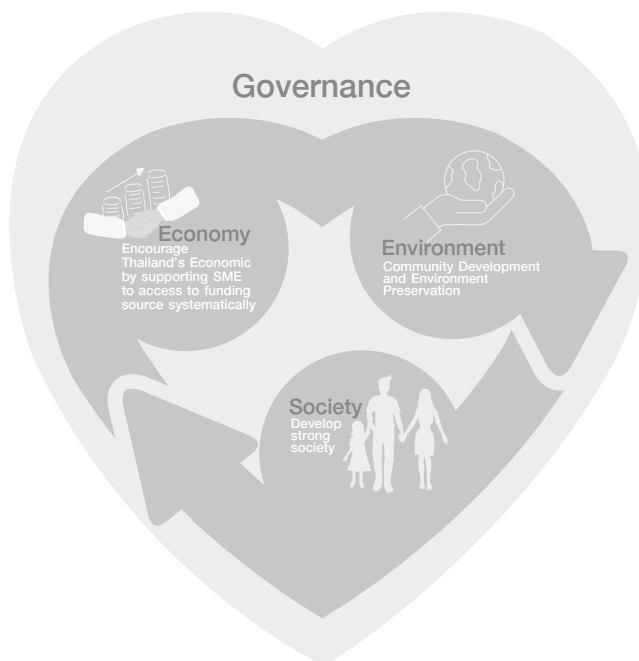


# 3 Driving business for sustainability



## Sustainable Management Policy and Goals

The Company has set the sustainability direction in 3 main dimensions under the framework of the implementation of good corporate governance as follows:



### 1. Economy



#### Encourage Thailand's Economic by supporting SMEs to access source of fund systematically

The Company aims to be a non-financial source of alternative fund for Small and Medium Enterprises (SMEs) which cannot access to source of funds, not being supported by financial institutions even that those SMEs have potential to grow. Such businesses normally require funding outside the system (loan shark) which is a barrier to succeed the Company's goals in long term.

##### a. Product Innovation for SME

The Company considers developing a variety of financial services to provide total financial solutions especially for SMEs in order that SMEs can grow in accordance with their true capability.

##### b. Financial Partner

The Company is supporter and financial advisor for SMEs to have knowledge in accessing source of funds based on the philosophy of growing together between customers and the Company as a financial partner that supports customers to be successful and sustainable.



## 2. Social

### 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; Anticorruption, Human Right, Accounting operations, Fair labor practices, Health and safety in the work environment, fair business operation and responsibility for business partners, Breaches and supply chain management.



## 3. Environment

The current environmental problems which tend to be more serious. As a part of mitigation or impact arising from Human actions, either directly or indirectly. The Company and employees have created a consciousness to protect the world, protect the environment. It is believed that the small dots, when combined together, constitute a group and the power to reduce various pollution and help create a good environment in the future.

### Sustainable development guidelines

The Company is determined to operate under good corporate governance practice by taking into consideration economic, social and environmental impacts. The Company specified an approach to sustainable development with participation of the stakeholders as follows.

1. To monitor developments, events, changes in related industry by considering factors that impact the business, society and the Company's environment such as the changing weather conditions, financial technology, international sustainable standards e.g. Global Reporting Initiative (GRI), Sustainable Development Goal (SDGs).
2. Accord importance to all stakeholders' expectations via participation in various activities, for example, conducting survey of customers' satisfaction, trade partners' satisfaction, employees' satisfaction, including taking into consideration the Board of Director's suggestions in order to improve and meet the expectations of the stakeholders appropriately

#### Disclosing the policy to all groups of employees and stakeholders as follows

##### 1. Corporate Governance Policy

- Rights of shareholders
- Equitable treatment of shareholders
- Roles of stakeholders
- Information disclosure and transparency
- Board responsibilities

##### 2. Business Ethics

- Conflict of interest
- Protecting the assets and using the assets of the Company
- Giving or receiving gifts
- Securities Trading and the Use of Inside Information
- Internal control and audit and financial reporting
- Prohibit dishonesty
- Confidentiality and information
- Human rights and political activities
- Anti-corruption and bribery

## How to achieve sustainable development goals

Lease IT Public Company Limited with the United Nation's sustainable development targets. The United Nations has established Sustainable Development Goals. Which consists of 17 Sustainable Development Goals as follows



The Company is aware of the need to participate in order to achieve the UN's development targets sustainably and accordingly, operates the business in the manner that supports such targets as follows.

