CREDIT BUREAU ASIA LIMITED
(Company Registration No.: 201909251G)
(Incorporated in the Republic of Singapore)

MINUTES of the Annual General Meeting (the "**AGM**" or "**Meeting**") of Credit Bureau Asia Limited (the "**Company**" or "**CBA**") held at 2 Shenton Way, #20-02 SGX Centre 1, Singapore 068804 on Friday, 24 April 2026 at 8.15 a.m.

PRESENT	**: BOARD OF DIRECTORS** Mr Koo Chiang, Executive Chairman and Chief Executive Officer Mr Chua Kee Lock, Lead Independent Director Mr Tan Hup Foi, Independent Director Mr Low Seow Juan, Independent Director
ABSENT WITH APOLOGIES	: Mr Lim Wah Liang William, Executive Director
SHAREHOLDERS	: As per Attendance Sheet
PROXIES	: As per Attendance Sheet
IN ATTENDANCE	: As per Attendance Sheet

CHAIRMAN

Mr Koo Chiang ("**Kevin Koo**"), the Executive Chairman and Chief Executive Officer of the Company, welcomed all present to the AGM.

QUORUM

As the requisite quorum was present, the Chairman, Mr Kevin Koo declared the Meeting open.

Mr Yun Kok Siong ("**KS Yun**"), the Chief Corporate Officer of the Company was invited to continue with the proceeding of the Meeting.

NOTICE OF MEETING

As the notice of the AGM dated 1 April 2026 ("**Notice of AGM**") had been published on SGXNet and the Company's website, the Notice of AGM was taken as read.

Mr KS Yun proceeded to introduce the Directors and Senior Management of the Company who were present at the AGM. He also conveyed apologies on behalf of Mr Lim Wah Liang William, Executive Director, who was unable to attend the AGM.

Mr KS Yun also introduced the representatives of the Company's auditor, polling agent, scrutineer, and company secretary, all of whom were in attendance, to the Shareholders.

POLL VOTING

Mr KS Yun informed that the Company has appointed Tricor Barbinder Share Registration Services as polling agent and Entrust Advisory Pte. Ltd. as scrutineer for the poll voting of the Meeting. Proxy Forms received by the Company via post and email by the cut-off time have been checked and validated.

A representative of Entrust Advisory Pte. Ltd. was then invited to explain the procedure for conducting a poll.

Mr KS Yun informed that a number of shareholders had appointed the Chairman of Meeting as their proxy and he would be voting in accordance with their instructions. All proposed resolutions tabled at this Meeting would be voted by way of poll.

The results of the vote counting would be announced at the end of the Meeting.

QUESTION FROM THE SHAREHOLDERS

Mr KS Yun informed the meeting that the Company had not received any questions from shareholders prior to the AGM.

ORDINARY BUSINESS

RESOLUTION 1 - ADOPTION OF AUDITED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025 AND THE DIRECTORS' STATEMENTS AND THE INDEPENDENT AUDITOR'S REPORT THEREON

The motion for Ordinary Resolution 1 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi:

"RESOLVED that Audited Financial Statements for the Financial Year Ended 31 December 2025 and the Directors' Statements and the Independent Auditor's Report thereon be approved."

Mr KS Yun then invited the shareholders present to ask any question they may have on the Audited Financial Statements.

Queries from the Shareholders were addressed and detailed in **Annexure A.**

RESOLUTION 2 – APPROVAL OF DECLARATION AND PAYMENT OF THE FINAL ONE-TIER EXEMPT DIVIDEND OF S$0.022 PER ORDINARY SHARE FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

The motion for Ordinary Resolution 2 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi:

"RESOLVED that the declaration and payment of the final one-tier exempt dividend of S$0.022 per ordinary share for the financial year ended 31 December 2025 be approved."

If approved, the final dividend will be paid on 22 May 2026.

Query from a Shareholder was addressed and detailed in **Annexure A.**

RESOLUTION 3 – APPROVAL OF DIRECTORS' FEES FOR THE FINANCIAL YEAR ENDING 31 DECEMBER 2026

The motion for Ordinary Resolution 3 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that the Directors' fees of S$160,000.00 for the financial year ending 31 December 2026, payable half-yearly in arrears, be approved."

RESOLUTION 4 - RE-ELECTION OF MR KOO CHIANG PURSUANT TO REGULATIONS 94 AND 95 OF THE COMPANY'S CONSTITUTION

Mr Koo Chiang retired pursuant to Regulations 94 and 95 of the Company's Constitution. Mr Koo Chiang being eligible and had offered himself for re-election.

