public Limited Companies Act and Article 36 of the Company's Articles of Association which requires that the annual general meeting of shareholders shall consider appointing the auditor and determining the audit fees every year, where the existing auditor may be reappointed. In addition, by virtue of the Notification of the Capital Market Supervisory Board No. TorJor. 44/2556 Re: Rules, Conditions and Procedures for Disclosure of Information relating to Financial Status and Operating Results of Issuing Company (as amended), the listed company shall rotate its auditor in the event where any auditor has performed his/her duties on reviewing or auditing and expressed his/her opinion on the company's financial statements for 7 fiscal years, whether consecutively or not, whereby the company may appoint such auditor as its auditor only after at least 5 consecutive fiscal years have elapsed.

The Audi Committee has selected the auditor and determined the audit fees for 2025 after working together with the management and taking into account the quality, credibility, independence and experience of the auditor, as well as, the appropriate audits fees. Therefore, the Audit Committee proposed to the Board of Directors for consideration and to propose to the Shareholders' Meeting to consider and approve the appointment of auditors from Dharmniti Auditing Co.,Ltd. as the Company's auditors for 2025. Thus, any one of the following auditors is the Company's auditor for the year 2025, for auditing and commenting the financial statements of the Company:

Name of Auditor	Auditor's Number	Number of years auditing for the Company
1. Mr. Thanawut Phibunsawat	6699 and/or	Proposed for second year
2. Mr. Peradate pongspathiansak	4752 and/or	Never been the company's auditor
3. Ms. Techinee Phonpenpob	10769	Never sign

The aforementioned auditors have no conflict of interest or connected person with the Company, the Company's subsidiary, the Executive, and the major shareholders or such related person, and may independently investigate and comment on the financial statements of the Company. Dharmniti Auditing

Co.,Ltd. is well known in the country and internationally, with the international standards and experience to audit the Company's financial statements. The information and details on the auditor proposed for appointment in 2024.

In addition, the Audit Committee deemed it appropriate to fix the audit fees for the year 2025 for the Company in the amount of 2,860,000 Baht. The comparison of the audit fee of the Company and the Company's subsidiary are as follows:

Comparison of audit fees of companies and their subsidiaries are as follows:

Detail	2025	2024	Increase (Decrease)	%
Peer For You Public Company Limited	2,860,000	2,860,000	-	-
<u>Subsidiaries</u>				
Innohub Co.,Ltd.	90,000	90,000	-	-
EV Click Co.,Ltd.	115,000	130,000	(15,000)	(12%)
Prosperplus Co.,Ltd.	90,000	155,000	(65,000)	(42%)
Peer for All Co.,Ltd.	115,000	130,000	(15,000)	(12%)
Nestify Co.,Ltd.	280,000	400,000	(120,000)	(30%)
Happy Products and Service Co.,Ltd.	430,000	380,000	50,000	13%
Total Subsidiaries	1,120,000	1,285,000	(165,000)	(13%)
Total	3,980,000	4,145,000	(165,000)	(4%)

The Board of Directors with the advice of Audit Committee deemed it appropriate to propose the shareholders' meeting to consider and approve the appointment of any one of the following auditors from Dharmniti Auditing Company Limited. to be the Company's auditor for the year 2025: Mr. Thanawut Phibunsawat Certified Public Accountant No. 6699 and/or Mr. Peradate Pongsathiansak Certified Public Accountant No. 4752 and/or Ms. Techinee Phonpenpob Certified Public Accountant No. 10769, any one of the following auditors from Dharmniti Auditing Company Limited. shall provide other auditors to audit and inspect the Company's financial statements on behalf of the such auditors, and agreed to propose to the Shareholders' Meeting to determine the audit fee for the year 2025 in the amount of 2,860,000 Baht (For the year of 2024, the amount is 2,860,000 Baht.)

