



AIRA Factoring Public Company Limited
บริษัท ไอรา แฟคตอริ่ง จำกัด (มหาชน)
เลขที่ใบพ. 0107547000141

188, Spring Tower Building, Floor 12A, Unit 6-10, Phayathai Road, Thung Phayathai Subdistrict,
Ratchathewi District, Bangkok Postal Code 10400 Tel: 0-2657-6222 Fax: 0-2657-6244, 0-2657-6245
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- Translate from Thai -

Ref. AF-AGM 001/2026

20 March 2026

Subject: Invitation to the 2026 Annual General Meeting of Shareholders

To: Shareholders of AIRA Factoring Public Company Limited

Attachments:

1. Annual Registration Statement / Annual Report 2025 (Form 56-1 E One Report)
2. Profiles of the persons nominated for election as directors of the Company
3. The Company's definition of qualifications of Independent Directors
4. Preliminary information of the Company's auditors for the year 2026
5. Information of Independent Directors for whom shareholders may grant proxy to attend and vote on their behalf
6. The Company's Articles of Association relating to the Shareholders' Meeting
7. Proxy Form A, Proxy Form B, and Proxy Form C
8. e-Proxy Voting Manual
9. Documents or evidence required for shareholders to identify themselves to attend the meeting and procedures for granting proxy
10. Identity verification procedures and the IR PLUS AGM system user manual
11. Personal Data Protection Notice

Whereas the Board of Directors' Meeting of AIRA Factoring Public Company Limited (the "Company") has resolved to convene the 2026 Annual General Meeting of Shareholders via electronic means (e-AGM) on Tuesday, 21 April 2026 at 10.00 hours.

The Record Date for determining the shareholders entitled to attend and vote at the meeting is Friday, 6 March 2026, in accordance with Section 225 of the Securities and Exchange Act B.E. 2535 (1992) (as amended).

The matters to be considered at the meeting are as follows:



Agenda Item 1 To acknowledge the Company's operating results for the year ended 31 December 2025

Objectives and Reasons

In compliance with Section 113 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) and the Company's Articles of Association, which require the Board of Directors to report the Company's operating results for the previous year to the shareholders at the Annual General Meeting of Shareholders for acknowledgement.

The Company has prepared the report on the operating results and significant developments of the Company for the fiscal year ended 31 December 2025, as presented in the Annual Registration Statement / Annual Report 2025 (Form 56-1 One Report) under the section "Management Discussion and Analysis of Financial Position and Operating Results", details of which appear in Attachment No. 1.

Opinion of the Board of Directors

The Board of Directors has considered and deemed it appropriate to propose that the shareholders acknowledge the Company's operating results for the year ended 31 December 2025 as presented above.

Voting

This agenda item is for acknowledgement; therefore, no vote will be taken.

Agenda Item 2 To consider and approve the Financial Statements for the year ended 31 December 2025

Objectives and Reasons

Pursuant to Section 112 of the Public Limited Companies Act B.E. 2535 (1992) (as amended) and Article 40 of the Company's Articles of Association, the Company is required to prepare financial statements as at the end of each fiscal year and present them to the Annual General Meeting of Shareholders for consideration and approval. In this regard, the financial statements must be audited by the Company's auditor prior to being proposed to the shareholders' meeting.

The Company's financial statements for the fiscal year ended 31 December 2025 have been audited by the Certified Public Accountant of EY Office Limited, who expressed an Unqualified Opinion, dated 19 February 2026. The financial statements have also been reviewed by the Audit Committee and approved by the Board of Directors.

A summary of the key financial information is presented below:

Statement of Financial Position (Unit: Baht)

Item	2025	2024	Increase (Decrease)	Percentage
Total Assets	2,761,179,744	2,405,997,658	355,182,086	14.77%
Total Liabilities	2,230,654,876	1,888,813,622	341,841,254	18.10%
Shareholders' Equity	530,524,868	517,184,036	13,340,832	2.58%

Statement of Comprehensive Income (Unit: Baht)

Item	2025	2024	Increase (Decrease)	Percentage
Total Revenue	249,116,801	255,183,773	-6,066,972	-2.38%
Profit for the Year	14,828,539	16,741,752	-1,913,213	-11.43%
Total Comprehensive Income for the Year	13,340,832	16,741,752	-3,400,920	-20.31%
Earnings per Share (Baht/share)	0.0093	0.0105	-0.0012	-11.43%

Opinion of the Board of Directors

The Board of Directors has carefully considered the Company's financial statements for the year ended 31 December 2025 and is of the opinion that the financial statements have been prepared correctly and completely in accordance with financial reporting standards and have been audited by the independent auditor, who expressed an unqualified opinion.

