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**Minutes of the 2026 Annual General Meeting of shareholders  
Peer For You Public Company Limited (the “Company”)**

**Date, Time and Venue** Held on April 28, 2026 at 2.17 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, 28<sup>th</sup> 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**

1. Mr. Chirayu Chueyam Vice Chairman and Chief Executive Officer
2. Mr. Kosol Phosuwan Independent Director and Chairman of Audit Committee
3. Mr. Worasak Kriengkamol Independent Director and Audit Committee Member
4. Ms. Supitcha Chumpusueb Independent Director and Audit Committee Member, on Electronic Meeting
5. Mr. Prapat Yorkhant Director
6. Mr. Nunmanas Podang Director on Electronic Meeting

There were 4 committee members attending the meeting in person at the venue and 2 members attending via electronic means, making a total of 6 participants. Which represents 100% of all committee members.

**Management**

1. Ms.Suvicha Kaewfacharoen Chief Financial Officer

**Auditor Representatives of Dharmniti Auditing Co., Ltd.**

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

**Observers from the Stock Exchange of Thailand.**

1. Ms. Darat Wongprapharat
2. Ms. Yuphanphat Phanomwongkasem

**Preliminary Proceedings**

Mr. Bundit Pratumta informed the meeting his position as the moderator as assigned by Peer For You Public Company Limited for the 2026 Annual General meeting of Shareholders and welcomed the directors, shareholders and proxies. Informing the meeting that there were 8 shareholders personally attending the meeting via electronic means totalling up to 25,446,901 shares, representing 2.4122 percent of the total number of shares sold by the Company and 32 shareholders, amounting to 330,717,229 shares representing 31.3498 percent of the shares sold by the Company.

There were a total of 40 shareholders, equivalent to 356,164,130 shares representing 33.7620 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.

The Company arranged for the recording of still images, video, and audio of the meeting proceedings, including live broadcasting via electronic media, for the purpose of preparing the meeting minutes and retaining them as evidence. Such recordings may contain your personal data. The Company will ensure the protection of such data in accordance with its Personal Data Protection (PDPA) policy for this meeting, as stated in the meeting invitation.

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 2026 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) In the case that shareholders wish to ask questions by typing messages
  - Please go to the Q&A menu in the Zoom application to type your message, and press the Enter button after you have finished typing in order to send the message to the system.
- 2) In the case that shareholders wish to ask questions by speaking
  - Please go to the Reaction menu at the bottom and click the Raise Hand button.
  - When the moderator calls your name, the staff will enable your microphone so that you may ask your question. You must click Unmute and turn on the microphone on your device. If the shareholder is unable to speak through the microphone (within 1 minute), please type your question in the Q&A channel instead, so that the moderator may read the question aloud to the meeting on your behalf.
  - For each question asked, whether by typing or speaking, participants are kindly requested to state their full name and specify whether they are attending in person or as a proxy before asking every question, for the benefit of accurate and complete meeting minute recording.

The Company will prepare minutes of the 2026 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, 2026. If there is no objection, the Company will deem this an endorsement of the minutes of the 2026 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 2026 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 2025 until 31 December 2025. No shareholders have proposed any matters, agenda or nominated any individuals for appointment as directors within the specified period. With respect to the submission of questions in advance of the Annual General Meeting, the Thai Investors Association, in its capacity as a shareholder, submitted a total of five questions in advance. The Company will address these questions under Agenda Item 2, as they are relevant to that 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 2025.**

The moderator proposed to the meeting to review and acknowledge the minutes of the Annual General Meeting of Shareholders for the year 2025, held on April 29, 2025 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.peerforyou.co.th](http://www.peerforyou.co.th), dated May 12, 2025, 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 2025 and had opinioned that it was accurately recorded in accordance with the resolution of the Annual General Meeting of Shareholders for the year 2025, 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 2025.**

**Agenda 2** To acknowledge the Company’s operating results for the year 2025

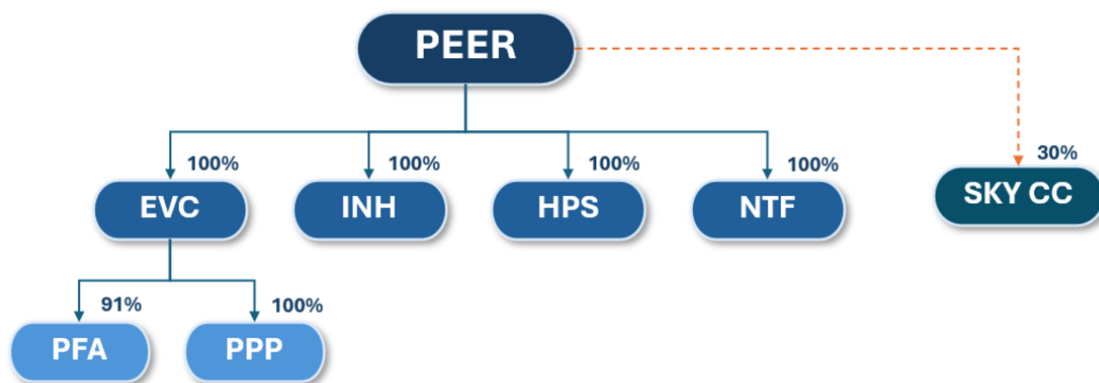
The moderator reported to the meeting that, in order to comply with Article 34 of the Company’s Articles of Association, which requires the Annual General Meeting of Shareholders to acknowledge the Board of Directors’ report on the Company’s operations for the preceding year, the Company has compiled the key events and operating results for the year 2025 in the 2025 Annual Report (Form 56-1 One Report). The report has been provided in QR Code format in the meeting invitation and is also available on the Company’s website at [www.peerforyou.co.th](http://www.peerforyou.co.th).

