

BLESS/RPT/01/2567

August 8, 2024

subject Borrowing money from related persons

Dear Director and Manager, Stock Exchange of Thailand

Whereas the Board of Directors' Meeting No. 4/2024 of Bless Asset Group Public Company Limited (the "Company") on August 8, 2024 resolved to approve the Company to borrow money from Ms. Nipa Apirattanarungruang, a director and major shareholder of the Company, holding shares in the Company at a rate of 37.12 percent of the Company's issued and paid-up registered capital, for a loan amount not exceeding 150 million baht, in which the said transaction is considered a related party transaction under the Related Party Transaction Announcement, in the category of receiving financial assistance, with the value used to calculate the transaction size calculated from the value of interest or benefits that the Company must pay to such related persons throughout the period of receiving financial assistance. The transaction size is 10,200,000 baht (ten million two hundred thousand baht flat), accounting for 0.89 percent of Net Tangible Asset (NTA) as of June 30, 2024. The total value of the transaction is considered a related party transaction with a value of more than 1 million baht but less than 20 million baht, or a transaction size of more than 0.03 percent but less than 3 percent of the Company's net tangible assets, whichever is higher, and is in accordance with general trading conditions. Therefore, it falls under the criteria that must be disclosed to the Stock Exchange of Thailand. The Company would like to inform the information of the said transaction with details. Appears in the first attachment

Therefore, I would like to inform you.

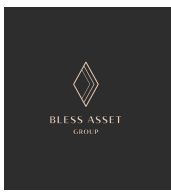
Best regards

A handwritten signature in blue ink, appearing to read "Chaiwat".

(Mr. Chaiwat Kovitchindachai)

Board of Directors / Chief Executive Officer

Bless Asset Group Public Co., Ltd.



included 1

## Information on related items

### Type of financial assistance items

#### 1. Date, month, year of the transaction

The Company will borrow money from the Lender in the amount not exceeding 150 million baht (the “Loan Amount”), with the loan disbursement and repayment period within 1 year from the date the Borrower first requests to draw down the Loan Amount.

#### 2. Related contracting parties and relationship with the listed company

Lender : Miss Nipha Aphirattananarungruang

Borrower : Bless Asset Group Public Co., Ltd.

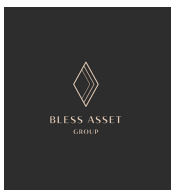
Relationship: The Lender is a related person of the Company by being a director and major shareholder of the Borrower Company, holding shares at a rate of 37.12 percent of the Company's issued and paid-up registered capital.

#### 3. General characteristics of the item

It is a financial assistance transaction with a related person according to the Capital Market Supervisory Board Announcement No. TorJor. 21/2551 on the criteria for related transactions and the Stock Exchange of Thailand Announcement on the disclosure of information and operations of listed companies in related transactions B.E. 2546, the type of financial assistance transaction, with the value used to calculate the transaction size, which is calculated from the value of interest or benefits that the company must pay to the related person throughout the period of receiving financial assistance, with the transaction size exceeding 1 million baht but not exceeding 20 million baht, or the transaction size exceeding 0.03 percent but not exceeding 3 percent of the company's net tangible assets, whichever is higher, which must be approved by the company's board of directors and disclosed to the Stock Exchange of Thailand.

Net Tangible Asset (NTA) as of June 30, 2024	1,144.57 million baht
The value of interest or benefits that the Company must pay to related persons	10.2 million baht
Item size (percentage) of the Company's net tangible assets	0.89% of NTA

\*The transaction size is calculated from the maximum value of interest that the Company must pay from the financial assistance transaction resulting from the transaction with the related person (calculated by the loan

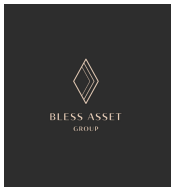


amount of 150 million baht, the interest rate of Siam Commercial Bank Public Company Limited as of August 8, 2024 MLR 7.05 minus 0.25 per year = 6.8 per year.

#### 4. Details of the item

Characteristics of receiving financial assistance:	Obtaining a loan from a related person
Principal value requested for loan (loan amount received):	Credit limit not exceeding 150 million baht
objective:	To be used as the company's working capital.
Interest rate :	According to the interest rate of Siam Commercial Bank Public Company Limited as of August 8, 2024, MLR 7.05 minus 0.25 per year = 6.8 per year.
Loan period :	1 year period from the date the borrower first requests to withdraw the loan amount
Specify the value used to calculate the item size:	The interest rate that the Company must pay to the lender throughout the period of receiving financial assistance for 1 year, which is a maximum of 10,200,000 baht (ten million two hundred thousand baht).
Loan evidence	The Company will provide a loan letter to the lender as evidence of the loan.
Guarantee :	-do not have-
Other conditions:	-do not have-

#### 5. Benefits that listed companies will receive



The Company will use the loan to repay bonds and as working capital of the Company.

**6. Directors with vested interests who are related persons**

Mr. Chaiwat Kovitchindachai, Chief Executive Officer and Ms. Nipa Apirattanarungruang, Director, are considered interested persons and therefore abstain from voting on this agenda.

**7. Opinion of the Committee**

The Board of Directors resolved that the said transaction was in accordance with general trading conditions, with uncomplicated procedures and no collateral required, allowing the Company to have money to use as its working capital. With a source of funds with an appropriate interest rate, it was a reasonable transaction and was in the Company's best interests. Therefore, it agreed to approve the said transaction.

**8. Opinion of the Audit Committee**

There are no other opinions that differ from those of the committee.