Sustainability Frame Work	Materailities	SDGs Goal
Governance	Corporate Governance and Ethics	16. Peace, Justice and Strong Institutions; 17. Partnerships for the Goals
	Risk Management	8. Decent Work and Economic Growth
Economy	Company performance	12. Responsible Consumption and Production
	Brand Awareness	3. Good Health and Well-being; 9. Industry, Innovation and Infrastructure
	Development of technology and innovation	8. Decent Work and Economic Growth; 9. Industry, Innovation and Infrastructure; 12. Responsible Consumption and Production
Social	Being a source of funds that SMEs have access to	1. No Poverty; 8. Decent Work and Economic Growth; 11. Sustainable Cities and Communities; 17. Partnerships for the Goals
	Information security	16. Peace, Justice and Strong Institutions; 12. Responsible Consumption and Production
	Employee development and care	3. Good Health and Well-being; 4. Quality Education; 5. Gender Equality; 8. Decent Work and Economic Growth; 10. Reduced Inequalities; 17. Partnerships for the Goals
Environment	Climate change	13. Climate Action

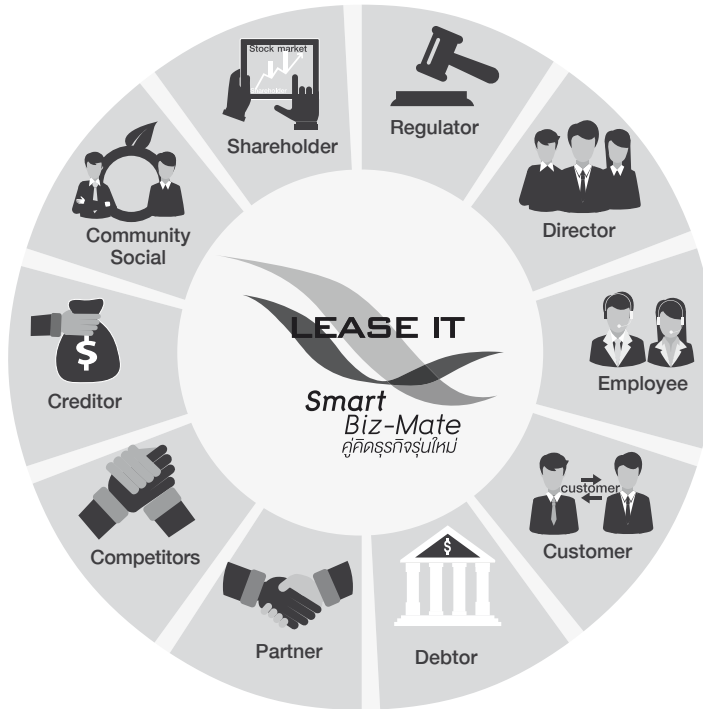




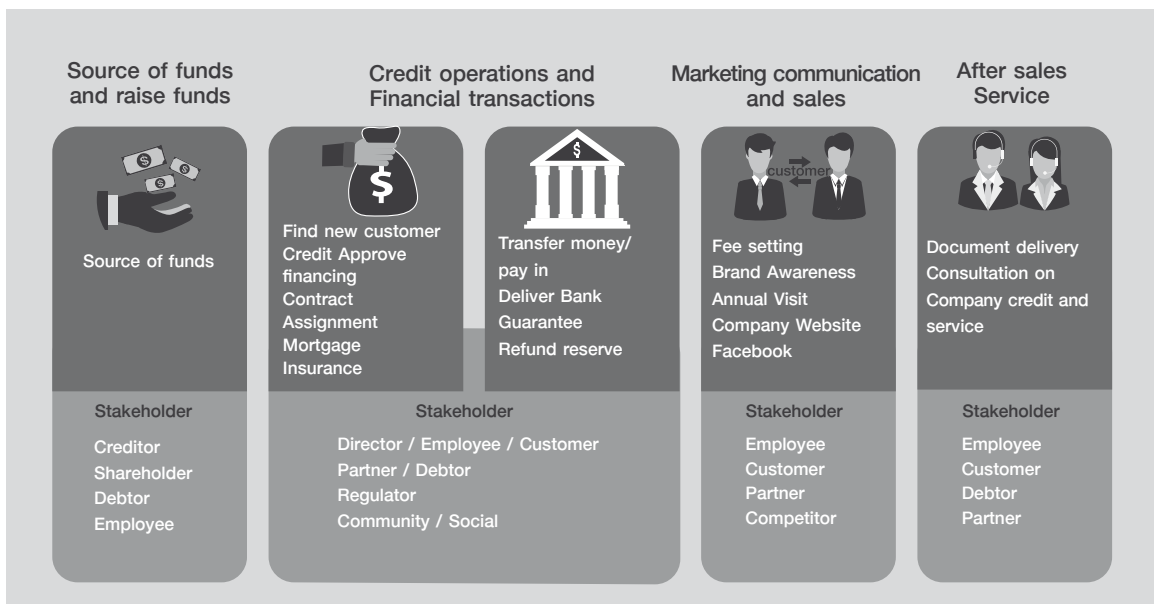
# Managing the impact on stakeholders

## 1. Value chain

In the business of the Company, There are main activities and stakeholders involved in the process as follows:









### Value chain



## 2. Analysis of stakeholders in the value chain

### Stakeholder Engagement

Stakeholders	Communication and channel	Action frequency	Stakeholder's Expectation	Action
<b>1. Directors</b> 	<p>BOD meetings</p> <p>Provide sufficient information completely and timely</p>	<p>Once a month</p> <p>All time</p>	<p>Fair treatment for all stakeholders</p> <p>Manage transparently based on good corporate governance principles.</p> <p>Continuing growth performance</p>	<p>Providing sufficient information</p> <p>Participate in business supervision</p> <p>Specify policy and methodology on labor-related laws</p>
<b>2. Employees</b> 	<p>Arrange orientation session for new employees</p> <p>Survey the need of employees and their supervisors for job specific trainings.</p> <p>Survey loyalty to the organization.</p> <p>Organize outing/team building activities to strengthen employee loyalty to the organization.</p> <p>Town Hall</p> <p>Notify news and information via Line, email</p>	<p>For the first time (new joiners)</p> <p>Once a year</p> <p>Once a year</p> <p>Once a year or as appropriate</p> <p>Quarterly</p> <p>All times</p>	<p>Career path for the job.</p> <p>Receive fair monetary compensation and welfare.