

Summary of questions and answers that were not answered at the 2023 Annual General Meeting of Shareholders

Bangkok Commercial Asset Management Public Company Limited (the “Company”) held the 2023 Annual General Meeting of Shareholders on 24 April 2023, at 2.00 p.m. through electronic means in accordance with the Emergency Decree on Electronic Meeting B.E. 2563 and any other related laws. However, there were shareholders who sent questions via text messages and the Company did not answer them at the meeting of shareholders. The company would like to answer questions from shareholders as follows:

- **Mr. Piyapong Prasatthong, a shareholder, asked 1 question as follows:**

1. How does the Company use artificial intelligence (AI) in debt collection?

Answer: The use of AI would enhance the effectiveness of debt collection and debtors' data analysis. However, the details of procedures cannot be disclosed to public.

- **Miss Poonsri Kancharoenkulwong, a volunteer for shareholders' right protection and a proxy holder of Thai Investors Association who is a shareholder of the Company, asked 1 question as follows:**

1. Can the Company provide more details on the following statement found in the Management Discussion and Analysis: “In 2023, the Company is ready to step into its 25th year sustainably by transforming the organization into a digital AMC in one to two years”?

Answer: The Company has the BAM Digital Enterprise plan in place to become a digital AMC. The Company has thus far improved its work processes, strategic reporting, and data protection. In 2023, BAM will see continuous development in terms of, for example, property inspection system using LineOA and data management.

- **Mr. Weeraphon Suaysamrong, a shareholder, asked 1 question as follows:**

1. Does the Company have any plans to partner with potential partners to do serviced apartments and to issue digital tokens, or have the Company ever studied strategies of origin?

Answer: The Company would like to thank you for your suggestions which will be considered as appropriate.

- **Mr. Wiriya Suphachariyawichai, a shareholder, asked 1 question as follows:**

1. How has the Company evaluated its partnership projects with, for example, Baania and Thailand Post?

Answer: For the partnership with Baania, BAM and Baania can advertise properties on platforms of both organizations (including www.baania.com and www.prop2share.com from Baania and www.homecondocenter.com from BAM) in order to increase visibility and salability of properties for sale. For the partnership with Thailand Post, Thailand Post has so far inspected 100 properties and supported BAM in terms of public relations for selling NPAs through its platform, namely Thailandpostmart.com. For this year, Thailand Post will provide a property inspection service for 100-200 items, with property sale board installation added as an additional part of the service. This will reduce both time and cost for BAM.

- **Mr. Pairat Euapadunglert, a shareholder, asked 1 question as follows:**

1. Could the management team explain more about NPAs' strategies, apart from expanding sale channels?

Answer: The Company has been offering several promotions to increase NPAs' sales, such as our special price promotion (on selected properties), promotion for customers who purchase properties and make a transfer of ownership right within 30 days of which they will receive free right of ownership transfer, and promotion for retail investors who have registered with the Company to purchase properties. Also, the Company will consider renovating selected potential properties to add more value and make them more attractive to buyers.

- **Mr. Tisak Chaisalee, a shareholder, asked 1 question as follows:**

1. Would the Company form a JV with other companies, apart from SENA Group and Thailand Post, and how will the JV [partnership] with both organizations benefit the Company?

Answer: The Company is pleased and open for new opportunities to develop business cooperation with partners either in the form of JV, MOU or other forms of cooperation in order to increase opportunities for growth and business expansion. For the MOU signed with SENA Group, it has benefitted the Company by increasing the opportunity to sell the company's properties. Meanwhile, the partnership with Thailand Post' pro is to reduce management time and expenses.