

1. Environmental Policies and Practices

The Company is aware of current environmental problems which tend to be more serious. Currently, there are organizations, government and private sectors, including non-profit organizations which are watchful and care more about environment. Therefore, to be a part of relieving or reducing any impact arose from human direct and indirect actions, the Company aims to implement in regard of environment to produce mutual benefit for the Company's every employee level and to reflect the responsibility for society, community, environment, and stakeholders according to the following approaches:

1. Implementation of activities of the Company and its subsidiaries shall strictly comply with related environmental laws and regulations.
2. Creating conscience for world saving to employee in order for them to be aware of the impact from doing or not doing things with a belief that many small parts can become a group and power that will reduce or relieve pollutions to forward good environment to our next generation by providing training that gives and publicizes knowledge to everyone.
3. Intention for the most efficient and worthy resource use.
4. Every executive level supports various aspects, for example, personnel, tool, time, budget, etc., in order for its implementations to be achieved according to the determined objectives.
5. The Company aims to develop the quality of life of its employee by promoting good atmosphere and environment to work pleasantly together with improving working performance to be efficient and met the Company's goal.
6. The Company will provide an advice channel for environmental problem-solving guideline of the most benefit by informing any responsible departments to lead to sustainability, which will be coordinated with every department for achieving the success in environmental problem-solving.

The Company aims to reduce any impacts arose from any aspects of environment and publicizes to its employee implementation results, including the following annual report:

- Reduction of greenhouse gas emission by reducing paper and electric energy.
- Sorting the type of garbage before disposing and also record the amount of waste that has been recycle and income from garbage disposal.

In year 2021 the Company has a project to reduce electricity usage by requiring turning on-the air conditioning system during 8.00-18.00 each day. Turn off the light during the lunch break and after work. Reduce the use of water and reduce paper use, by using both sides of the paper before disposing.

Resource and Environmental Management Process

The Company emphasize the important of doing business on basis of good corporate governance, also responsible for society and the environment. By doing this, the Company has determined guideline for executives and employee to comply with good governance, transparency and ethics.

To achieve successfully and sustainable in a socially responsible and environmentally, the Company has established a policy of commitment to social responsibility and environmental activities. CSR policy functions are built to achieve continuity through the following procedures:

- To take continuous action.
- To link the various projects and activities together.
- All employees are required to participate in the activity.
- To build a network, such as CSR partner involvement of partners and so on.

The Company has focused on environmental protection and promote activities to reduce global warming. It focuses on simple activity which can start within our organization. Therefore, the Company have created awareness for employees aware of the importance of natural resources. As well as arrange the training to understand how to protect environment, starting from a small spot within the Company and actively promoting the practice as following:

- 1) Securing Forest: To promote use of recycled paper and paper saving
- 2) Reduction of electricity consumption: To promote the efficient use of electricity and the use of environmentally friendly electrical equipment.
- 3) Water conservation: Promote water saving.
- 4) Reduction of waste: Encourage employees to separate waste before disposing

Management Approach

The Company has assigned an environmental management policy to conserve environment and energy for reducing greenhouse emission from its operations by having the following process:

- Reduces corporate energy and resource uses
- Reduces greenhouse emission caused by the Company's energy use

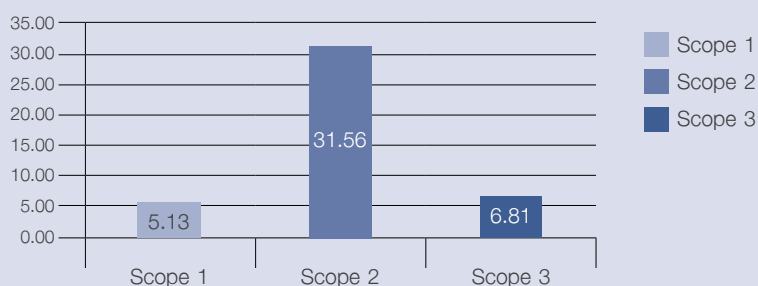
- Determines for the members of its strategy team to be a committee of energy conservation which is responsible for energy management, follow up, inspection and collection of information of energy used inside buildings for constant development and improvement to meet the Company's goal.
- Assigns for energy conservation, water resource management, garbage and waste management to be responsible by its executives and every employee level by collaborating in every aspect.
- Provides knowledge, promote, and support its employee to participate in the measures of energy conservation, water resource management, and garbage and waste management. In the past years, there was a campaign of water and electricity resource reduction once they were not used.
- Assigns for goals of energy conservation and greenhouse emission to be the Company's indicator.

