



Sustainability management in the social dimension

1. Social policy and practice

Develop strong society

The Company gives importance to developing strong society according to good governance guideline so that the Company sets clear guidelines for executives and employees to conform as followings:

1.1 Anti-corruption and Bribery Policy

The Company is committed to conduct its business with transparency. Anti-bribery and anti-corruption are defined as the main policy, or better said “Code of Conduct” of the Company. A code of conduct is a set of rules outlining the responsibilities of or proper practices for an individual, party or organization. Related concepts include ethical, honor and moral codes. Accordingly, directors, management and employees are required to comply with the Code of Conduct. Every single transaction through the Company is exempted from being involved in paying or offering bribes to other parties (or other agencies in all forms), whether the deviation from the Code of Construct is conducted directly or indirectly. On the contrary, the Company is highly encouraged to join the practices that will benefit all parties, or profit the operations of the Company legally and safely. In the past and up to this point, the Company has never ever faced any reports or complaints concerning bribery and corruption violations. To show commitment, the Company registered to be a member of PACT Network in year 2015.

In 2016, the Company has assigned a unit which is no conflict of interest, to review back to all customers who open new financial amount in order to collect information on corruption and bribery.

In 2017, the Company declared its intention to join the Thailand’s Private Sector Collective Action against Corruption (CAC) on 9 June 2017.

In 2023, the company has reviewed and improved its anti-corruption policy. We have improved the channels for receiving complaints so that they can be sent to the Chairman of the Board of Directors. Chairman of the Audit Committee and the Audit Committee directly. The Company has established guidelines for receiving complaints as follows:

In the case where the whistleblower/complainant wishes to report a clue or file a complaint regarding conduct that is contrary to the company’s code of conduct. corruption Complaints/clues can be reported through 3 channels: electronic mail at fraud@leaseit.co.th or registered mail. To the Chairman or Chairman of the Audit Committee or audit committee and through the complaint channel on the company’s website

Actions when receiving a complaint

1. Chairman of the Board, Chairman of the Audit Committee, Audit Committee received a complaint
2. The Audit Committee will appoint a fact-finding committee to investigate the facts. If the facts are investigated and it is found that there are reasonable grounds to believe that the accused person has committed the act of accepting a bribe. Real corruption and misconduct The company will give the accused the right to know the allegations and the right to prove himself. When the investigation was completed, the accused had indeed committed a crime. The fact-finding committee will report to the audit committee for consideration.
3. Punishment will be carried out according to the regulations regarding the work of the company. and if that action is illegal Must be prosecuted to the fullest extent of the law, both civil and criminal.

The Company has a policy not to demote, punish, or have negative consequences for directors, executives, employees of the Company and subsidiaries who refuse to give and receive bribes and corruption. Even though that action will cause the company to lose business opportunities.

Measures to protect and maintain confidentiality

In order to protect the rights of the complainant Those who report clues, witnesses, and those who provide information act with honest intentions. The company will conceal the name, address, or any information that can identify the complainant or information provider. and keep the information confidential, limiting only those responsible for investigating complaints to have access to the information

For complainants or those affected, they will receive treatment and relief according to the Company's appropriate procedures.

Corrective measures

When the investigation is finished Fact-checking committee Line executives Related departments Risk Management Working Group They will jointly consider finding measures to correct the corruption incident that has occurred. or other events that may cause corruption To improve or add to the internal control system policy. work process Including civil or criminal litigation. and expand the results of the investigation to check corruption in other areas. that may be relevant By specifying corrective measures in each case, creating a corrective measures plan (Action Plan) with a time frame for implementation to present to the Chief Executive Officer (CEO) to consider taking appropriate action.

In 2023 There are no complaints.