Upon re-election, Mr Koo Chiang would remain as the Executive Chairman and CEO of the Company.

The motion for Ordinary Resolution 4 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that Mr Koo Chiang be re-elected as a Director of the Company."

RESOLUTION 5 – RE-ELECTION OF MR CHUA KEE LOCK PURSUANT TO REGULATIONS 94 AND 95 OF THE COMPANY'S CONSTITUTION

Mr Chua Kee Lock retired pursuant to Regulations 94 and 95 of the Company's Constitution. Mr Chua Kee Lock being eligible and had offered himself for re-election.

Upon re-election, Mr Chua Kee Lock would remain as the Chairman of the Remuneration Committee and a member of the Audit and Nominating Committees.

Mr Chua Kee Lock shall be considered independent for the purposes of Rule 704(8) of the Listing Manual of the SGX-ST.

The motion for Ordinary Resolution 5 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that Mr Chua Kee Lock be re-elected as a Director of the Company."

RESOLUTION 6 - RE-APPOINTMENT OF AUDITOR

Mr KS Yun informed the shareholders that Deloitte & Touche LLP have expressed their willingness to accept the re-appointment as auditors.

The motion for Ordinary Resolution 6 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that Deloitte & Touche LLP be and are hereby re-appointed as Auditor of the Company to hold office until the conclusion of the next Annual General Meeting and that the Directors be authorised to fix their remuneration."

There being no any other ordinary business has been received by the Secretary, Mr KS Yun moved on to the special business of the Meeting.

SPECIAL BUSINESS

RESOLUTION 7 - AUTHORITY TO ALLOT AND ISSUE SHARES

The motion for Ordinary Resolution 7 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED:

(a) That pursuant to Section 161 of the Companies Act 1967 of Singapore and the Listing Manual ("**Listing Manual**") of the Singapore Exchange Securities Trading Limited (the "**SGX-ST**"), authority be and is hereby given to the Directors of the Company at any time and upon such terms and for such purposes and to such person(s) as the Directors may in their absolute discretion deem fit, to:

(i) allot and issue shares of the Company whether by way of rights, bonus or otherwise;

(ii) make or grant offers, agreements or options (collectively, "**Instruments**") that might or would require shares to be issued, including but not limited to the creation and issue of (as well as adjustments to) options, warrants, debentures or other instruments convertible into shares; and/or

(iii) issue additional Instruments arising from adjustments made to the number of Instruments previously issued in the event of rights, bonus or capitalisation issues; and

(b) (notwithstanding the authority conferred by the shareholders may have ceased to be in force) issue shares in pursuance of any Instrument made or granted by the Directors while the authority was in force, provided always that:

(i) the aggregate number of shares to be issued pursuant to this resolution (including shares to be issued in pursuance of Instruments made or granted pursuant to this resolution) does not exceed 50% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company, of which the aggregate number of shares (including shares to be issued in pursuance of Instruments made or granted pursuant to this resolution) to be issued other than on a *pro rata* basis to existing shareholders of the Company does not exceed 20% of the total number of issued shares excluding treasury shares and subsidiary holdings of the Company. Unless prior shareholder approval is required under the Listing Manual, an issue of treasury shares will not require further shareholder approval, and will not be included in the aforementioned limits. For the purpose of this resolution, the total number of issued shares excluding treasury shares and subsidiary holdings is based on the Company's total number of issued shares excluding treasury shares and subsidiary holdings at the time this resolution is passed, after adjusting for:

(a) new shares arising from the conversion or exercise of convertible securities or share options or vesting of share awards which were issued and are outstanding or subsisting at the time this resolution is passed, provided the options or awards were granted in compliance with Part VIII of Chapter 8 of the Listing Manual; and

(b) any subsequent bonus issue, consolidation or subdivision of the Company's shares; and

(ii) such authority shall, unless revoked or varied by the Company at a general meeting, continue in force until the conclusion of the next Annual General Meeting or the date by which the next Annual General Meeting of the Company is required by law to be held, whichever is the earlier."

RESOLUTION 8 - AUTHORITY TO OFFER AND GRANT OPTIONS AND TO ALLOT AND ISSUE SHARES UNDER THE CREDIT BUREAU ASIA EMPLOYEE SHARE OPTION SCHEME

The motion for Ordinary Resolution 8 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that:
Authority be and is hereby given to the Directors of the Company to:

(a) offer and grant options in accordance with the provisions of the Credit Bureau Asia Employee Share Option Scheme (the "**Scheme**"); and

(b) allot and issue from time to time such number of fully-paid ordinary shares of the Company as may be required to be issued pursuant to the exercise of options granted or to be granted under the Scheme,

provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including shares held in treasury) delivered and/or to be delivered, pursuant to the Scheme and the Credit Bureau Asia Performance Share Plan shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time, as determined in accordance with the provisions of the Scheme."