</p> <p>Receive annual bonus.</p> <p>Receive fair treatment.</p> <p>Opportunity to learn for career path growth.</p> <p>Receive information for Top Executive.</p>	<p>Specify policy on human rights</p> <p>Promote career advancement.</p> <p>Arrange job trainings at various levels and disciplines.</p> <p>Annual performance appraisements.</p> <p>Improve working environment to conform to good hygienic principles and job safety.</p>
<b>3. Shareholders</b> 	<p>Annual General Meeting</p> <p>Disclose information via SET website.</p> <p>Form 56-1 One Report</p> <p>Opportunity Day.</p> <p>MAI forum.</p> <p>Company Website.</p>	<p>Once a year</p> <p>All times</p> <p>Once a year</p> <p>Twice a year or as appropriate</p> <p>Once a year</p> <p>All times</p>	<p>Continuing growth performance and increasing profitability.</p> <p>Receive dividend.</p> <p>Receive high return on investment and the Company to enjoy stable growth sustainably.</p> <p>Transparent business management/operations. Such can be audited.</p>	<p>Generate good results under strict and robust risk management practices.</p> <p>Disclose information to shareholders and the SET via activities or other communication channels transparently manner that can be inspected.</p> <p>Invite shareholders to annual meetings and to participate by giving feedback.</p>
<b>4. Customers</b> 	<p>Direct contact via sales personnel or assigned operational staff.</p> <p>Visit by sales personnel/ the management on New Year or important occasions.</p> <p>Customer satisfaction survey.</p> <p>Provide channel for receiving complaints/accept suggestions via website, email, letters etc.</p>	<p>All times</p> <p>Once a year or as appropriate</p> <p>Once a year or as appropriate</p> <p>All times</p>	<p>Customers receive clear and correct information. Safeguard the confidentiality of customers' data.</p> <p>Customer receives prompt service.</p> <p>Provide solutions without shifting responsibility to other colleagues.</p> <p>Management and staff adhere to good corporate governance practices. Perform their duties transparently, ethically and morally.</p> <p>The process is auditable.</p>	<p>Train employees to provide efficient services.</p> <p>Delivering the product in this scenario means providing loans that meet clients' requirements.</p> <p>Focus on good corporate governance culture and for employees to have business ethic to provide clients with trust worthy services.</p> <p>Increase suitable channels for customers to avail credits and other financial services conveniently.</p>

