

3. Sustainable Development

3.1 Policy and goals of sustainable management

The Company is committed to driving business operations towards sustainability according to ESG guidelines, namely economy, society, and environment, within the framework of good corporate governance principles. By conducting business with transparency, fairness, and good ethics. can be checked Under management according to the principles of corporate governance Ready to use the United Nations Sustainable Development Framework (Sustainable Development Goals: SDGs) as a guideline for setting sustainable development goals. Taking into account human rights principles and all stakeholders. Participate in the maintenance and management of environmental impacts. As well as promoting the health and well-being of personnel within the organization and the community, along with developing and improving the quality of life of society.

The Company recognizes that climate change is a global sustainability risk that may affect business operations. The Company is therefore committed to conducting business by considering all impacts and accepting risks arising from rapidly changing situations. And there are management guidelines to avoid or mitigate the impacts that business operations may have on the company, community, society and the environment. To build confidence and trust from all groups of stakeholders.

Sustainability Policy

Sustainability Policy : Yes

The Company conducts business on the basis of creating growth for all groups of stakeholders. Both in the economic dimension, the social dimension, and the environmental dimension. Under good corporate governance according to international standards and the Sustainable Development Goals (SDGs) of the United Nations Organization. The company has set sustainability directions in 3 main dimensions under the framework of good corporate governance as follows:

1. Economic dimension

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.

- 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.

- True Financial Partner

The Company always supports SME side by side and gives them financial advice on funding source in accordance with our core mission to enhance the relationship between the Company and SMEs customers as "True Financial Partner".

2. Social Dimension

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; Anti Corruption, 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. Environmental Dimension

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 or mitigate pollution.

Sustainability management goals

Does the company set sustainability management goals : Yes

The Company is aware of its participation in operations to achieve sustainable development goals. By conducting the business of the company Support the United Nations sustainability goals in the following areas:

1. Sustainability framework for corporate governance

There are 2 important business issues as follows:

- (1) Corporate governance and business ethics [Support SDGs Goal 16 and 17]
- (2) Risk management [Support SDGs Goal 8]

2. Economic sustainability framework

There are 3 important business issues as follows:

- (1) Company operating results [Support SDGs Goal 12]
- (2) Brand management [Support SDGs Goal 3 and 9]
- (3) Technology and innovation development [Support SDGs Goal 8, 9 and 12]

3. Social sustainability framework

There are 3 important business issues as follows:

- (1) Being a source of funding that SMEs can access [Support SDGs Goal 1, 8, 11 and 17]
- (2) Data security [Support SDGs Goal 16 and 12]
- (3) Development and care of employees [Support SDGs Goal 3 4 5 8 10 and 17]

4. Environmental sustainability framework

There is one important business issue as follows:

- (1) Climate change [Support SDGs Goal 13]

The Company has sustainability management goals as follows:

1. Corporate Governance

Corporate Governance and Business Ethics: Maintaining excellent CGR corporate governance assessment results. Maintaining the evaluation results of Annual General Meeting of Shareholder at the level of 5 coins.

2. Economic dimension

1. Company performance: Creating returns on investment for shareholders by paying dividends.
2. Brand management: Creating a brand to be known to target SMEs customers. In 2024, Long-term goal 2024 - 2027, The Company's vdo advertisement have been view 1 million times.

3. Social dimension

1. Being a source of capital that SMEs can access: Loan support not less than 4,000 million baht.
2. Data security: There are no complaints about personal data violations.
3. Employee development and care: Employee commitment level towards the organization is not less than 80%, employees who pass probation must attend at least 1 training course, zero work-related accidents.

4. Environmental dimension

1. Climate change: Prepare information on the organization's greenhouse gas emissions. As well as verifying the organization's greenhouse gas emissions data to determine guidelines for managing greenhouse gas emissions.
2. Reduce the use of electricity and tap water at least 5%. Increase the amount of recycle waste at least 5%.

Guidelines for sustainable development

The Company is committed to conducting business under good corporate governance. Taking into account the impact on the economy, society and the environment, the company has set guidelines for developing sustainability and stakeholder participation 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
- Whistle Blowing, Channels for receiving complaints, protection for whistleblowers, etc.