The Board therefore deems it appropriate to propose that the shareholders' meeting consider and approve the Company's financial statements for the year ended 31 December 2025.

Voting

This agenda item shall be approved by a majority vote of the shareholders present at the meeting and entitled to vote.



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

Objectives and Reasons

Pursuant to Section 116 of the Public Limited Companies Act B.E. 2535 (1992) and Article 43 of the Company's Articles of Association, the Company is required to allocate not less than 5 percent of its annual net profit, derived from the separate financial statements, after deducting accumulated losses (if any), to a legal reserve until such reserve reaches at least 10 percent of the registered capital.

For the year ended 31 December 2025, the Company recorded a net profit from the separate financial statements (before other comprehensive income) amounting to Baht 14,828,539. Accordingly, the Company is required to allocate 5 percent of the net profit as legal reserve, equivalent to Baht 742,000.

After such allocation, the Company's legal reserve will total Baht 38,950,000, representing 9.74 percent of the Company's registered capital of Baht 400,000,000, which is still below the statutory requirement of 10 percent of the registered capital.

The Company has a dividend policy to pay dividends of not less than 50 percent of net profit after deducting legal reserve as required by law and the Company's Articles of Association. The consideration of dividend payment shall take into account the Company's operating results, financial position, liquidity, cash flow, investment plans, and working capital requirements. In this regard, the Company does not have any restrictions under loan agreements or other obligations that would prevent the consideration of dividend payment.

Opinion of the Board of Directors

Although the Company had retained earnings as of 31 December 2025 in the amount of Baht 13,778,143.24, which is sufficient for dividend payment in accordance with the law, the Board of Directors has carefully considered the Company's financial position, liquidity, cash flow, and future business plans. The Board is of the view that the Company should maintain an appropriate level of working capital and liquidity to support business expansion, manage credit risk, and accommodate economic uncertainties, as well as to strengthen financial stability and support sustainable long-term growth.



Accordingly, the Board of Directors is of the opinion that retaining earnings as working capital for business operations is appropriate and in the best interests of the Company and its shareholders as a whole.

The Board therefore proposes that the Annual General Meeting of Shareholders for the year 2026 consider and approve the allocation of net profit from the separate financial statements for the year 2025 as a legal reserve in the amount of Baht 742,000, and the omission of dividend payment for the operating results of the year 2025.

Historical Dividend Payments

Item	2021	2022	2023	2024	2025
Net Profit (Baht)	49,516,429	46,068,330	6,818,495	16,741,752	14,828,539
Earnings per Share (Baht/share)	0.0309	0.0288	0.0043	0.0105	0.0093
Total Dividend Paid (Baht)	40,000,000	51,200,000	-	32,000,000	-
Dividend per Share (Baht/share)	0.025	0.032	-	0.02	-
Dividend Payout Ratio (%)	80.78	111.14	-	191.14	-

Voting

This agenda item shall be approved by a majority vote of the shareholders present at the meeting and entitled to vote.

Agenda Item 4 To consider the election of directors to replace those retiring by rotation

Objectives and Reasons

Pursuant to Section 71 of the Public Limited Companies Act B.E. 2535 (1992) and the Company's Articles of Association, at every Annual General Meeting of Shareholders, one-third of the directors shall retire by rotation. The directors who retire by rotation may be re-nominated for re-election for another term.