1.2 Respect for Human Rights Principles

Moreover, the Company aims to expand basic human rights in terms of promoting respect for the rights and freedom of every individual through non-discrimination and anti-racist values. The concept of non-discrimination includes equality with respect to gender, social class, religion, or political beliefs of people. The Company freely accepts and tolerates those who think and believe in different ways. However, the Company does not merely focus on the promotion and protection of human rights. But it also emphasizes on the moral and ethical policies for all the employees involved with the Company. The rights for freedom of speech and expression of ideas also are fully considered under the Company's policy. As an instance, it is important for the Company to respect the all rights of stakeholders equally. Beyond of that, the Company takes social and ethical responsibility towards all its business operations in addition to different groups of people including customers, employees, investors, shareholders, stakeholders, board of directors, management, corporate governance team, and even the environment.

1.3 Tax operations

The Company requires its employee to strictly abide by the followings to prevent tax risk which may lead to any losses of the Company:

- Taxation: The Company avoids any fraudulent or incorrect or complication taxation for initial tax benefit and tax evasion.
- Tax system for corporate sustainability: The Company has its responsibility to the shareholders by being a company with excellent financial status and a tax system that sustainably increases value to the shareholders.
- Tax incentives: The Company aims to legally and sufficiently apply the tax incentives under consideration for sustainable and appropriate business operation in accordance with the efficiency principle of the tax system as defined objectives. The tax incentives include tax exemption measure at certain times, accelerated asset allowances or other incentives, which all of these are under national or local tax policy and used with any business that has its qualification met related criteria. However, such incentives may impact on consideration process for the Company's business operations, but it will only consider economic factors.

The Company paid tax at the rate of 20%, but due to the Company's poor performance, it does not pay tax.



1.4 Equitable Labor Treatment

All personnel of the Company are the most essential parts in operating its business. The Company shall give priority to them without discrimination. In regards to employment that emphasizes equality. There is no limitation or discrimination on gender, race, religion and culture, with reasonable and fair compensation. not discriminate as well as providing welfare in various areas, developing personnel to have knowledge and potential to increase in accordance with the changes that have occurred. The Company promotes its employee to be harmonious, rely on each other, not distinguish, treat to each other politely, and respect others' human dignity. The Company protects its employee from internal and external safety threats by providing good and safe working environment, appropriate wage and compensation, good welfare for its employee, and allowing its employee to grow under justified consideration process. For structure modification and corporate collocation, it shall responsibly implement them under the policy framework, including be strictly complied with laws and regulations related to labor. It shall provide innovation and technology to support the business operations to reward its employee who performs their job with maximum ability, speed, discretion, diligence, enthusiasm, consciousness, and rationality based on their knowledge without being taken over by emotions and seeking for knowledge.

In 2023, the Company has paid for the Fund for Empowerment of Persons with Disabilities as scheduled.

Good Practices

1. The Company equally treats its employee without discrimination for origin, race, gender, color, religion, disability, family lineage, educational institution or other statuses not directly related to working performance.
2. The Company gives opportunity to every employee to fully show their abilities with providing appropriate reward and motivates the working performance with salary, bonus, incentive, and appropriate working performance expense in accordance with the Company's rule.
3. The Company's employee shall perform their duties with maximum ability, good conscience, honesty, equity, virtue and ethics, and being responsible.

1.5 Health and Safety for Working Environment

A part which creates happiness to its employee whom is like a family member is providing a good working environment that supports the employee's health and enhancing safety management, occupational health, and working environment by fundamentally adhering to legal operations, furthering development and applying international measures related to safety expectation of its workers, customers, as well as those who are related to the Company's activities and operational areas due to that there is nothing which can be replaced or compensated such unwanted losses.

In 2023, there is no information about any injury or death or event related to safety for working environment. Demonstrate a good working environment and safety. In 2023 the Company has had fire drills and fire evacuation together with the building.

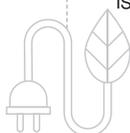
1.6 Justified and Responsible Business Operations to Partners

The Company focuses on providing services in such good ways that result in the utmost satisfaction of the clients. To achieve such goal, customers need to receive detailed product risk-return terms correctly and appropriately. Similarly, the Company must be sincere to handle the customer complaints including trying to fix the defects that probably are caused by the service

Partners and competitors are the outsiders whom the Company shall compete with according to the way of laissez-faire capitalism in running its business. The competition shall rightly be implemented, not distort information, not be fraudulent or use any other methods which are not incorrect and in line with good competition, maintain any confidentiality under related criteria and laws, as well as not illegitimately and unjustly seek for any information of its partners and competitors.