The moderator allowed the shareholders to ask questions or express their opinions. And when there were no shareholders asking questions or making additional comments. The moderator asked the meeting to approve the appointment of the auditor and to determine the audit fee for the year 2025. Finally, he informed the meeting that the resolution for this agenda must be approved by a majority vote of the shareholders attending the meeting and casting their votes.

Resolution: The Meeting resolved to approved the appointment of one of the following auditors from Dharmniti Auditing Company Limited to be the Company's auditor for 2025 with the approval of the audit fee for 2025. amount 2,860,000 Baht

- | | |
|--------------------------------|---------------------|
| 1. Mr. Thanawut Phibunsawat | CPA No. 6699 and/or |
| 2. Mr. Peradate Pongsathiansak | CPA No. 4752 and/or |
| 3. Ms. Techinee Phonpenpob | CPA No. 10769 |

In the that case such auditors are unable to perform their duty, Dharmniti Auditing Company Limited shall provide other auditors to audit and inspect the Company's financial statements on behalf of the such auditors,

The shareholders meeting resolved to approve with unanimous vote as follows:

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 8 To consider and approve propose to the shareholder meeting to consider and approve the reduction of the Company's registered capital in the amount of THB 1,412,022,516. Consequently, the registered capital will be reduced from THB 2,946,016,590 to THB 1,533,994,074 by canceling 1,412,022,516 unissued ordinary shares, with a par value of THB 1 per share and the amendment of Memorandum of Association in Clause 4 to be in line with the capital reduction of the Company.

As of today, the Company has a total registered capital of 2,946,016,590 Baht, with some of the capital increase shares issued for a Private Placement and warrants to purchase newly issued ordinary shares of peer for you public company limited no. 2 (PEER-W2) to be offers new allotment of ordinary shares to the existing shareholders on a pro rata basis. (Rights Offering) Including the issuance to support the exercise of the right to purchase ordinary shares of the Company no.1 (PEER-W1)

With the capital issued to support some of such capital increases, no rights have been exercised and no allocation has been made to the existing shareholders, the total number of 1,412,022,516 shares is as follows:

Objective	Reason to cancel	Amount (shares)
Private Placement	The person entitled to subscribe for shares has informed that he/she does not wish to exercise his/her rights.	938,333,333
To reserve for the exercise of right under the warrants to purchase the ordinary shares of the Company No. 1 (PEER-W1)	Remaining from exercise of subscription rights	46,740,183
To reserve for the exercise of right under the warrants to purchase the new ordinary shares of the Company No. 2 (PEER-W2)	Remaining from allocation of warrant	426,949,000

For the reasons stated above, it is proposed that the shareholders' meeting consider and approve the reduction of the Company's registered capital by 1,412,022,516 Baht from the registered capital of 2,946,016,590 Baht to the registered capital of 1,533,994,074 Baht by canceling 1,412,022,516 unsold ordinary shares with a par value of 1 Baht per share, which are shares issued and offered for sale to a specific persons, and to accommodate the exercise of rights under the PEER-W1 and PEER-W2 warrants in accordance with the resolution of the Extraordinary General Meeting of Shareholders No. 1/2024, and approve the amendment to the Memorandum of Association, clause 4 of the Company (Registered Capital) to be consistent with the reduction of the Company's registered capital, as follows:

“Clause 4. Registered Capital : 1,533,994,074 Baht (one thousand five hundred thirty-three million nine hundred nine thousand forty-four thousand seventy-four Baht)

Divided into : 1,533,994,074 shares (one thousand five hundred thirty-three million nine hundred nine thousand forty-four thousand seventy-four shares)

Par value : 1.00 Baht (one Baht)

Divided into :

Ordinary shares : 1,533,994,074 shares (one thousand five hundred thirty-three million nine hundred nine thousand forty-four thousand seventy-four shares)

Preferred Stock : - None -

The Board of Directors considered and deemed it appropriate to propose to the shareholders' meeting to consider and approve the reduction of the Company's registered capital by 1,412,022,516 Baht from the registered capital of 2,946,016,590 Baht to 1,533,994,074 Baht by cancelling 1,412,022,516 unsold registered ordinary shares with a par value of 1 Baht per share and amending Clause 4 of the Memorandum of Association to be consistent with the Company's capital reduction.