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

1. **Mr. Kunakorn Makchaidee** Independent Director and Audit Committee Member
2. **Mrs. Yajai Pattanasukwasun** Independent Director, Chairperson of the Audit Committee, and Member of the Nomination, Remuneration and Corporate Governance for Sustainability Committee
3. **Admiral Navapol Damrongpong** Independent Director

The Company provided an opportunity for shareholders to propose agenda items and nominate qualified persons for election as directors in advance. The criteria, timeframe, and channels for such proposals were disclosed on the Company's website and through the information dissemination system of the Stock Exchange of Thailand during the period from 1 September 2025 to 31 December 2025. Upon the expiry of the specified period, no additional nominations were proposed by shareholders.

Details regarding the nominees' profiles, age, education, work experience, directorships in listed companies and other businesses, attendance at Board meetings, shareholding in the Company, and relationships with the Company, the management, and major shareholders are provided in Attachment No. 2

Tenure of Independent Directors

Name of Director	Year Appointed as Independent Director	Tenure (as at the end of 2025)
Mr. Kunakorn Makchaidee	2017	9 years
Mrs. Yajai Pattanasukwasun	2015	11 years
Admiral Navapol Damrongpong	2020	5 years

Opinion of the Board of Directors

The Board of Directors (excluding the directors who have a vested interest) has carefully considered and reviewed the qualifications of the nominated persons through the nomination process conducted by the Nomination, Remuneration and Corporate Governance for Sustainability Committee, which has taken into account their knowledge, abilities, experience, and past performance as directors of the Company, as well



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as their suitability for the Company's business nature, the Board Skill Matrix, and the overall Board composition.

The Board of Directors is of the opinion that the nominated persons have been selected through the Company's established nomination process and possess all qualifications required by law, the Company's Articles of Association, and the relevant regulations of the Securities and Exchange Commission. They also meet the Company's definition of Independent Director.

The Board further considers that the three directors possess all qualifications as required by law, do not have any prohibited characteristics under the law or regulations of the Securities and Exchange Commission, and do not have any relationship or circumstance that may give rise to a conflict of interest.

Although Mrs. Yajai Pattanasukwasun has served as an Independent Director for more than nine years, the Board of Directors has considered and determined that she continues to possess the qualifications of an Independent Director in accordance with the Company's definition and the relevant criteria of the Securities and Exchange Commission. She does not have any business or other relationships with the Company, the management, major shareholders, or controlling persons that may impair her ability to exercise independent judgment, and she is able to express independent opinions for the best interest of the Company and its shareholders as a whole.

The Board also considers that the three directors have performed their duties with responsibility, prudence, and integrity, and have played an important role in determining the Company's direction, strategy, and corporate governance effectively. Their re-election will also ensure that the composition and proportion of the Board of Directors remain in compliance with the relevant regulations.

Therefore, the Board of Directors deems it appropriate to propose that the 2026 Annual General Meeting of Shareholders consider and approve the re-election of the following three directors for another term, with voting to be conducted on an individual basis:



- Mr. Kunakorn Makchaidee
- Mrs. Yajai Pattanasukwasun
- Admiral Navapol Damrongpong

Voting

This agenda item shall be approved by a majority vote of the shareholders present at the meeting and entitled to vote, with voting conducted on an individual basis.

Agenda Item 5 To consider the appointment of a person as a director of the Company and the amendment of the Company's authorized directors

Objectives and Reasons

The Nomination, Remuneration and Corporate Governance for Sustainability Committee (NRC-CG) has considered and nominated a qualified person to serve as an additional director of the Company. The nomination was based on the candidate's qualifications, knowledge, competencies, experience, expertise, and suitability for the Board structure, as well as the Board Skill Matrix.

The NRC-CG therefore proposes Mr. Kulchai Chungspathorn for appointment as a director of the Company (Non-Executive Director).

Details regarding the nominee's profile, age, education, work experience, directorships in listed companies and other businesses, shareholding in the Company, and relationships with directors, executives, and major shareholders are provided in Attachment No. 2, which has been distributed to shareholders for consideration.

The proposed appointment aims to enhance the appropriateness of the Board structure and strengthen the diversity of skills, knowledge, and experience beneficial to the Company's business operations.

Following the appointment, the Company will have a total of 11 directors, and the composition and proportion of the Board of Directors will remain in compliance with the relevant regulations.