2. Environmental performance

Operation results are as follows

The Company calculated the volume of carbon footprint using carbon footprint program for office/hotels and others developed by Thailand Greenhouse Gas Management Organization (Public Organization (TGO)). In 2022, the organization released greenhouse gas at the volume of 43.50 ton carbon dioxide (tCO₂e). In 2021 the Company's activities to reduce greenhouse gas by separating wastage for recycling and was able to reduce greenhouse gas release of 0.96 tCO₂e or up to 2.21% of released greenhouse gas.

Summary of Carbon Footprint (tCO₂e)



2022	Greenhouse Gas Quantity	% reduce
Greenhouse gas emission	43.50 tCO ₂ e	
Reducing Greenhouse gas emission	0.96 tCO ₂ e	2.21 %

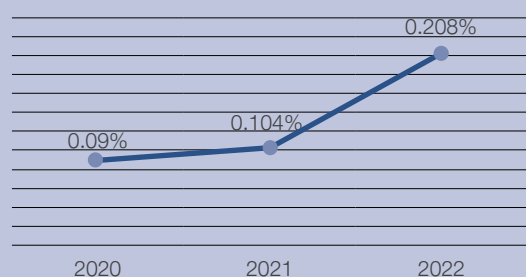
Reduction of resource usage

Reduction of paper

1. The Company organized the Printer Management project with the objective to reduce paper wastage. Project results of the year 2022 can reduce expenses by 52%.
2. Organizing meetings by reducing the use of paper, printing front-back documents, using re-use paper to complete 2 sides. In 2022, it can reduce the use of new paper of 14,688 sheets, equivalent to planting eucalyptus trees. Size 3-5 years, amount 2.40 trees, reduce the cost of using paper in the amount of 2,320 baht.

Environmental performance results in 2022

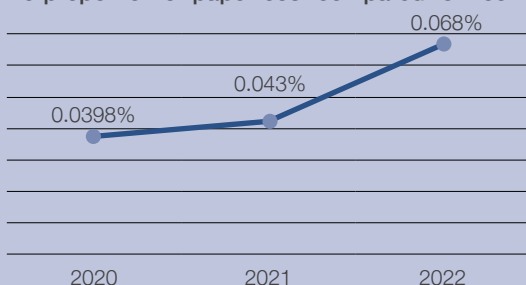
The proportion of electricity fees compared to income



1. Electric power consumption

In 2022, the Company uses an average of 763 units/person of electricity, compared to average expenses/person/year as follows: 2022, 2021 and 2020, at 4,578.75 baht, 4,205.36 baht and 4,341.59 baht, respectively. The proportion of electricity costs compared to revenue in 2022, 2021 and 2020 amounting to 0.208%, 0.104% and 0.09%

The proportion of paper cost compared to income



2. Paper consumption

In 2022, the average paper usage per person is 1,501 baht. The proportion of paper usage compared to the revenues in 2022, 2021 and 2020 are as follows: 0.068%, 0.043% and 0.0398%, respectively.

3. Water consumption

Since 2021-2022, the Company has no water usage data.

The Company, with its non-bank status and operates as a lending institution, realizes the issue of environment, pollution caused by human behavior, stands ready to act in its role as a financier to support alternative energy promoters which operate environmental friendly projects to safeguard the environment and reduce greenhouse gas release.