The moderator informed the meeting that Mr. Chirayu Chueyam, Chief Executive Officer and Ms.Suvicha Kaewfacharoen, Chief Accounting and Financial Officer. Would present the information under this agenda item.

Mr.Chirayu Chueyam, Chief Executive Officer, then informed the meeting that, following the Company’s restructuring of the group’s shareholding during 2025, the Company has operated in three core business segments as follows:

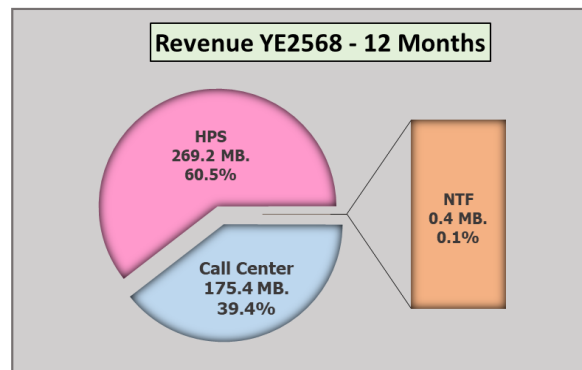
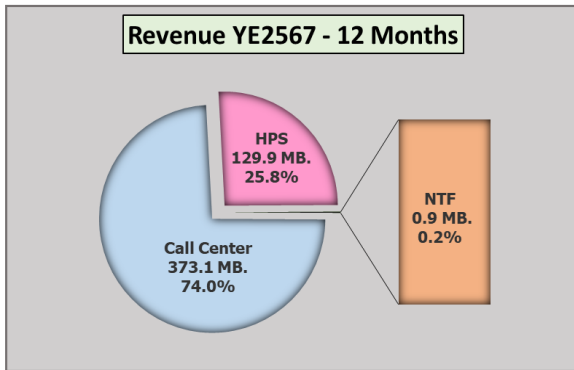
- **Contact Center Business:** Providing services to major clients, including certain government agencies. In addition, Sky CC Co., Ltd. (“SKY CC”), in which the Company holds a 30% stake, also operates as a service provider.
- **Happy Products and Service Co., Ltd. (“HPS”):** Engaged in product distribution and service provision via digital TV and online platforms, including home shopping and telesales, which are related to inbound call center operations.
- **Nestify Co., Ltd. (“NTF”):** Operated a peer-to-peer lending platform, “StockLend by NestiFly,” using SET and mai-listed shares as collateral. The business was licensed by the Ministry of Finance and regulated by the Bank of Thailand. The Company has now fully divested its investment in this business.

The Company Group’s Shareholding Structure



Ms. Suvicha Kaewfacharoen, Chief Accounting and Financial Officer, summarized and reported to the meeting the Company’s operating results for 2025 as follows:

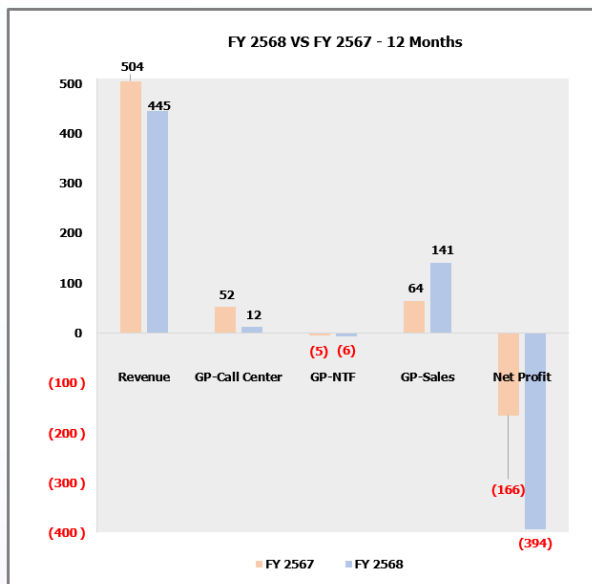
### Revenue Structure



1. Call Center revenue for 2025 decreased by THB 197.7 million compared to the previous year, due to the transfer of part of the Call Center operations to Sky CC. In addition, some of the remaining contracts expired during the year. As of the end of 2025.
2. Revenue from Nestify Co., Ltd. (“NTF”), in which the Company invested on March 22, 2024, was generated from its business as an intermediary for loan arrangements using listed shares as collateral. The revenue was not significantly different from the previous year. However, the Company fully divested its investment in NTF in 2026.
3. Revenue from Happy Products and Services Co., Ltd. (“HPS”), in which the Company invested on 29 May 2024, is derived from its consumer goods distribution business through home shopping channels. In 2025, revenue increased compared to the previous year, as full-year revenue was recognized in the financial statements. When comparing the full-year performance of 2024 and 2025, HPS’s revenue increased by approximately THB 42 million.