Stakeholders	Communication and channel	Action frequency	Stakeholder's Expectation	Action
<b>5. Trade partners</b> 	Receive complaints/suggestions via the company's website, email, registered mail.	All times	Operate the business transparently, ethically and morally.	All process must be auditable.  Having a system to investigate and solve problem on timely manner.
<b>6 Debtors</b> 	Form 56-1 One Report  Company Website, Facebook	All times  All times	Provide clear, correct and complete information.	Provide correct and complete information.
<b>7. Creditors</b> 	Financial Statement  Company Website  Provide channel to receive complains/suggestions.  Form 56-1 One Report	Quaterly  All times  All times  All times	Comply with all terms & conditions.  Repay interest and loan instalments on time.  Communicate and disclose information on ongoing basis.	Pay interest and loan instalments on time.  Ongoing communication of correct and complete information.
<b>8. Competitors</b> 	Participate in the Thai Factoring Association meetings.	Monthly	Exchange information which may be beneficial to factoring operations.  Jointly cooperate to strengthen the stability of factoring companies.  Compete transparently, honestly and fairly.	Compete under the framework of fairness.
<b>9. Community and society</b> 	Participate in volunteering activities.  Organize/join/participate in seminar/talk, discussion activities.	Twice a year or as appropriate  Once a year or as appropriate	Promote and support social activities for various communities as a return of favor to the society.  Provide knowledge on financial products.	Support budget for social activities on ongoing basis.  Disseminate information via social media.
<b>10. Regulator</b> 	Form 56-1 One Report  Company Website, Facebook	All times  All times	Strictly abide by the regulations/guidelines	Strictly abide by the regulations/guidelines



## Materiality Identification

The company considers the organization strategy and the impact on stakeholders. By connecting with internal and external stakeholders as follow

Materiality	Stakeholder									
	Internal		External							
	Director	Employee	Shareholder	Partner	Community/ Social	Customer	Creditor	Competitor	Debtor	Regulator
Company performance	●	●	●	●			●	●		
Brand Awareness	●	●		●	●	●		●		
Development of technology and innovation	●	●	●	●	●			●		
Risk Management	●	●	●	●			●			●
Being a source of funds that SMEs have access to	●	●	●	●	●			●	●	
Information Security	●	●	●	●	●			●		●
Corporate Governance and Ethics	●	●	●	●			●		●	●
Employee development and care	●	●							●	
Climate change	●	●	●	●					●	●

## Prioritization of Material Aspect

The company prioritized sustainability issues. By considering the issues that are in order of importance to the most.

### Materiality Matrix 2023

High Important/impact on stakeholder Low	● Climate Change	● Corporate Governance ● Development of Technology and Innovation	● Company Performance ● Being Source of Fund that SMEs could access ● Brand Awareness ● Information Security ● Risk Management
		● Employee Development and Care	
	Low	Important/Impact on business (Economic/Social/Environment)	High



## Sustainability management in the environmental dimension

### 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 2023 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

- 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.