RESOLUTION 9 - AUTHORITY TO OFFER AND GRANT AWARDS AND ALLOT AND ISSUE SHARES UNDER THE CREDIT BUREAU ASIA PERFORMANCE SHARE PLAN

The motion for Ordinary Resolution 9 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that:

Authority be and is hereby given to the Directors of the Company to:

(a) offer and grant awards in accordance with the provisions of the Credit Bureau Asia Performance Share Plan (the "**PSP**"); and

(b) allot and issue from time to time such number of fully-paid ordinary shares of the Company as may be required to be issued pursuant to the vesting of awards granted under the PSP,

provided always that the aggregate number of (i) new ordinary shares allotted and issued and/or to be allotted and issued, and (ii) existing ordinary shares (including shares held in treasury) delivered and/or to be delivered, pursuant to the PSP and the Credit Bureau Asia Employee Share Option Scheme shall not exceed 15% of the total number of issued shares (excluding treasury shares and subsidiary holdings) of the Company from time to time, as determined in accordance with the provisions of the PSP."

RESOLUTION 10 - PROPOSED RENEWAL OF THE SHARE PURCHASE MANDATE

The motion for Ordinary Resolution 10 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that:

(a) authority be and is hereby given to the Directors of the Company, in accordance to Section 76C and 76E of the Companies Act 1967 and Chapter 8 of the Listing Manual, to purchase or otherwise acquire Shares ("**Share Purchase Mandate**") not exceeding in aggregate the Maximum Limit (as defined in below), at such price or prices as may be determined by the Directors of the Company from time to time up to the Maximum Price (as defined below), whether by way of:

(i) on-market purchases ("**Market Purchase**") transacted on SGX-ST through the ready market or, as the case may be, any other stock exchange on which the Shares may for the time being be listed and quoted, through one or more duly licensed stockbrokers appointed by the Company for the purpose; and/or

(ii) off-market purchases ("**Off-Market Purchase**") in accordance with any equal access scheme(s) as defined in Section 76C of the Companies Act 1967 as may be determined or

formulated by the Directors as they may consider fit and in the best interests of the Company, which scheme(s) shall satisfy all the conditions prescribed by the Companies Act 1967 and the Listing Manual;

and in accordance with all applicable laws, regulations and rules;

(b) any Share purchased or acquired by the Company is deemed cancelled immediately on purchase or acquisition (and all rights and privileges attached to the Share will expire on such cancellation) unless such Share is held by the Company as a treasury share in accordance with the Companies Act 1967;

(c) unless varied or revoked by the Company in a general meeting, the authority conferred on the Directors of the Company pursuant to the proposed Share Purchase Mandate may be exercised by the Directors of the Company at any time during the period commencing from the passing of this resolution and expiring on the earliest of:

(i) the date on which the next annual general meeting of the Company is held or required by law to be held;

(ii) the date on which the authority contained in the Share Purchase Mandate is varied or revoked by the Company in a general meeting;

(iii) the date on which purchases and acquisitions of Shares pursuant to the Share Purchase Mandate are carried out to the full extent mandated; and

(d) the Directors of the Company be and are hereby authorized to complete and do all such acts and things as they may consider expedient and necessary to give effect to the transactions contemplated by this resolution.

In this resolution:

“Maximum Limit” means the number of Shares representing ten percent (10%) of the total issued ordinary share capital of the Company ascertained as at the date of the passing of this resolution unless the Company has effected a reduction of the share capital of the Company in accordance with the Companies Act 1967;

“Maximum Price” in relation to a Share to be purchased, means the purchase price (excluding brokerage, stamp duties, applicable goods and services tax and other related expenses) not exceeding:

(i) in the case of Market Purchase, 105% of the Average Closing Price; and

(ii) in the case of an Off-Market Purchase pursuant to an equal access scheme, 120% of the Average Closing Price; and

“Average Closing Price” means the average of the closing market prices of a Share over the last five market days on which the Shares were transacted on the SGX-ST, or any other stock exchange on which the Shares may for the time being be listed and quoted, preceding the day of the Market Purchase or, as the case may be, the day of the making of the offer pursuant to an Off-Market Purchase, as deemed to be adjusted for any corporate action that occurs after the relevant five market day period.”

Mr KS Yun proceeded with the Special Resolution.