### Profit and Loss statement

(Unit: Million Baht)	Profit & Loss - 12 Months				
	FY 2568	FY 2567	Variance	% Variance	
Services income - Call Center	175.4	373.1	(197.6)	(53%)	
Services income - NTF	0.4	0.9	(0.5)	(57%)	
Sales	269.2	129.9	139.3	107%	
<b>Total Revenues</b>	<b>445.0</b>	<b>503.9</b>	<b>(58.8)</b>	<b>(12%)</b>	
Cost of services - Call Center	(163.6)	(321.3)	157.7	49%	
Cost of services - NTF	(6.8)	(6.3)	(0.5)	(8%)	
Cost of sales	(128.3)	(65.5)	(62.7)	(96%)	
<b>Total cost of sales and services</b>	<b>(298.7)</b>	<b>(393.1)</b>	<b>94.4</b>	<b>24%</b>	
<b>Gross profit - Service (Call Center)</b>	<b>11.8</b>	<b>51.8</b>	<b>(40.0)</b>	<b>(77%)</b>	
%	1)	7%	14%	(7%)	
<b>Gross profit - Service (NTF)</b>	<b>(6.4)</b>	<b>(5.4)</b>	<b>(1.0)</b>	<b>(19%)</b>	
%	1)	(1671%)	(609%)	(1062%)	
<b>Gross profit - Sales (Happy Product)</b>	<b>141.0</b>	<b>64.35</b>	<b>76.6</b>	<b>119%</b>	
%	1)	52%	50%	3%	
Other incomes	2)	32.9	127.8	(94.9)	(74%)
Selling expenses	3)	134.0	65.5	68.5	105%
Administration expenses	4)	87.0	94.2	(7.2)	(8%)
Expected credit loss (reversal)	5)	41.0	(31.3)	72.3	231%
Loss on impairment of goodwill	6)	158.1	279.9	(121.8)	(44%)
Loss on impairment of intangible assets	7)	119.8	-	119.8	0%
Other results (profits) and losses	8)	57.4	11.5	45.9	400%
<b>EBIT</b>	<b>(418.0)</b>	<b>(184.3)</b>	<b>(236.7)</b>	<b>(131%)</b>	
Finance cost	(7.1)	(4.0)	(3.1)	(77%)	
Share of profits (losses) from investments in associated companies	7.0	1.3	5.8	460%	
<b>EBT</b>	<b>(418.1)</b>	<b>(184.1)</b>	<b>(234.0)</b>	<b>(127%)</b>	
Income Tax	23.9	(0.0)	23.9	62950%	
<b>Net profit - continued operations</b>	<b>(394.2)</b>	<b>(184.1)</b>	<b>(210.1)</b>	<b>(114%)</b>	
Discontinued operations					
Profit for the period from discontinued operations, net of taxes.	-	18.4	(18.4)	(100%)	
<b>Net profit</b>	<b>(394.2)</b>	<b>(165.7)</b>	<b>(228.5)</b>	<b>(138%)</b>	
Basic earning per share (Baht)	(0.373)	(0.165)	(0.208)	(126%)	