### 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:

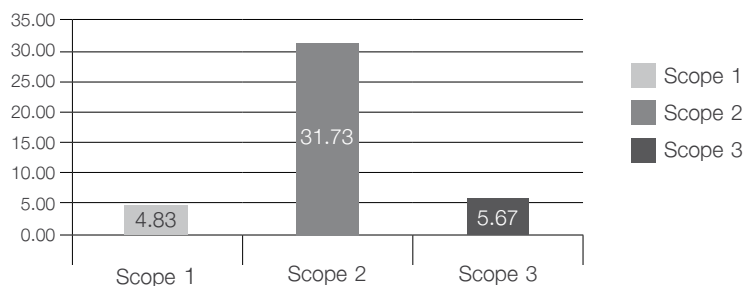
- Reduces corporate energy and resource uses
- Reduces greenhouse emission caused by the Company's energy use

## 2. Environmental performance

Operation results are as follows

The Company calculated the volume of carbon footprint using carbon footprint by program for office/hotels and others developed by Thailand Greenhouse Gas Management Organization (Public Organization (TGO)). In 2023, the organization released greenhouse gas at the volume of 42.23 ton carbon dioxide (tCO<sub>2</sub>e). In 2023 the Company's activities to reduce greenhouse gas by separating wastage for recycling and was able to reduce greenhouse gas release of 2.57 tCO<sub>2</sub>e or 6.08% of released greenhouse gas.

Summary of Carbon Footprint (tCO<sub>2</sub>e)



2023	Greenhouse Gas Quantity	% reduce
Greenhouse gas emission	42.23 tCO <sub>2</sub> e	
Reducing Greenhouse gas emission	2.57 tCO <sub>2</sub> e	6.08 %

## Reduction of resource usage

### Reducing paper use and wastage from printing documents.

1. The Company organized the Printer Management project with the objective to reduce paper wastage. Project results of the year 2023 can reduce expenses by 62%. (compare to base year)
2. Organizing meetings by reducing the use of paper, printing front-back documents, using re-use paper to complete 2 sides. In 2023, it can reduce the use of new paper of 5,891 sheets, equivalent to planting eucalyptus trees. Size 3-5 years, amount 0.90 trees, reduce the cost of using paper in the amount of 942 baht.

### Environmental performance results in 2023

#### 1. Electrical Energy Consumption

	2021	2022	2023
Electricity consumption per 1 sq m.	44.31 units	41.77 units	42.02 units
Electricity cost per 1 sq.m.	265.87 baht	250.65 baht	252.13 baht
Electricity consumption per 1 person	700.90 units	808.70 units	838.52 units
Electricity cost per 1 person	4,205.36 baht	4,852.20 baht	4,954.91 baht

#### 2. Paper consumption

	2021	2022	2023
Cost of paper/ 1 employee	1,740.37 baht	1,501 baht	1,445.68 baht
Cost of paper/ 1 million baht of lending	20.31 baht	24.47 baht	28.70 baht

#### 3. Water consumption

	2021	2022	2023
Water consumption per 1 person	N/A	N/A	1.67 units

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.





## 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](mailto: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.

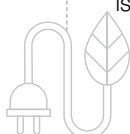
### 1.6 Justified and Responsible Business Operations to Partners

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



### 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](http://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

# Corporate governance operations

## Corporate Governance and Ethics



### Regulatory Structure

The Company's board of director consists of 8 directors of which 5 directors have no management role (5 independent directors), 3 directors are Executive Director. There are 4 female directors, representing 50 percent of the total number of directors. The Company has established a structure, the composition and qualifications of persons who will act as directors of the Company, including the roles, duties and responsibilities of the Board are clearly stated. The composition of the Board of Directors must consist of independent directors not less than one-third of the total number of the Board of Directors. And at least 1 independent director must have accounting knowledge. So that independent directors could work together with the Company's Board of Directors together with efficiently and could express their opinions freely. The Company separated the roles and duties between the Chairman of the Board of Directors and Chief Executive Officer clearly. And the Chairman of the Board and Chief Executive Officer must not be the same person. The Company defined the qualifications of independent directors of the Company according to the definition of qualifications for independent directors according to the announcement of the Capital Market Supervisory Board No. TorChor. 39/2016 of the SEC Office.