Structure of the Board of Directors

No.	Before Appointment (10 Directors)	After Appointment (11 Directors)
1	Mr. Sorasit Soontornkes – Chairman of the Board	Mr. Sorasit Soontornkes – Chairman of the Board
2	Mrs. Yajai Pattanasukwasun – Director	Mrs. Yajai Pattanasukwasun – Director
3	Mr. Kunakorn Makchaidee – Director	Mr. Kunakorn Makchaidee – Director
4	Mr. Poonsak Thiapairat – Director	Mr. Poonsak Thiapairat – Director
5	Mrs. Ladavan Tanatanit – Director	Mrs. Ladavan Tanatanit – Director
6	Mr. Visit Vongruamlarp – Director	Mr. Visit Vongruamlarp – Director
7	Mrs. Nalinee Ngamsettammas – Director	Mrs. Nalinee Ngamsettammas – Director
8	Admiral Navapol Damrongpong – Director	Admiral Navapol Damrongpong – Director
9	Mr. Akrawit Sooksai – Director	Mr. Akrawit Sooksai – Director
10	Mr. Songpol Bunnak – Director	Mr. Songpol Bunnak – Director
11	–	Mr. Kulchai Chungsathaporn – Director

Amendment of the Company's Authorized Directors

In connection with the appointment of the new director, the Company proposes to add Mr. Kulchai Chungsathaporn as an authorized director of the Company.

Accordingly, the number of authorized directors will be increased from four (4) persons to five (5) persons, while the signing condition will remain unchanged, whereby two directors jointly sign and affix the Company's seal.

No.	Before Appointment	After Appointment
1	Mrs. Ladavan Tanatanit	Mrs. Ladavan Tanatanit
2	Mrs. Nalinee Ngamsettammas	Mrs. Nalinee Ngamsettammas
3	Mr. Akrawit Sooksai	Mr. Akrawit Sooksai
4	Mr. Songpol Bunnak	Mr. Songpol Bunnak
5	–	Mr. Kulchai Chungsathaporn



Signing condition:

- Before appointment: Any two of these four directors jointly sign and affix the Company's seal.
- After appointment: Any two of these five directors jointly sign and affix the Company's seal.

The addition of an authorized director does not change the signing condition, but aims to enhance operational flexibility in executing the Company's transactions and support business continuity, while maintaining the same control mechanism through the requirement of joint signatures of two directors.

Opinion of the Board of Directors

The Board of Directors (excluding interested directors) has carefully considered the qualifications of the nominated person through the nomination process conducted by the Nomination, Remuneration and Corporate Governance for Sustainability Committee, taking into account the candidate's knowledge, competencies, experience, expertise, suitability for the Company's business nature, and the Board Skill Matrix.

The Board is of the opinion that the nominated person has been selected in accordance with the Company's established nomination procedures and possesses all qualifications required by law and relevant regulations, and is suitable for the Company's business operations.

The Company also provided an opportunity for shareholders to nominate qualified persons to serve as directors through the Company's website during the period from 1 September 2025 to 31 December 2025. Upon the expiry of such period, no additional nominations were proposed by shareholders.

The Board therefore considers that the nominee possesses appropriate qualifications, knowledge, competencies, and experience to effectively perform the duties of a director and contribute to the best interests of the Company and its shareholders as a whole. The Board of Directors therefore proposes that the shareholders' meeting consider and approve the appointment of Mr. Kulchai Chungstaporn as a director of the Company.

Voting

This agenda item shall be approved by a majority vote of the shareholders present at the meeting and entitled to vote.



Agenda Item 6 To consider and approve the directors' remuneration for the year 2026

Objectives and Reasons

Pursuant to Section 90 of the Public Limited Companies Act B.E. 2535 (1992) and the Company's Articles of Association, the directors are entitled to receive remuneration from the Company. Such remuneration must be considered and approved by the shareholders' meeting.

The Board of Directors has assigned the Nomination and Remuneration Committee to review and consider the appropriateness of the structure and rates of directors' remuneration, taking into account the scope of duties and responsibilities of the Board of Directors and its subcommittees, the Company's operating results, financial position, business environment, as well as benchmarking information from listed companies in the same industry and companies of similar size and revenue. This is to ensure that the directors' remuneration is appropriate, consistent with their duties and responsibilities, and sufficient to attract and retain qualified directors with knowledge, expertise, and experience beneficial to the Company's corporate governance.