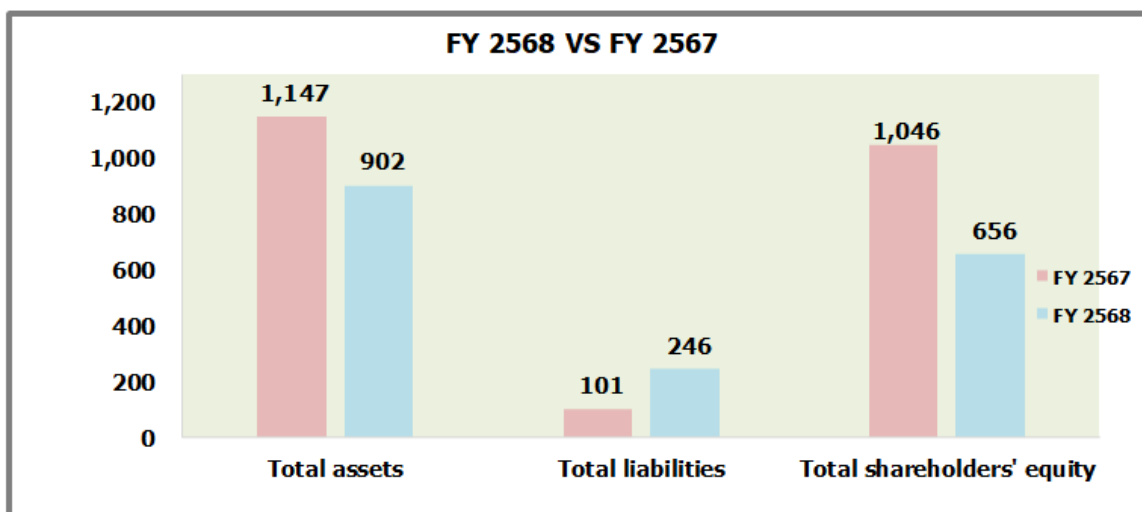
1. **Total gross profit** amounted to THB 146.4 million, comprising the following by business segment:
  - **Call Center:** Gross profit of THB 11.8 million, representing 7%, decreased from the previous year due to the outsourcing of Call Center operations to Sky CC co., Ltd., resulting in higher expenses.
  - **Nestify Co., Ltd. ("NTF"):** Recorded a gross loss of THB 6.4 million due to fixed costs while revenue did not meet targets.
  - **Happy Products and Service Co., Ltd. ("HPS"):** Generated a gross profit of THB 141 million, representing 52%, which was higher than the previous year and close to the budgeted target.
2. **Other income** decreased compared to the previous year, as the prior year included a gain of THB 73 million from the disposal of the Call Center business and a gain of THB 19 million from the disposal of assets.
3. **Selling expenses** amounted to THB 134 million, increasing by THB 68.5 million, primarily due to higher costs in the product sales segment of Happy Products and Service Co., Ltd., in line with increased revenue.
4. **Administrative expenses** decreased by THB 7.2 million compared to the previous year, with no significant changes overall.
5. **Expected credit loss (ECL)** increased by THB 82 million during the year, mainly arising from trade receivables in the Call Center business. In addition, there was a reversal of loans to other entities amounting to THB 40 million.
6. **Loss on impairment of goodwill** amounted to THB 154.2 million from Nestify Co., Ltd., THB 2.4 million from Happy Products and Service Co., Ltd., and THB 1.5 million from PPP.
7. **Loss on impairment of intangible assets** was entirely attributable to Nestify Co., Ltd..
8. **Other losses** arose from gains or losses due to changes in the fair value of shares listed on the Stock Exchange of Thailand.

Overall, the Group reported a **net loss of THB 394.2 million**, representing an increase in loss of THB 70.4 million compared to the previous year. The key contributing factors were:

- Loss on impairment of goodwill amounting to THB 158 million
- Loss on impairment of intangible assets amounting to THB 119.8 million
- Expected credit loss (ECL) of THB 40.9 million
- Loss on disposal at fair value of financial assets amounting to THB 41.7 million
- Loss from changes in the fair value of financial assets amounting to THB 18.8 million

## Financial Statement

(Unit: Million Baht)	Statement of Financial Position			
	FY 2568	FY 2567	Variance	% Variance
Total current assets	380.0	512.4	(132.5)	(26%)
Total non-current assets	521.7	800.8	(279.0)	(35%)
<b>TOTAL ASSETS</b>	<b>901.7</b>	<b>1,313.2</b>	<b>(411.5)</b>	<b>(31%)</b>
Total current liabilities	170.4	189.6	(19.2)	(10%)
Total non-current liabilities	75.7	73.0	2.7	4%
<b>TOTAL LIABILITIES</b>	<b>246.2</b>	<b>262.6</b>	<b>(16.4)</b>	<b>(6%)</b>
Share capital & premium on share	1,721.2	1,721.2	0.0	0%
Retained earnings	(1,077.7)	(683.2)	(394.5)	(58%)
Non-controlling interests of the subsidiaries	52.2	12.6	39.6	314%
Others	(40.2)	0.0	(40.2)	0%
<b>TOTAL SHAREHOLDERS' EQUITY</b>	<b>655.5</b>	<b>1,050.6</b>	<b>(395.1)</b>	<b>(38%)</b>
<b>TOTAL LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>	<b>901.7</b>	<b>1,313.2</b>	<b>(411.5)</b>	<b>(31%)</b>
Current ratio (CA/CL)	2.23	2.70	(0.47)	(18%)
Debt / Equity	0.38	0.25	0.13	50%
Book value per share (Baht)	0.62	1.00	(0.37)	(38%)



As of 31 December 2025, the Group's total assets amounted to THB 901.7 million, a decrease of THB 411.5 million. The main reasons are as follows:

- 1) **Net trade receivables** decreased by THB 91 million due to the transfer of certain service contracts to customers and the recognition of expected credit losses on trade receivables in the Contact Center business.