Board of Directors consisting of directors with knowledge, abilities and experience that is consistent with the Company's business strategy. There are Accounting, Finance, Banking, Auditing, Funding, Governance, Management, Industry, Credit Analysis, Technology, Law, Crisis Management, Policy and Strategy Risk Management, Marketing and Government Processes.

In addition, the Board of Directors has appointed the Audit Committee, sub-committee and has assigned the Audit Committee to perform duties in other sub-committees as follows: Nomination and Remuneration Committee, Corporate Governance Committee and Risk Management Committee, which report directly to the Board of Directors, are responsible for considering and screening important operations on specific matters with care and efficiency. The term of office is 3 years.

### The operational goals of corporate governance are:

- The score of the quality assessment of holding the Annual General Meeting of Shareholder (AGM Checklist) from the Thai Investors Association (TIA) should be 100 points. In 2023 the Company's assessment results were 99 points.
- The score of the Corporate Governance Survey of Thai Listed Companies (CGR) from the Thai Institute of Directors should be Excellent. In 2023 the Company's assessment result was Excellent.
- The Company should be one of the listed companies of SET ESG Rating. In 2023 the Company was 1 of 193 listed companies who were in SET ESG Rating 2023. There are the 4 consecutive year.



## Risk Management



The Company is aware of the importance of business risk management by considering internal and external factors such as changing economic, social and environmental conditions. The Company has in place acceptable risk management system including protecting or alleviating potential impact. The Company adopted the international standards of risk management principles (Committee of Sponsoring Organizations of the Tread way Commission: COSO) under the supervision of the Risk Management Committee which consist of independent directors who ensure efficient risk management process to minimize adverse impact to the business and still be able to compete whilst fulfilling the stakeholders' expectation. The Company analyzes the risks in all aspects that could prevent achieving the organizational targets including specifying approach to risk management as outlined in the annual report under the heading "Risk Factors".

The organization structure of Risk Management Committee consists of 4 independent directors tasked and the Risk Management Working Group have to specify risk Management Policy and propose to the Company's Board of Directors for their endorsement. Their other duties include outlining strategy and risk management plan that conforms to the company's business strategy, risk supervision and risk monitoring.

The Risk Management Working Group consists of a management representative from department with the Chief Executive Officer acting as the leader to guide the teams to operate in line with the risk management policy to ensure efficiency and acceptable risk as stated in the risk management guidelines and to instill risk management as corporate culture, to come under the supervision of the Company's Board of Directors after being vetted by the Risk Management Committee.



## Economic operation

### Brand Awareness



Due to the Company's brand is not widespread and well-cognized by the target customer groups as well as it should be, the Company has long term plan to conduct public relation activities to promote its brand of financial products via the following channels.

- Conduct public relation activities via traditional media i.e. printed media, magazines and leaflet.
- Conduct public relation activities via event marketing i.e. Money Expo, MAI Forum
- Conduct public relation activities via social media i.e. Facebook Fanpage, Youtube, Line OA (Line Official Account)
- Promote through EDM or Electronic Direct Mail.
- Public relations through mailing. Directly to the target customers, which are SMEs that are partners with the government, state enterprises and large private companies.

Long term goals for year 2019-2023: Achieve the number of 'Like' page of up to 10,000.

In 2023, the Company had achieved 7,900 'Liked'. This represents 79% of the goal.

Guidelines for public relations of financial products of the Company. The Company operates with transparency. The information is accurate, complete, and not advertised exaggeratedly. The information in documents, brochures, and websites shows accurate, complete information, without exaggeration.

In 2023, the Company granted loans to a customer which operates solar energy business, Integrated waste management business totaling 54.49 million baht.

Given that the Company is involved in the financing business, it was able to assist promoters to alternatively have access to funds other than via commercial bank loans in order to tackle the issue of informal debt faced by SMEs. The total loans granted in 2023 were 3,274 million baht. In the context of informal loans in the system, the Company assisted SMEs to shave off borrowing cost of between 1.5%-3.0% by extending loans in the total amount of between 49-98 million baht

### Development of Technology and Innovation



Financial technology keeps changing forcing the Company to make adjustments to the organization for smooth operations. The Company has made improvements to the information technology system to be modern with greater working efficiency.