RESOLUTION 11 - PROPOSED CAPITAL REDUCTION AND CASH DISTRIBUTION

The motion for Special Resolution 11 was proposed by Mr Wang Yong Hong and seconded by Mr Sun Yi as follows:

"RESOLVED that pursuant to Section 78C of the Companies Act:

(a) the issued and paid-up capital of the Company be reduced by approximately S$20,663,100 from S$35,051,183 to S$14,388,083 and that such reduction be effected by returning the sum of approximately S$20,663,100 from the issued and paid-up share capital of the Company to the Shareholders, being registered holders of the Shares other than the Company, except that where the registered holder is the CDP, the term "Shareholders" shall mean the Depositors (other than the Company) as defined under the Companies Act on the basis of S$0.09 for each issued ordinary share in the capital of the Company held by a Shareholder or on his/her behalf at the Record Date; and

(b) the Directors of the Company (or their authorized representative) and each of them be and are hereby authorized and empowered to do all acts and things (including, without limitation, executing all such documents as may be required) as they or each of them deem desirable, necessary or expedient to give effect to the Capital Reduction and Cash Distribution as they or each of them may in their or each of their absolute discretion deem fit in the interests of the Company."

Query from a Shareholder was addressed and detailed in **Annexure A.**

There being no questions or further business, Mr KS Yun requested shareholders to complete and sign all the poll slips and hand them to the scrutineer.

(The meeting adjourned for 15 minutes to facilitate the collection, verification, and counting of votes by the scrutineer)

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RESULTS OF THE POLL

Upon the completion of the verification and counting of the votes, the results of the polls were handed to the Chairman. Mr KS Yun, on behalf of the Chairman, announced the results of the poll as follows:

Resolution number and details	Total number of shares represented by votes for and against the relevant resolution	For		Against	
		Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
Ordinary Business					
Ordinary Resolution 1 Adoption of Audited Financial Statements of the Company for the financial year ended 31 December 2025 and the Directors' Statement and Independent Auditor's Report.	188,832,450	188,832,250	99.9999	200	0.0001
Ordinary Resolution 2 Approval of payment of the final one-tier exempt dividend of S$0.022 per ordinary share for the financial year ended 31 December 2025.	188,832,450	188,832,250	99.9999	200	0.0001
Ordinary Resolution 3 Approval of the Directors' fees of S$160,000 for the financial year ending 31 December 2026.	188,832,450	188,832,250	99.9999	200	0.0001
Ordinary Resolution 4 Re-election of Mr Koo Chiang as a Director.	188,832,450	188,293,950	99.7148	538,500	0.2852

Resolution number and details	Total number of shares represented by votes for and against the relevant resolution	For		Against	
		Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
Ordinary Resolution 5 Re-election of Mr Chua Kee Lock as a Director.	188,832,450	188,832,250	99.9999	200	0.0001
Ordinary Resolution 6 Re-appointment of Deloitte & Touche LLP as auditor of the Company and to authorise the Directors to fix their remuneration.	188,832,450	188,825,450	99.9963	7,000	0.0037
Special Business					
Ordinary Resolution 7 Authority to allot and issue shares.	188,832,450	188,064,850	99.5935	767,600	0.4065
Ordinary Resolution 8 Authority to offer and grant options and to allot and issue shares under the Credit Bureau Asia Employee Share Option Scheme.	27,143,511	26,355,511	97.0969	788,000	2.9031
Ordinary Resolution 9 Authority to offer and grant awards and allot and issue shares under the Credit Bureau Asia Performance Share Plan	27,143,511	26,355,511	97.0969	788,000	2.9031

Resolution number and details	Total number of shares represented by votes for and against the relevant resolution	For		Against	
		Number of shares	As a percentage of total number of votes for and against the resolution (%)	Number of shares	As a percentage of total number of votes for and against the resolution (%)
Ordinary Resolution 10 Authority to purchase Shares pursuant to the Share Purchase Mandate.	188,832,450	188,825,450	99.9963	7,000	0.0037
Special Resolution 11 Capital Reduction and Cash Distribution	188,752,450	188,745,450	99.9963	7,000	0.0037

Based on the results, Mr KS Yun, on behalf of the Chairman, declared the Resolution Numbers 1 to 11 carried.

Mr KS Yun handed the meeting back to the Chairman to continue with the Meeting proceeding.

CONCLUSION

There being no other business to be transacted, the Chairman thanked shareholders for their attendance at the AGM and declared the meeting ended at 8.55 a.m.

Confirmed as correct record by

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Koo Chiang
Chairman of the Meeting