- 2) **Short-term loans to related parties** decreased by THB 90.6 million, as the Company received loan repayments in December 2025.
- 3) **Goodwill** decreased by THB 155.7 million due to additional impairment losses recognized during the period.
- 4) **Intangible assets** decreased by THB 121.9 million due to additional impairment losses recognized during the period.

**Total liabilities** as of 31 December 2025 amounted to THB 246.2 million, a decrease of THB 16.4 million compared to the previous year. This was mainly due to a reduction in deferred income tax liabilities, resulting from the decrease in intangible assets.

**Total shareholders' equity** as of 31 December 2025 amounted to THB 603.4 million, representing 41.8% of total assets compared to the previous year. This consisted of paid-up share capital of THB 1,721.1 million, a premium from changes in shareholding proportion of THB 40.4 million, and an increase in accumulated losses of THB 394.2 million due to the net loss for 2025.

**Book value per share** as of 31 December 2025 was THB 0.62 per share.

- **Progress on joining the Private Sector Collective Action Against Corruption (CAC):**

Mr. Suwicha Kaewfahcharoen reported the progress on the Private Sector Collective Action Against Corruption (CAC) as follows:

In accordance with the resolution of the Board of Directors' Meeting No. 7/2022 held on 10 November 2022, the Company approved its participation in the Private Sector Collective Action Against Corruption (CAC) initiative.

On November 24, 2022, the Company submitted a declaration of intent to join the Private Sector Collective Action Against Corruption (CAC) in order to undergo the assessment process for certification as a CAC member. The Company was scheduled to submit the self-assessment form for consideration in May 2024; however, it did not proceed with the submission at that time, as it considered that its readiness in various aspects was not yet sufficient.

Nevertheless, although the Company has not yet become a CAC member, it continues to strictly comply with its anti-corruption policy, good corporate governance policy, and all relevant regulations.

The Board of Directors has reviewed the Company's operating results for the year 2025 and is of the opinion that they are accurate and have been adequately disclosed. Therefore, it deems it appropriate to propose the 2025 operating results to the shareholders' meeting for acknowledgment.

The moderator informed the meeting that this agenda item is for acknowledgment only and does not require a resolution, as it is to report the Company's operating results for 2025.

***Resolution: The meeting acknowledged the Company's operating results for the year 2025.***

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

As no shareholders raised any questions or comments, the moderator informed the meeting that the Thai Investors Association, in its capacity as a shareholder, had submitted a total of five questions in advance. Questions 1 and 2 are related; therefore, permission was requested to address them together as follows:

**Question 1:** Business direction and policy: Following the divestment of Peer for All (PFA), what business will the Company focus on as its core business going forward?

**Question 2:** Following the Company's decision to divest its investment in Nestify Co., Ltd. and reduce its shareholding in Sky CC Co., Ltd. (Call Center), both of which were key revenue-generating businesses and expected growth drivers (New S-Curve), what will be the Company's **core revenue sources** going forward? In addition, how will the cash proceeds of THB 113.5 million from the sale of Nestify Co., Ltd. be utilized?

*Mr. Chirayu Chueyam, Chief Executive Officer, responded to the questions.*

**Answer :** Peer For All Company Limited ("PFA"), which is a holding company and a shareholder in Nestify Company Limited ("NTF"), which does not conduct any other business. After selling NTF, the company therefore proceeded with liquidation as approved by resolution. It is currently in the process of liquidation. In the Call Center business, there are two partners, and these Call Center partners are strong. In the future, the company will continue to operate in cooperation with the partners on an ongoing basis.

In addition, the company has supported the home shopping business of Happy Products and Service Company Limited ("HPS") by adding broadcast channels with a large number of followers, helping to increase revenue. The home shopping business can also be further developed into outbound services, helping to increase the company's working capital. In the initial stage, it may take time to reach the break-even point.

Regarding the cash proceeds of THB 113.5 million from the sale of Nestify Co., Ltd., a portion has been used to support Happy Products and Services Co., Ltd. through short-term loans to provide working capital for expanding broadcasting channels. The remaining amount has been reserved for investment in short-term investment portfolios.

**Question 3:** As the Company has disposed of all ordinary shares in Nestify Co., Ltd., which operated a peer-to-peer lending platform, what is the status or progress of the appointment of a subcommittee tasked with reviewing transactions of the PEER platform during the period from 13 July 2021 to 3 May 2023, including the examination of transparency and financial flows (as referenced in the letter of Aqua Corporation Public Company Limited No. AQUA-001/SET-001-69 dated 12 January 2026)?

Additionally, what measures has the Board of Directors implemented to restore confidence among retail investors?

**Answer :** According to the company's receipt of a letter from its major shareholder, Aqua Corporation Public Company Limited (AQUA), which references the The Securities and Exchange Commission, Thailand. (SEC) having filed allegations against a group of individuals for stock manipulation, the company states that it has no involvement with those individuals or such actions. However, there are some individuals who previously held positions within the company. Regarding the approval of payment and receipt transactions, the company is able to conduct a certain level of internal verification, but it cannot examine financial transactions that fall outside its authority. The company has presented evidence of its transparency, including its management practices.