In 2023, The Company has continued to develop the core information system (Core Business Application). To be modern and more efficient in working, Development of Ulite Application to support more group of customers, including employees of private companies, government officials, state enterprises, freelancers, etc. The Company is in the process of developing a Business Intelligence Dashboard in order to have information to support decision making quickly and accurately. In addition, the company has procured and developed tools for storing documents in the form of electronic files for ease of storage and searching. The Company has established measures to maintain data security and has determined the rights to access information each type clearly.

### Innovation

The company has brought in Robotic Process Automation to help with various operations, resulting in less work in this area and more ability to do other work.

The Company has used a Virtual Private Network (VPN) for work. In case of the officers have to Work From Home or the officers cannot come to the office. The Company has used the MS Team system for online meetings/seminars to reduce the risk of infectious diseases.

# Environment

## Climate Change



The Company realizes the importance of natural resources which is being depleted with time. The global weather condition is in the state of crisis. Every party concerned must jointly cooperate to alleviate the potential negative impact through various activities. The Company announced its intention to join the project “Talad Toon Thammapibarn” on the occasion of the King’s royal coronation rite to practice ‘Sufficiency Economy’ philosophy by managing the business with responsibility, always conscious of social and the environment benefit that will lead to sustainable benefit to the Company, concerned parties, the society and population at large. This is also in line with the global community’s Sustainable Development Goal. The matters that the company has specified are: Reducing greenhouse gas emissions by separating waste for recycling. It has set a goal of reducing greenhouse gas emissions by 5-20%.

The Company is aware of the impacts of climate change. and take part in reducing the impacts that will occur from business operations The Company has provided credit support to those who want to use electric motorcycles. It supports the reduction of greenhouse gas emissions.

The Company has arranged for waste to be separated so that it can be recycled. In 2023, the Company joined the “Ting to Trash” project, a project organized by the SEC Office and the Thai Listed Companies Association, to encourage proper waste separation and can help reduce greenhouse gas emissions as well.





# GRI STANDARDS

GRI STANDARD / OTHER SOURCE	DISCLOSURE	LOCATION		OMISSION		MAPPED TO UN SDGs
		56-1 One Report	SD Report	REQUIREMENT(S) OMITTED	REASON EXPLANATION	
<b>General disclosures</b>						
<b>GRI 2: General Disclosures 2021</b>	2-1	Organizational details	102-103	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.		
	2-4	Restatements of information				
	2-5	External assurance				
	2-6	Activities, value chain and other business relationships	48-50			
	2-7	Employees	63, 112			
	2-8	Workers who are not employees	63			
	2-9	Governance structure and composition	102, 103			
	2-10	Nomination and selection of the highest governance body	104			
	2-11	Chair of the highest governance body	104			
	2-12	Role of the highest governance body in overseeing the management of impacts	105			
	2-13	Delegation of responsibility for managing impacts	101-103			
	2-15	Conflicts of interest	93			
	2-16	Communication of critical concerns	98-99			
	2-17	Collective knowledge of the highest governance body	118			
	2-18	Evaluation of the performance of the highest governance body	118-119			
	2-19	Remuneration policies	120			
	2-20	Process to determine remuneration	120			
	2-22	Statement on sustainable development strategy	10			
	2-23	Policy commitments	87-101			
	2-24	Embedding policy commitments	45-47			
2-25	Processes to remediate negative impacts	98-99, 244				
2-26	Mechanisms for seeking advice and raising concerns	98-99, 244				
2-29	Approach to stakeholder engagement	49-50, 240-245				
<b>Material topics</b>						
<b>GRI 3: Material Topics 2021</b>	3-1	Process to determine material topics	51	A gray cell indicates that reasons for omission are not permitted for the disclosure or that a GRI Sector Standard reference number is not available.		
	3-2	List of material topics	51			
<b>Economic performance</b>						
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics	52-67			
<b>GRI 201: Economic Performance 2016</b>	201-1	Direct economic value generated and distributed	1			
	201-2	Financial implications and other risks and opportunities due to climate change	43			
	201-3	Defined benefit plan obligations and other retirement plans	112			
<b>Anti-corruption</b>						
<b>GRI 205: Anti-corruption 2016</b>	205-1	Operations assessed for risks related to corruption	95-96			
	205-2	Communication and training about anti-corruption policies and procedures	95-96			
	205-3	Confirmed incidents of corruption and actions taken	98			
<b>Anti-competitive behavior</b>						
<b>GRI 206: Anti-competitive Behavior 2016</b>	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	55-56			
<b>Tax</b>						
<b>GRI 207: Tax 2019</b>	207-1	Approach to tax	56			
	207-2	Tax governance, control, and risk management	56			
<b>Energy</b>						
<b>GRI 302: Energy 2016</b>	302-1	Energy consumption within the organization	53-54			
	302-4	Reduction of energy consumption	53			
	302-5	Reductions in energy requirements of products and services	52-54			
<b>Water and effluents</b>						
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics				
<b>GRI 303: Water and Effluents 2018</b>	303-1	Interactions with water as a shared resource				
	303-2	Management of water discharge-related impacts				
	303-5	Water consumption	54			
<b>Emissions</b>						
<b>GRI 305: Emissions 2016</b>	305-1	Direct (Scope 1) GHG emissions	53			
	305-2	Energy indirect (Scope 2) GHG emissions	53			