United Nations SDGs that align with the organization's sustainability management goals	: Goal 1 No Poverty, Goal 3 Good Health and Well-being, Goal 4 Quality Education, Goal 5 Gender Equality, Goal 8 Decent Work and Economic Growth, Goal 9 Industry, Innovation and Infrastructure, Goal 10 Reduce Inequalities, Goal 11 Sustainable Cities and Communities, Goal 12 Responsible Consumption and Production, Goal 13 Climate Action, Goal 16 Peace, Justice and Strong Institutions, Goal 17 Partnerships for the Goals
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Review of policy and/or goals of sustainable management over the past year

Has the company reviewed the policy and/or goals of sustainable management over the past year : Yes

Has the company changed and developed the policy and/or goals of sustainable management over the past year : Yes

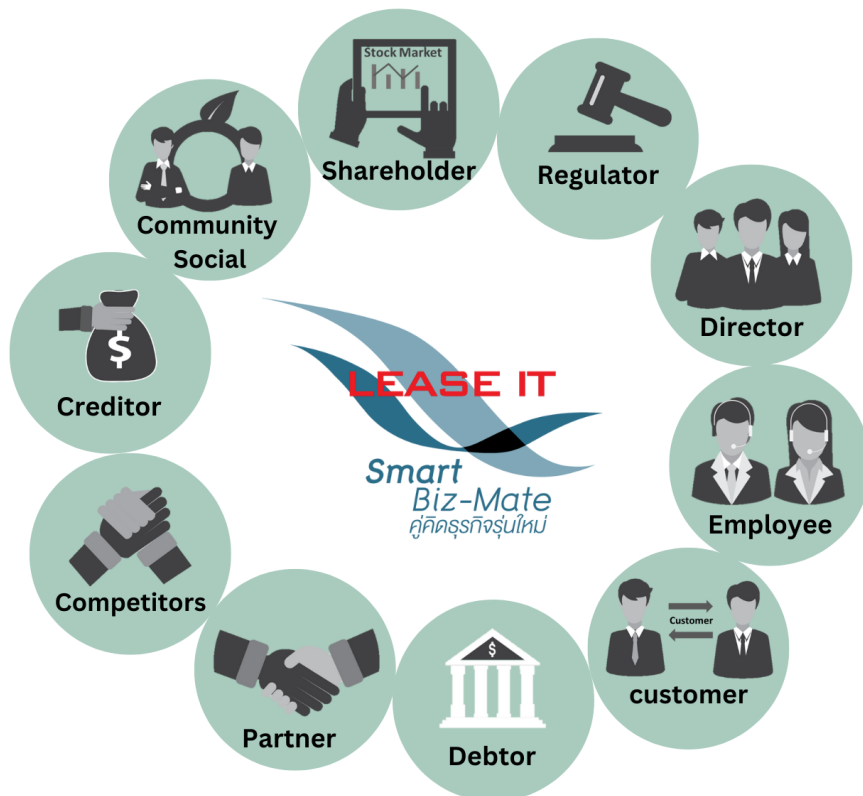
The Company has arranged for a person to verify the organization's carbon footprint. To get standardized information and will be used as a guideline in setting the organization's greenhouse gas emissions reduction goals.