The Nomination and Remuneration Committee has therefore proposed the following:

- To maintain the meeting allowance for directors for the year 2026 at the same rate as in 2025, with no change.
- To determine the directors' bonus pool for the operating results of the year 2025 for consideration and approval by the shareholders' meeting.

Structure of Directors' Remuneration

The directors' remuneration consists of:

1. Monetary Compensation

- Meeting allowance
- Directors' bonus

2. Other Benefits

The Company does not provide any other remuneration or benefits to directors apart from those proposed.

Details of Directors' Remuneration

1. Meeting Allowance

The Company proposes to maintain the meeting allowance for the year 2026 at the same rate as in 2025, with no change.

Comparison of Meeting Allowance

Details	2025	2026 (Proposed)	Remarks
1. Board of Directors			
Chairman of the Board	27,000	27,000	Executive directors receive half of the meeting allowance
Director	17,000	17,000	
2. Audit Committee			
Chairman	25,000	25,000	
Member	17,000	17,000	
3. Nomination, Remuneration and Corporate Governance for Sustainability Committee			
Chairman	20,000	20,000	
Member	17,000	17,000	
4. Executive Committee			
Chairman	15,000	15,000	Executive directors do not receive meeting allowance
Member	10,000	10,000	
5. Credit Committee			
Chairman	15,000	15,000	Executive directors do not receive meeting allowance
Member	10,000	10,000	

2. Directors' Bonus

For the operating results of the year 2025, the Company proposes to determine the directors' bonus pool not exceeding Baht 333,000.



The Chairman of the Board will be authorized to allocate such bonus among the directors as deemed appropriate within the approved limit.

Historical Comparison of Directors' Bonus

Item	Amount
Directors' bonus for operating results of 2023 (paid in 2024)	No directors' bonus
Directors' bonus for operating results of 2024 (paid in 2025)	Not exceeding Baht 418,500
Directors' bonus for operating results of 2025 (paid in 2026)	Not exceeding Baht 333,000

Opinion of the Board of Directors

The Board of Directors has considered and is of the opinion that maintaining the directors' meeting allowance for the year 2026 at the same rate as in 2025, together with determining the directors' bonus pool for the operating results of 2025 not exceeding Baht 333,000, is appropriate in view of the scope of duties and responsibilities of the Board of Directors, the Company's operating results, and the practices of listed companies in the same industry.

The proposed remuneration has been reviewed by the Nomination and Remuneration Committee, taking into consideration the Company's performance, the duties and responsibilities of the directors, and benchmarking data from listed companies with comparable size and revenue.

The Board of Directors therefore deems it appropriate to propose that the shareholders' meeting consider and approve the directors' remuneration for the year 2026 as proposed.

Voting

This agenda item shall be approved by not less than two-thirds (2/3) of the total votes of the shareholders present at the meeting and entitled to vote.

Agenda Item 7 To consider the appointment of the auditor and the determination of the audit fee for the year 2026

Objectives and Reasons

Pursuant to Section 120 of the Public Limited Companies Act B.E. 2535 (1992), the Annual General Meeting of Shareholders shall appoint the auditor and determine the audit fee of the Company on an



annual basis. The Board of Directors is required to consider the proposal from the Audit Committee before submitting it to the shareholders' meeting for approval.

The Audit Committee, at its meeting held on 12 February 2026, considered the selection of the auditor for the year 2026 by evaluating various qualifications of the proposed auditors, including their knowledge, competence, and experience in auditing listed companies, their understanding of the Company's business, financial reporting standards, independence, as well as the appropriateness of the proposed audit fee and the reputation of the audit firm.

After due consideration, the Audit Committee recommends the appointment of EY Office Limited as the Company's auditor for the year 2026, and proposes the following certified public accountants as the Company's auditors:

1. Mrs. Poonnart Paocharoen, Certified Public Accountant No. 5238; or
2. Ms. Sumana Phanphongsanon, Certified Public Accountant No. 5872; or
3. Ms. Orawan Tejwatthanasirikul, Certified Public Accountant No. 4807; or
4. Ms. Kerdsiri Kanchanaprakasit, Certified Public Accountant No. 6014

In the event that the aforementioned auditors are unable to perform their duties, EY Office Limited shall be authorized to appoint another certified public accountant from its firm to act as the Company's auditor.