GRI STANDARD / OTHER SOURCE	DISCLOSURE	LOCATION		OMISSION			MAPPED TO UN SDGs
		56-1 One Report	SD Report	REQUIREMENT(S) OMITTED	REASON	EXPLANATION	
<b>GRI 305: Emissions 2016</b>	305-3	Other indirect (Scope 3) GHG emissions	53				
	305-4	GHG emissions intensity	53				
	305-5	Reduction of GHG emissions	53				
<b>Employment</b>							
<b>GRI 401: Employment 2016</b>	401-1	New employee hires and employee turnover	63				
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	112, 63				
<b>Occupational health and safety</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 403: Occupational Health and Safety 2018</b>	403-1	Occupational health and safety management system	57				
	403-3	Occupational health services	57, 61				
	403-4	Worker participation, consultation, and communication on occupational health and safety	61				
	403-5	Worker training on occupational health and safety	61				
	403-6	Promotion of worker health					
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	59, 61				
	403-8	Workers covered by an occupational health and safety management system	59				
	403-9	Work-related injuries	61				
	403-10	Work-related ill health	61				
	<b>Training and education</b>						
<b>GRI 404: Training and Education 2016</b>	404-1	Average hours of training per year per employee	59-60				
	404-2	Programs for upgrading employee skills and transition assistance programs	59-61				
<b>Diversity and equal opportunity</b>							
<b>GRI 405: Diversity and Equal Opportunity 2016</b>	405-1	Diversity of governance bodies and employees	63				
<b>Non-discrimination</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 406: Non-discrimination 2016</b>	406-1	Incidents of discrimination and corrective actions taken	93-94, 97				
<b>Freedom of association and collective bargaining</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 407: Freedom of Association and Collective Bargaining 2016</b>	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	97				
<b>Child labor</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 408: Child Labor 2016</b>	408-1	Operations and suppliers at significant risk for incidents of child labor	97				
<b>Forced or compulsory labor</b>							
<b>GRI 409: Forced or Compulsory Labor 2016</b>	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	97				
<b>Security practices</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 410: Security Practices 2016</b>	410-1	Security personnel trained in human rights policies or procedures	97				
<b>Marketing and labeling</b>							
<b>GRI 3: Material Topics 2021</b>	3-3	Management of material topics					
<b>GRI 417: Marketing and Labeling 2016</b>	417-1	Requirements for product and service information and labeling	66				
	417-2	Incidents of non-compliance concerning product and service information and labeling	66				
<b>Customer privacy</b>							
<b>GRI 418: Customer Privacy 2016</b>	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	58				