The moderator allowed the shareholders to ask questions or express their opinions. And when there were no shareholders asking questions or making additional comments. Moderator asked the meeting to approve the reduction of the Company's registered capital in the amount of 1,412,022,516 Baht. Consequently,

the registered capital will be reduced from 2,946,016,590 Baht to 1,533,994,074 Baht by canceling 1,412,022,516 unissued ordinary shares, with a par value of 1 Baht per share and the amendment of Memorandum of Association in Clause 4 to be in line with the capital reduction of the Company. informed the meeting that the resolution of this agenda must be passed by votes of not less than two-thirds (3/4) of the total number of votes of the shareholders and proxy holders who attend the meeting.

Additionally, The Board of Directors deemed it is appropriated to propose to the shareholders' meeting for consideration and approval of authorization to the Chief Executive Officer. and/or any other person appointed by the Chief Executive Officer has the authority to register amendments to the Company's Articles of Association with the Department of Business Development, Ministry of Commerce, and to take any necessary action to comply with the registrar's orders in order to complete the registration process.

Resolution: *The meeting resolved to approved to amend the Memorandum of Association in Clause 4. and approve authorization to the Chief Executive Officer. and/or any other person appointed by the Chief Executive Officer has the authority to register amendments to the Company's Articles of Association with the Department of Business Development, Ministry of Commerce, and to take any necessary action to comply with the registrar's orders in order to complete the registration process. The resolution was approved by unanimous as follows:*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and having the right to vote
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 9 To consider and approve to propose to the shareholder meeting to consider and approve the Company's head office address change and the amendment of Memorandum of Association in Clause 5 to be in line with the Company's head office address change

In compliance with the law, when the Company changes the address of its head office, where the new office is moved to another province (across provinces), the Company should propose to the shareholders' meeting for consideration and approval of the change of the head office address and a special resolution for consideration and approval of the amendment of the Memorandum of Association, Clause 5 (Head office address)

Existing	Proposed to
99/26 Moo 4, Software Park 9 Fl., Chaengwattana Rd., Klong Gluar, Pak-kred Nonthaburi 11120	944 Mitrtown Office Tower, 28th Floor, Units 2807-2810, Rama 4 Road, Wangmai, Pathumwan Bangkok 10330

The Board of Directors has considered and deemed it appropriate to propose to the shareholders' meeting for consideration and approval of the change of the head office location of the Company and to consider and approve the amendment of the Memorandum of Association, Clause 5, to be consistent with the change of the head office location, as follows:

New Head Office address

5. The head office will be located at Bangkok

Additionally, The Board of Directors deemed it is appropriated to propose to the shareholders' meeting for consideration and approval of authorization to the Chief Executive Officer, and/or any other person appointed by the Chief Executive Officer has the authority to register amendments to the Company's Articles of Association with the Department of Business Development, Ministry of Commerce, and to take any necessary action to comply with the registrar's orders in order to complete the registration process.

Resolution: The meeting resolved to approved to amend the Memorandum of Association in Clause 5. and approve authorization to the Chief Executive Officer. and/or any other person appointed by the Chief Executive Officer has the authority to register amendments to the Company's Articles of Association with the Department of Business Development, Ministry of Commerce, and to take any necessary action to comply with the registrar's orders in order to complete the registration process. The resolution was approved by unanimous as follows

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and having the right to vote
Approved	352,207,042	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	352,207,042	100

Agenda 10 Other matters (if any)

The moderator provided an opportunity for shareholders to propose additional matters for consideration, and ask questions or express their opinions. As there were no questions or comments, or any other matters for further consideration .

The meeting was adjourned at 4.00 PM

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 (Mr. Chirayu Chueyam)
 Chairman of the Meeting