Good Practices

- The Company shall operate its business by taking justified competition into consideration, not incriminating and attacking its competitors without any reasonable information.
- The Company's personnel shall be careful in contacting any competitors and its personnel in any event, do not expose or neglect that the Company's confidentiality is its competitors' hands.



1.7 Breaches

The Company has assigned ethics as a guideline to be followed by every executive and employee. Breach of the Company's ethics and legal policies in any event shall be recorded and notified to the audit and corporate governance committees whom examine breach of ethics reports that are submitted through the complaint channel. The Company shall expose any information of number and cases of breach of ethics, morality, anti-corruption, and public bribery. In addition, the Company shall expose any information to the Stock Exchange of Thailand in case of any breaches which significantly impact on the Company.

In the year 2023, there was no complaint.

1.8 Supply Chain Management

Apart from focusing on its operations, the Company also aims to supply chain management with good governance, considering impact on environment and society to prevent any risks which may effect on the Company's image and operations both in direct and indirect ways. The Company follows up some of its partners' operations from news. If any breach matter is found, the Company shall review such partners.

The Company has its procurement policy which is transparent, justified, and verifiable, as well as strictly complying with related laws, treating every partner with impartiality, non-exploitation, equally providing full, correct, clear, and adequate information, non-discrimination, available anti-corruption policy followed strictly, and being against every kind of anti-corruption both in direct and indirect ways. However, infraction and non-compliance to the anti-corruption policy may lead its partners and contractors to be prosecuted.

The Company has set a payment period for the Company's partners in the amount of 30 days, with the average payment period to partners actually occurring in 2023 in the amount of 30 days, which is in accordance with the conditions without delay.

2. Social performance

2.1 Information Securities



The Company has an action plan to improve the efficiency of protection against cyber threats (Cybersecurity) and will educate employees in the organization on how to avoid falling victim to such threats. About the security of information, the Company has performed as follows. There is a backup every day after 10:00 pm to prevent data loss, Firewall to prevent unauthorized person access to the system or data, Installation Antivirus program on all computers to protect viruses or unwanted programs. And arrange for an automatic scan every day at 12.00 noon. The right to access the system or information is set and has a policy on the security of information and information systems.

The Company places importance on protecting personal information of all stakeholders. Therefore, the privacy policy has been announced on the Company's website. For transparency in operations The privacy policy covers the following details: Personal data type, Source of personal information, Purpose of data processing, Processing of personal data, Legal basis for data processing, Right to receive personal data protection, Data processing time, Use of cookies, Sending or transferring personal information abroad, Data security Links to third party service websites, Usage of personal information for the original purpose, Policy changes and Company contact channels

2.2 Being a source of funds that SMEs could access



The Company has been in business for more than 17 years, providing funding for more than 3,000 SMEs customers, funding support at least 68,000 million baht, with the Company providing an online channel for SMEs to contact to inquire and apply for loans from The Company.

2.3 Employee development and care



Respect of human rights and fair treatment of labor

The Company gives its supports for respecting human rights both inside and outside the organization by incorporating in the operating guidelines business ethics on human rights and fair treatment of labor. The Company provides its support and abides by the labor laws including the concepts of basic human rights according to international standards without discrimination as to race, gender, skin color, religion, language, political belief or any other beliefs, physical deformation or other situations that is not related to the ability to perform work. Note that there has been no incident pertaining to infringement of human rights at the Company.