**Question 4:** What is the value and potential synergy from the investment in Nation Group (Thailand) Public Company Limited. ("NATION")? What is the rationale behind increasing the shareholding in NATION toward the end of last year, and are there any plans for synergy?

**Answer :** For investing in the capital increase shares of NATION, the company views it as a short-term investment, which is made in accordance with NATION's debt restructuring plan, and does not plan to invest in anything else beyond this.

**Question 5:** Which subsidiary qualifies as the Company's core operating business under the holding company criteria?

**Answer :** The company plans to transition into a holding company (Holding Company), while it will continue operating its normal business. Currently, it is not yet a full-fledged Holding Company. The company intends to designate Happy Products and Service Co., Ltd. ("HPS"), which operates a home shopping business, as its core company in accordance with the required criteria.

As no shareholders raised any further questions or comments, the moderator requested permission to proceed to the next agenda item.

**Agenda 3 To consider and approve the Company's financial statements for the year ended December 31, 2025**

The moderator informed the meeting that, in order to comply with Section 112 of the Public Limited Companies Act B.E. 2535 (as amended) and the Company's Articles of Association, Clauses 34 and 37, the Board of Directors is required to prepare the statement of financial position (balance sheet) and the statement of profit or loss as of the end of the accounting period, for submission to the Annual General Meeting of

Shareholders for approval. The Board must also arrange for the Company’s auditor to complete the audit of such financial statements prior to submitting them to the shareholders’ meeting.

In this regard, the Board of Directors and the Audit Committee have reviewed the financial statements for the year ended 31 December 2025, which have been audited by the Company’s auditor, who expressed the opinion that they are accurate, complete, and in accordance with financial reporting standards. These details are presented under the “Financial Statements” section of the 2025 Annual Report (Form 56-1 One Report), as provided via QR Code in the meeting invitation and published on the Company’s website at [www.peerforyou.co.th](http://www.peerforyou.co.th).

Ms. Suwicha Kaewfahcharoen, Chief Accounting and Financial Officer, presented the information.

Ms. Suwicha Kaewfahcharoen summarized the key points of the financial statements and the statement of financial position for the year 2025, in line with the details previously reported under Agenda Item 2. In the auditor’s opinion, the audited financial statements received an unqualified opinion with emphasis of matter and other matter paragraphs, and the auditor did not express any qualification regarding the matters noted in such observations.

The Board of Directors and the Audit Committee have reviewed the financial statements for the year ended 31 December 2025. The auditor has confirmed that the statements are accurate, complete, and in compliance with financial reporting standards. Therefore, the Board deems it appropriate to propose the financial statements for the year ended 31 December 2025 to the shareholders’ meeting for approval.

The moderator then invited shareholders to raise questions or express their opinions. As no shareholders had any further questions or comments, the moderator requested the meeting to vote on the approval of the financial statements for the year ended 31 December 2025 and informed the meeting that this agenda item requires approval by a majority vote of the shareholders present and casting their votes.

***Resolution:*** *The meeting considered and unanimously approved the financial statements for the year ended 31 December 2025, with the votes cast by the shareholders as follows:*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	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 2025

The moderator 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.

Ms. Suwicha Kaewfahcharoen, Chief Accounting and Financial Officer, presented the information as follows:

**Legal reserve information**

Unit : Baht

Item	2026	2025	2024	2023
1. Net Profit (Loss)	(394,224,863)	(104,405,031)	(462,914,519)	(134,746,147)
2. legal reserve	No Allocation	No Allocation	No Allocation	No Allocation
3. legal reserve/Net Profit (Loss)(%)	-	-	-	-
4. paid up capital	1,054,926,479	1,054,926,479	793,236,509	559,999,995
5. accumulate legal reserve	28,700,000	28,700,000	28,700,000	28,700,000
6. legal reserve/registered capital (%)	2.72	2.72	3.62	5.13

### Dividend Payment Information

Item	2026	2025	2024	2023
1. Net Profit (loss) (Baht)	(394,224,863)	(104,405,031)	(462,914,519)	(134,746,147)
2. Paid Up Shares Amount (shares)	1,054,926,479	1,054,926,479	793,236,509	559,999,995
3. Interim dividend paid	-	-	-	-
- Interim dividend	-	-	-	-
- Last Interim dividend	-	-	-	-
4. Total Dividend Paid (Baht)	No dividend payment	No dividend payment	No dividend payment	No dividend payment
5. Dividend Payment (%)	2.72	2.72	3.62	5.13

Based on the Company's operating results for the year ended 31 December 2025, the Company reported a net loss of THB 394.2 million in the consolidated financial statements and a net loss of THB 424.6 million in the separate financial statements. Accordingly, the Company is unable to declare dividends for the 2025 operating results and will not allocate net profit to the statutory reserve.

The Board of Directors has considered this matter and deems it appropriate to propose to the shareholders' meeting for approval of the omission of statutory reserve allocation and the suspension of dividend payment, due to the Company's loss for the year.