The four proposed auditors have served as the Company's auditors since 2021 (their first year of appointment), and 2026 will be their sixth consecutive year of service. The Audit Committee has considered and confirmed that the proposed auditors have no relationship or conflict of interest with the Company, its executives, major shareholders, or related persons, in accordance with the criteria of the regulatory authorities, and are able to perform their duties independently, objectively, and transparently.

The Company does not have any subsidiaries that require the appointment of separate auditors.

Audit Fee

The Audit Committee proposes that the audit fee for the year 2026 be set at Baht 1,413,000, which is the same rate as the audit fee for the year 2025. The proposed audit fee has been determined with consideration of the scope of the audit work, workload, complexity of the Company's business, relevant professional standards, and benchmarking against listed companies in the same industry.



In addition, the Audit Committee has discussed with EY Office Limited regarding the audit fee for the year 2026 and requested that the fee remain unchanged. This is because the audit fee has previously been increased by not less than 30 percent in total in recent years, which is considered appropriate and consistent with the increased workload. EY Office Limited has therefore agreed to maintain the audit fee for the year 2026 at the same rate as in 2025.

Comparison of Audit Fees

Item	2024	2025	2026 (Proposed)	Change
Audit Fee	1,320,000	1,413,000	1,413,000	-
Non-Audit Fee	None	None	None	-
Total	1,320,000	1,413,000	1,413,000	-

The above fee represents the audit fee for auditing the Company's financial statements only. The Company does not receive any non-audit services from EY Office Limited.

The fee does not include out-of-pocket expenses, which will be reimbursed based on actual and reasonable expenses incurred.

The Audit Committee is of the opinion that EY Office Limited is a reputable audit firm with widely accepted professional standards. The proposed auditors possess all qualifications required by the relevant regulatory authorities and are able to perform their duties independently. The proposed audit fee is also appropriate considering the scope and volume of work. The Audit Committee therefore proposes that the shareholders' meeting consider and approve the proposal.

Opinion of the Board of Directors

The Board of Directors has considered the recommendation of the Audit Committee and is of the opinion that EY Office Limited is an audit firm with extensive expertise and experience in auditing listed companies. The proposed auditors possess all qualifications required by the relevant regulations and are able to perform their duties independently. In addition, the proposed audit fee is appropriate in relation to the scope of work, workload, and the Company's business environment.



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The Board of Directors therefore deems it appropriate to propose that the 2026 Annual General Meeting of Shareholders consider and approve the appointment of EY Office Limited as the Company's auditor for the year 2026, from the list of certified public accountants mentioned above, and approve the audit fee for the year 2026 in the total amount of Baht 1,413,000.

Voting

This agenda item shall be approved by a majority vote of the shareholders present at the meeting and entitled to vote.

Agenda Item 8 To consider other matters (if any)

Objectives and Reasons

In accordance with the principles of good corporate governance, the Company will not propose any matters other than those specified in the Notice of the Shareholders' Meeting for approval by the shareholders' meeting.

However, shareholders will be given an opportunity to express opinions, raise questions, or provide recommendations to the Board of Directors and the management regarding matters related to the proposed agenda items.

The Company also provided an opportunity for shareholders to propose agenda items in advance for the 2026 Annual General Meeting of Shareholders during the period from 1 September 2025 to 31 December 2025 through the Company's website. It appears that no additional agenda items were proposed by shareholders.

Attendance at the Meeting

The Company cordially invites shareholders to attend the 2026 Annual General Meeting of Shareholders via electronic means (E-AGM) on the date, time, and in accordance with the procedures specified in this Notice of Meeting.



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Proxy Appointment

Shareholders who are unable to attend the meeting in person may appoint another person or an Independent Director of the Company as their proxy to attend and vote at the meeting on their behalf by using the proxy forms prescribed by the Company (Attachment No. 7).