Compensation and welfare policy that is fair and appropriate

The Company specified the compensation structure and welfare policy for employees fairly and appropriately by considering other similar business along with the changing economic conditions covering both monetary and non-monetary aspects. The compensation system is based on job responsibility, knowledge and ability, skill set and experience including performance assessment of each employee via key performance index system (KPIs system) which conforms to annual performance target. Meanwhile, the performance bonus is paid in line with each individual employee performance as well as that of the Company.

The Company also provides other benefits such as Provident Fund, health insurance, annual health check-up, emergency loans, vaccination to prevent contracting influenza, EJIP, etc.

Communication of the Company's policy to employees

The Company scheduled announcement of its policy, targets and direction once a year with the objective to have employee participation on performing their duties in line with the objectives. The Company gives opportunity to employees to voice their opinions or make suggestions as part of the driving force to achieve organizational goals. Each employee must realize, abide by and comply with, in every aspects of the entire organization, the following matters i.e. business supervision policy, business ethics, the use of internal information/observe the trading time of securities, procedure on prevention of corruption, channels to report complaints etc.

In 2023, the Company organized Town Hall activities every quarter to clarify and convey policies and operational perspectives. To increase the organization's potential for sustainable growth Including having each team take turns presenting their work. Ongoing projects or future plans

Employee development

Employees are important human resource and play significant role in the sustainable success of the organization. In driving the organization towards the vision and attain the business objective, it is necessary to have resource that is worthy in terms of knowledge, skillset including the ability to efficiently and effectively perform. The Company develops its human resource under 2 formats i.e. coaching & knowledge sharing and project assignment to enable employees to use the knowledge and adapt/apply to their job which shall strengthen the organization and support its sustainable growth.

In 2023, the Company arranged 25 training courses (internal and external) to develop employees or averaging about 5.25 hours/person/year.

The Company has the goal for an employee who passed the probationary period to receive training of at least 1 course. Outcome: there were 64 employees who passed their probation period all of whom had passed the training or 53% of target achievement.

Training Summary for the year 2023

External Training course 17 courses			Internal Training course 8 courses		
Average hour/ person/year	Director :	9.25 hours	Average hour/ person/year	Director :	1.56 hours
	Executive :	6.25 hours		Executive :	3.83 hours
	Manager :	0.90 hours		Manager:	2.00 hours
	Employee :	- hours		Employee :	4.29 hours

Courses in human resource development in 2023 are:

Level	Internal Course	External Course
Director	<ul style="list-style-type: none"> ● The Business Landscape in A Changing World 	<ul style="list-style-type: none"> ● Decorating financial statements to commit corruption in the Thai capital market and sustainability under economic recession and measures to reduce global warming ● Director Certification Program (DCP) ● Techniques for valuing company to suit the current business ● Sustainability Forum 2023
Executive	<ul style="list-style-type: none"> ● The Business Landscape in A Changing World ● Strategic Management for Business Growth 	<ul style="list-style-type: none"> ● ESG Risks Management Workshop ● IR Sharing 2/2023 Subject "Simplifying the IR message" ● TLCA CFO CPD No. 2/2023 Subject : Risk Management of CFO ● TLCA CFO CPD No. 3/2023 Subject : Fintech Financial Technology ● TLCA CFO CPD No. 5/2023 Subject : RPA (Robotic Process Automation) in Finance and Accounting ● Governance System for Fraud Detection ● Preparation of reports on conflicts of interest and policies on the use of inside information. ● AGM Notice/Board Resolution ● Training in use FSCOMP ● Calculation Carbon Foot Print of Organization ● Tutorial of AGM for 100% ● Impact of climate change on business
Supervisor	<ul style="list-style-type: none"> ● Data Analytics for Efficiency Improvement ● Systematic Thinking in Project/ Work Management ● Marketing Management 	<ul style="list-style-type: none"> ● Training in use FSCOMP
Officer	<ul style="list-style-type: none"> ● Communication Skill for Efficiency ● Marketing Management ● Excel Dashboard for Presentation ● Result-Driven Organization (OKRs) ● Systematic Thinking in Project/Work Management ● Data Analytic for Efficiency Improvement 	

Involving employees in decision making

The Company gives freedom to employees in providing suggestions to improve working conditions via their supervisors. The Company also provides channels for the employee to propose, lodge complaint via suggestion box, email or the Company’s website. In 2023, the Company had enquired about the employee loyalty towards the Company measured by employee’s satisfaction. The Company shall use the result of the survey and suggestions received from employees to analyze for use as guidance to improve & develop the management of human resource going forward.