The moderator invited shareholders to ask questions or express their opinions. As no shareholders had any further questions or comments, the moderator requested the meeting to vote on the approval of the omission of statutory reserve allocation and the non-payment of dividends for the Company's 2025 operating results. The moderator informed the meeting that this agenda item requires approval by a majority vote of the shareholders present and casting their votes.

***Resolution:*** *The meeting considered and unanimously approved the omission of statutory reserve allocation from net profit after deducting accumulated losses for the year 2025, and the non-payment of dividends for the Company's 2025 operating results due to the Company's net loss, with the votes cast by the shareholders as follows:*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	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 informed the meeting that, in order to comply with Section 71 of the Public Limited Companies Act and Clause 16 of the Company's Articles of Association, at every Annual General Meeting, one-third of the directors must retire by rotation. If the number of directors cannot be divided equally into three parts, the number closest to one-third shall retire. For the first and second years following the Company's registration, the directors to retire are determined by drawing lots. In subsequent years, the directors who have held office for the longest period shall retire. Retiring directors are eligible for re-election.

At the 2026 Annual General Meeting of Shareholders, two directors are due to retire by rotation as follows:

1. Mr. Kosol Phosuwan Independent Director
2. Mr. Nunmanas Podang Director

In accordance with good corporate governance principles, Mr. Kosol Phosuwan and Mr. Nunmanas Podang abstained from participating in the consideration of this agenda item.

In the nomination process for directors, the Company provided minority shareholders with the opportunity to propose qualified candidates for consideration as directors during the period from 30 September 2025 to 31 December 2025 via the news system of the Stock Exchange of Thailand and the Company's website. It appeared that no shareholders proposed any candidates for appointment as directors.

The Nomination and Remuneration Committee, excluding any interested directors, has carefully and prudently screened and considered the qualifications of the two aforementioned candidates. The Committee is of the opinion that both individuals possess the knowledge, capabilities, experience, and expertise that are beneficial to the Company's operations. They also meet all required qualifications and do not possess any prohibited characteristics under the Public Limited Companies Act B.E. 2535 and the Securities and Exchange

Act B.E. 2535, including all relevant regulations. Accordingly, the Committee deems it appropriate to propose to the 2026 Annual General Meeting of Shareholders for approval of the re-election of both directors, who are due to retire by rotation, to serve another term. Mr. Kosol Phosuwan qualifies as an independent director. The Board of Directors has considered and determined that the nominated individual meets all legal requirements and criteria relating to independent directors. He is able to express his opinions independently, without being under the control of the Company's management or major shareholders, and has served as an independent director for not more than 9 years from the date of his first appointment (including the proposed term in this re-election).

The Board of Directors has reviewed and considered the recommendations of the Nomination and Remuneration Committee with due care and prudence to ensure that the nominated individuals possess qualifications suitable for the Company's business operations. Accordingly, the Board deems it appropriate to propose to the shareholders' meeting for approval of the re-election of the two directors who are due to retire by rotation, to serve another term, as listed below:

1. **Mr. Kosol Phosuwan** Currently serves as Independent Director / Chairman of the Audit Committee / Chairman of the Nomination and Remuneration Committee / Member of the Corporate Governance Committee.

He possesses expertise in law, analysis, and management. Throughout his tenure as a director of the Company, he has played a key role in formulating policies, direction, strategies, organizational structure, and business principles of the Company.

2. **Nunmanas Podang** Currently serves as Director / Member of the Nomination and Remuneration Committee / Chairman of the Corporate Governance Committee.

He has expertise in law and business administration. Throughout his tenure as a director of the Company, he has played a significant role in providing advice and recommendations on the Company's management structure and business operations principles.

Mr. Kosol Phosuwan qualifies as an independent director. The Board has considered that he is able to express his opinions independently and in accordance with the relevant criteria. In this regard, directors with a vested interest did not participate in the consideration of this agenda item, and no shareholders proposed any additional candidates for appointment as directors.

In line with good corporate governance practices, the three directors who are due to retire by rotation temporarily left the meeting and did not participate in the consideration of this agenda item.

The moderator then invited shareholders to ask questions or express their opinions. As no shareholders had any further questions or comments, the moderator requested the meeting to vote on the appointment of directors on an individual basis and informed the meeting that this agenda item requires approval by a majority vote of the shareholders present and casting their votes.