Please submit the proxy form to the Company by 10 April 2026 via the following channel:

Company Secretary Department

AIRA Factoring Public Company Limited

188 Spring Tower, 12A Floor

Phayathai Road, Thung Phayathai

Phayathai, Bangkok 10400

Shareholders may also submit the proxy form together with supporting documents via the Company's electronic channel at:

ir_af@airafactoring.co.th

The Company will be responsible for the electronic stamp duty (e-Stamp Duty) for proxy forms submitted electronically.

Shareholders may download Proxy Form A, Form B, and Form C from the Company's website. In case shareholders wish to receive the proxy form in hard copy, please contact the Company Secretary Department at least 14 days prior to the meeting date to allow sufficient time for document delivery.

Procedures for Attending the Electronic Meeting (E-AGM)

Shareholders who wish to attend the meeting in person or appoint a proxy to vote via electronic means are requested to study the Electronic Meeting Manual and Voting Procedures via the IR PLUS AGM application, as detailed in Attachment No. 10, or on the Company's website:

<https://airafactoring.co.th/en/shareholders-meeting/>

The Company will open the system for identity verification in advance from 1 April 2026 at 09.00 hours until 21 April 2026 at 12.00 hours.



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188 อาคารสปริง ทาวเวอร์ ชั้น 12A ยูนิตที่ 6-10 ถนนพญาไท แขวงทุ่งพญาไท เขตราชเทวี กรุงเทพฯ 10400
Tel. 0-2657-6222 Fax: 0-2657-6244, 0-2657-6245

Shareholders or proxies may log in to the system to attend the meeting on 21 April 2026 from 09.00 hours onwards.

Electronic Proxy Voting (e-Proxy Voting)

In this year, the Company has enhanced the e-Proxy Voting service through the Investor Portal platform to facilitate shareholders. Shareholders may appoint an Independent Director as their proxy to attend the meeting and vote on their behalf through the system conveniently, quickly, and securely.

Institutional Shareholders

For institutional shareholders, mutual funds, or custodians who have a large number of proxy forms, the Company kindly requests that proxy forms and supporting documents be submitted in advance by 10 April 2026 to allow the Company sufficient time to verify the documents prior to the meeting date.

Advance Submission of Questions

To allow the Board of Directors and the management to prepare comprehensive clarifications, shareholders are invited to submit questions regarding the Annual General Meeting in advance, subject to the following criteria:

- The person submitting the question must be a shareholder of the Company as of the Record Date.
- Please specify name-surname, telephone number, and email address (if any) together with the questions related to the meeting agenda.

Channels for submitting questions

By post

Company Secretary Department
AIRA Factoring Public Company Limited
188 Spring Tower, 12A Floor
Phayathai Road, Thung Phayathai
Phayathai, Bangkok 10400



AIRA Factoring Public Company Limited
บริษัท ไอรา แฟคตอริง จำกัด (มหาชน)
เลขที่ใบพ. 0107547000141

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By email

ir_af@airafactoring.co.th

or together with the proxy form.

Shareholders may submit questions from now until 10 April 2026.

Enquiries

If shareholders have any questions regarding the meeting agenda, meeting procedures, or wish to request the Annual Registration Statement / Annual Report (Form 56-1 One Report) in hard copy, please contact the Investor Relations Department from 1 April 2026 onwards.

Telephone: +66 2-657-6222 Ext. 220, 221

Email: ir_af@airafactoring.co.th

If you have any inquiries regarding registration and identity verification, please contact the IR Plus AGM Call Center at Tel. 02-022-6200-2 or via Line ID: @irplusagm

Note

The Company has prepared a Privacy Notice to inform shareholders about the collection, use, and disclosure of personal data for the purpose of organizing the shareholders' meeting. Shareholders may study the details in the Privacy Notice (Attachment No. 10).

The Company reserves the right to change the date, time, or format of the 2026 Annual General Meeting of Shareholders as appropriate. In the event of any changes, the Company will notify shareholders in advance through the information disclosure system of the Stock Exchange of Thailand and the Company's website.

Sincerely yours,

AIRA Factoring Public Company Limited

(Mr. Akrawit Sooksai)

Director and Chief Executive Officer