Employee engagement survey results

In 2023, the company conducted a survey on organizational engagement (Engagement Survey) after receiving the survey results. The company has also taken the survey results to conduct inquiries to further raise the level of employee engagement with the organization in various areas in order to use it as a guideline for improving the working environment and employee engagement with the company. Including guidelines for developing and improving human resource management. To lead to an efficient working environment and atmosphere. As a result, employees will continue to be happy at work.

Year	Engagement Result	Target
2022	74%	80% up
2023	72%	

Create safe working conditions for employee



The Company specified safety policy and disseminate at its website i.e. www.leaseit.co.th

In 2023 and 2022, there was no work-related severe accident or serious disease/illness

Year	Serious illness and accident at work	Target
2022	0%	0%
2023	0%	

In 2023, the Company implemented additional safety measures and enhanced healthy working conditions as follows.

1. Inspect various equipment to ensure safe conditions for use.
2. Communicate knowledge on fire evacuation in the building.
3. Provide annual health check-up.
4. Arrange for vaccination against contracting influenza.
5. Providing alcohol gel service



2.4 Knowledge Sharing



- The Company provides knowledge to SMEs through the Company’s Facebook on various topics such as “Smart Business, Less is More”, “To make your business interesting, you must pay attention to Customer Centric”, “How to write a business plan to impress financial institutions”, “Set a strategy to conquer the business in the second half of the year.”, “How to do win-win business with partner” and “Plan your business with Time Value of Money”



- The Company provides influencers (Influencer Marketing) or famous people who provide financial knowledge and investment and have many followers. Being a provider of knowledge to the SME group, which is the Company’s customer. In 2023, the Company organized an online seminar on the topic. “Financial planning and accounting for SMEs. Good planning and business can go far” by TaxBugnoms, the tax and finance guru. Being a person who provides knowledge about financial planning and accounting to SME entrepreneurs” which has been well received.
- Town Hall activity, where in addition to the CEO being the person who will inform important information to employees. There are good occasion to share any information, the progress of their project to everyone.

2.5 Community and Social Operations

- The Company takes part in donating used plastic bottles to weave the robes. According to the project of Wat Chak Daeng Samut Prakan Province. It’s been 4 consecutive years. In 2023, the Company donated a total of 39.1 kilograms of plastic bottles.



Personnel Information

Employee	2023 (Number of employee)	%	Number of employee by ages			
			20 – 30 yrs	30-40 yrs	40-50 yrs	50 yrs up
All employees (include management)	65	100.00	18	27	14	6
Male	24	36.92	6	13	4	1
Female	41	63.07	12	14	10	5
Executive	8	100.00	-	1	2	5
Male	1	12.50	-	-	-	1
Female	7	87.50	-	1	2	4
Assist.Manager - Senior Manager	15	100.00	2	9	3	1
Male	7	46.67	1	5	1	-
Female	8	53.33	1	4	2	1
Staff - Senior Supervisor	42	100.00	16	17	9	-
Male	16	38.10	5	8	3	-
Female	26	61.90	11	9	6	-
Contract	0	0.00	0	0	0	0
Male	0	0.00	0	0	0	0
Female	0	0.00	0	0	0	0

Staff in - out	2023 (person)			2022 (person)
	Total	Male	Female	
New Employee	14	7	7	22
Resignation Staff	16	7	9	37
Number of employee at the end of the year	65	24	41	67

	2023	2022	Ordination leave	2023
Resignation rate	23%	55%	Number of employees on ordination leave	-

Maternity leave	2023
Number of employees on maternity leave	1
Number of employees returning to work after maternity leave	1