*Resolution: The meeting considered and unanimously approved the re-election of the directors who retired by rotation to serve another term, with the votes cast by the shareholders as follows:*

*1. Mr. Kosol Phosuwan Independent Director*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	100

*2. Mr. Nunmanas Podang Director*

Votes	Number of votes	Percentage of the total votes of shareholders who attended the meeting and cast their votes
Approved	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	100

*After the voting was completed, the moderator invited the two directors to rejoin the meeting.*

**Agenda 6** To consider and approve the remuneration of the Board of Directors and Sub-committees for 2026

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 2025 were approved by the resolution of the 2025 Annual General Meeting of Shareholders on 29 April 2025 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 2025, totaling 1,120,000 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 2026. 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 2026 within the amount not exceeding 3,000,000 Baht, decreased from 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:

Position	Compensation rate (Baht per time)	
	2026	2025
Board of Directors		
- Chairman	20,000	20,000
- Director	10,000	10,000
Audit Committee		
- Chairman	20,000	20,000
- Director	10,000	10,000
Corporate Governance Committee		
- Chairman	15,000	15,000
- Director	10,000	10,000
Nominating and Remuneration Committee		
- Chairman	15,000	15,000
- Director	10,000	10,000
Other benefits	-	-

Furthermore, the Executive Committee, the Risk Committee, and the Sustainability Development Committee do not receive meeting allowances or other benefits.

In addition, directors who are entitled to receive directors' remuneration must remain in office until the date on which the Board of Directors resolves to approve the annual directors' remuneration, with consideration given to their meeting attendance throughout the year.

The Board of Directors, having considered the recommendation of the Nomination and Remuneration Committee, deems it appropriate to propose to the shareholders' meeting for approval of the remuneration for the Board of Directors and subcommittees for the year 2026, within a total limit not exceeding THB 3,000,000, which is decreased from the previous year in proportion to the number of directors. The remuneration will comprise meeting allowances for the Board and subcommittees, as well as annual bonuses. The meeting allowance per attendance will remain the same as the previous year, and no other benefits will be provided.

The moderator then invited shareholders to ask questions or express their opinions. As no shareholders had any further questions or comments, the moderator requested the meeting to vote on the approval of the directors' and subcommittee remuneration for 2026, and informed the meeting that this agenda item requires approval by a vote of not less than two-thirds (2/3) of the total votes of shareholders present at the meeting.

***Resolution:*** *The meeting considered and unanimously approved the remuneration for the Board of Directors and subcommittees for the year 2026, within a total limit not exceeding THB 3,000,000. The remuneration comprises meeting allowances for the Board and subcommittees and directors' bonuses, with no other benefits.*

*The meeting allowance per attendance for directors remains the same as the previous year, as follows:*

*Unit : Baht*

<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 and benefits 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 and cast their votes
Approved	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	100

**Agenda 7** To consider and approve the appointment of the Company’s auditor and audit fee for 2026

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 Audit Committee has selected the auditor and determined the audit fees for 2026 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 2026. Thus, any one of the following auditors is the Company's auditor for the year 2026, 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	the company's auditor. 2024 – 2025 (Total duration: 2 years)
2. Mr. Peradate pongathiansak	4752 and/or	Never been the company's auditor
3. Ms. Techinee Phonpenpob	10769	Never been the company's auditor

Information regarding the proposed auditors for appointment in 2026 is provided in Attachment 5.

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 2026. In addition, the Audit Committee deemed it appropriate to fix the audit fees for the year 2026 for the Company in the amount of 2,200,000 baht, a decrease of 660,000 baht from the previous year. 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:**

Unit : Baht

Detail	Audit fee		Increase (Decrease)	%
	2026	2025		
Peer For You Public Company Limited	2,200,000	2,860,000	(660,000)	(23%)
Subsidiaries	741,000	725,000	16,000	2.2%
<b>Total</b>	<b>2,941,000</b>	<b>3,585,000</b>	<b>(644,000)</b>	<b>(18%)</b>
<u>Other service charges:</u>	Charged based on	Charged based on		
Miscellaneous expenses actually incurred in the course of operations, such as transportation costs, overtime pay, postage, telephone charges, etc.	actual expenses incurred in the course of operation.	actual expenses incurred in the course of operation.	-	-

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 2026: Mr. Thanawut Phibunsawat Certified Public Accountant No. 6699 and/or Mr. Peradate Pongsathiansak Certified Public Accountant No. 4752 and/or Miss 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 2026 in the amount of 2,200,000 baht , a reduction of 23 percent, plus other service fees which will be charged based on actual expenses incurred during the work.

The moderator invited shareholders to ask questions or express their opinions. As no shareholders had any further questions or comments, the moderator requested the meeting to vote on the appointment of the auditor and the determination of the audit fee for the year 2026, and informed the meeting that this agenda item requires approval by a majority vote of the shareholders present 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 2026 with the approval of the audit fee for 2026. amount 2,200,000 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	356,164,130	100
Disapproved	0	0
Abstained	0	0
Invalid ballots	0	0
Total	356,164,130	100

**Agenda 8 Other matters (if any)**

The moderator invited shareholders to propose any additional matters for consideration, as well as to ask questions or express further opinions. As no shareholders raised any questions or proposed any additional matters, Mr. Chirayu Chueyam, Chairman of the Meeting, expressed his appreciation to all attendees and declared the meeting closed at 3:38 p.m.

.....  
 (Mr. Chirayu Chueyam)  
 Chairman of the Meeting