



" The 19th Card for Children event is organized by the Thai Promotion Foundation "



" Donate used plastic bottles to Wat Chak Daeng "

" Knowledge Sharing "



" Skills that modern leaders should have that AI cannot replace "



" How to do business with business partners to make WIN WIN "



" SME businesses easily go bankrupt if they do not consider these things "



" Accept government work Big opportunity, risk of failure If there is no reserve capital "



" Things that SMEs that grow quickly may never tell you "

Information on other social management

Corporate governance operations

Corporate Governance and Ethics

Governance Structure [SDGs 16], [SDGs 17]

The Company's Board of Directors consists of 8 directors , consisting of 5 Non-Executive Directors (all 5 directors are Independent Directors) and 3 Executive Directors, with 4 female directors representing 50 percent of the total number of directors. The Company has determined a structure, the composition and qualifications of persons who will serve as directors of the Company, including clearly the roles, duties and responsibilities of the committee. The composition of the Board of Directors must consist of Independent Directors, not less than one-third of the total number of directors. And at least 1 Independent Director must have accounting knowledge. To enable Independent Directors to work effectively with the entire Board of Directors and to be able to provide opinions independently. By separating roles and responsibilities between the Chairman of the Board of Directors and Chief Executive Officer clearly separated from each other and must not be the same person In this regard, a definition of the qualifications of independent directors of the company has been prepared. 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 and abilities and experience that is consistent with the company's business strategy Whether it's accounting Finance and banking, auditing, fundraising, governance, management, industry conditions, credit, technology, law, crisis management Policy and strategy Risk management, marketing and government processes.

In addition, the Board of Directors Appointed 2 sub-committees:

- (1) Audit Committee and assigned the Audit Committee to act as other sub-committees as follows Nomination and Remuneration Committee, Corporate Governance Committee, Risk Management Committee that report directly to the Board of Directors in order to consider and screen important operations on specific matters with care and efficiency. The term of office is 3 years.
- (2) Executive Director to perform the duty of considering and deciding on important management matters as proposed by the Chief Executive Officer. Including considering and approving loans as specified in the Authority Table.

The operational goals of Corporate Governance are:

- Received a quality assessment of holding general shareholder meetings (AGM Checklist) from the Thai Investors Association (TIA) of 100 points. The Company evaluation result was 100 points.

- Corporate Governance Survey of Thai Listed Companies (CGR) from the Thai Institute of Directors, score level: Excellent, the company evaluation results were "Excellent" and achieved the target continuously for the 8th year and the score is in the Top Quartile of listed companies with market capitalization of less than 1,000 million baht.

Risk Management [SDGs 8]

The Company realizes the importance of risk management, taking into account internal and external factors economic, social, and environmental changes that may occur. The Company has managed the risks to be at an acceptable level, as well as prevent or mitigate impacts that may occur. The Company has risk management in accordance with international standards (Committee of Sponsoring Organizations of the Tread way Commission: COSO). There is a Risk Management Committee (RMC) performing duties led by the Audit Committee, which is entirely independent directors. Supervise the organization's risk management to ensure efficiency. To reduce the impact on business operations and maintain competitiveness as well as meeting the expectations of stakeholders. The company has analyzed Assess risks covering all aspects and risks may affect the achievement of organizational goals. As well as setting guidelines for risk management as shown in the company's annual information disclosure form/annual report, topic "Risk Factor Management"

The Audit Committee acts as a risk management committee. It is responsible for setting risk management policies. Propose to the Board of Directors for consideration and approval, set strategies and risk management plans that are consistent with the organization's strategy, supervise, and follow up on implementation.

Risk Management Working Group Consisting of executives from various departments, with the Chief Executive Officer taking the lead in implementing the risk management policy. In order for the management to proceed efficiently within the acceptable risks specified in the risk management manual and inculcate risk management into organizational culture and operates under the supervision of the Board of Directors Through the screening of the Risk Management Committee

Economic Operations

Brand Awareness [SDGs 3], [SDGs 9]

Because the company's brand It may not yet be as widespread and well-known among target customers as it should be. The company has a long-term plan to promote its brand and financial products. Through various channels as follows:

- Public relations through various media (Traditional Media) including print media, magazines, brochures.
- Publicize through events (Event Marketing) such as financial fairs, Money Expo, MAI Forum, etc.
- Publishing through social media channels such as Facebook Fanpage, Youtube or Line OA (Line Official Account) and a Tiktok channel will be added in 2025.

- Public relations through EDM or Electronic Direct Mail.

• Publicize through mailings. Directly to the target customer group, which is SMEs that are business partners with the government, state enterprises, and large private companies.

Long-term goal 2024 - 2027: The Company's video advertisements have been viewed 1 million times.

Results of operations in 2024: The company's advertising video was viewed 376,907 times, accounting for 37.67% of the target.

Guidelines for publicizing the Company's financial products: The Company operates with transparency. The information is correct, complete, and not exaggerated. The information in documents, brochures, brochures, and websites shows accurate, complete information, without exaggeration.

In 2024, the Company will offer loans to customers working in solar energy businesses. Integrated waste management business. The amount of supported loans is 38.16 million baht.

Since the company is an organization that does financial business, it can be considered that the company plays a part in helping entrepreneurs gain access to funding sources other than banking funds, including helping solve the problem of informal debt for SMEs. Loans will be released in 2024 totaling 2,726 million baht. If calculated as the proportion of solving the problem of informal debt problems The company has helped SMEs save costs by 1.5 - 3.0% when calculated from the lending volume of 40 - 81 million baht.

The Company is committed to expanding its mission to provide financial solutions for the general public. In 2024, it has expanded its target customer group to include customers with the ability to pay in installments, including employees of private companies, government officials, state enterprises, and independent entrepreneurs. Under the Platform for selling products in installments via Mobile

Application, there are currently not less than 60 partners.

Plans, performance, and outcomes related to other social management

Development of Technology and Innovation

The Company operates in finance. By providing loan services to SME businesses. At present, the company has continuously used technology to develop and improve its operating systems. To increase efficiency, safety and convenience in providing services. One of the important systems the company uses is the Core Loan System, which helps manage loans systematically. There is also an E-Document system for storing documents in electronic format. To reduce the use of paper and increase ease of access to information. The company also has a Data Warehouse where data can be analyzed and processed through Business Intelligence (BI) to support strategic decision making. Including data being sent to NCB (National Credit Bureau) according to industry standards. To increase system security The company moved its servers from On-Premise to On-Cloud, which improved performance. Reduce infrastructure risks and support future business expansion

In addition, the subsidiary also has a trading business through an online platform under the name Ulite, which is an application for buying and selling goods. Responding to the needs of consumers in the digital age The Company is committed to continuous development of technology and innovation. To raise the quality of service and strengthen the business in the long term.

Innovation

The Company has brought in Robotic Process Automation to help with various operations, making this part less work and able to do other work, more reducing redundant steps in the work process. The Company has used a Virtual Private Network (VPN) for work. In cases where employees have to Work From Home or are unable to come work at the Company and use the MS Team system in online meetings/seminars to reduce the risk of infectious diseases, respiratory tract.

Information on incidents related to legal or social and human rights violations

Number of cases and incidents of significant legal or social and human rights violations

	2022	2023	2024
Total number of cases or incidents of significant legal or social and human rights violations (cases)	0	0	0
Total number of cases or incidents leading to significant labor disputes (cases)	0	0	0