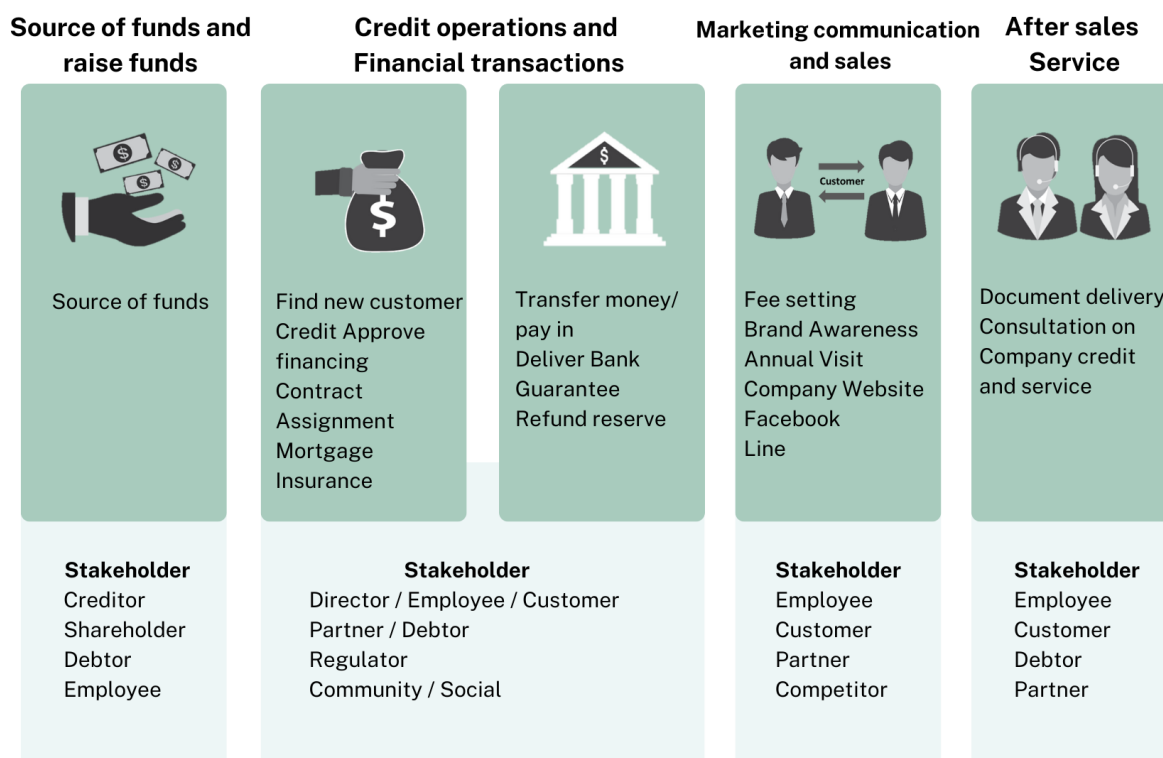
3.2 Management of impacts on stakeholders in the business value chain

3.2.1 Business value chain

The Company places importance on managing the business value chain (Value Chain), which is a tool to help develop competitive capabilities, reduce risks from doing business In the business operations of the Company. There are main activities and stakeholders involved in the process as follows:

Business value chain diagram





3.2.2 Analysis of stakeholders in the business value chain

The Company has identified groups of stakeholders both internal and external, that are related to the business value chain. The impacts and related issues between the Company and stakeholders, both positive and negative have been assessed. Both actual and potential occurrence to stakeholders from the Company's activities are as follows ;

Details of stakeholder analysis in the business value chain

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
Internal stakeholders			
<ul style="list-style-type: none"> • Board of director 	<ul style="list-style-type: none"> - Treating all group of stakeholders fairly - Operate with transparency adhere to the principles of good governance - Generate good operating results and continue growth 	<ul style="list-style-type: none"> - Providing sufficient information - Participate in business supervision - Specify policy and methodology on labor-related laws 	<ul style="list-style-type: none"> • Internal Meeting • Others <ul style="list-style-type: none"> • Provide sufficient information completely and timely
<ul style="list-style-type: none"> • Employees 	<ul style="list-style-type: none"> - Career path for the job. - Receive fair monetary compensation and welfare. Receive annual bonus. - Receive fair treatment. - Opportunity to learn for career path growth. - Receive news and progress form Top Executives 	<ul style="list-style-type: none"> - Specify policy on human rights - Promote career advancement. - Arrange job training at various levels and disciplines. - Annual performance appraisalment. - Improve working environment to conform to good hygienic principles and job safety. 	<ul style="list-style-type: none"> • Online Communication • Internal Meeting • Complaint Reception • Employee Engagement Survey • Satisfaction Survey • Training / Seminar

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
External stakeholders			
<ul style="list-style-type: none"> Shareholders 	<ul style="list-style-type: none"> - Continuing growth performance and increasing profitability. - Receive dividend. - Receive high return on investment and the Company to enjoy stable growth sustainably. - Transparent business management/ operations. Such can be audited. 	<ul style="list-style-type: none"> - Generate good results under strict and robust risk management practices. - Disclose information to shareholders and the SET via activities or other communication channels transparently manner that can be inspected. - Invite shareholders to annual meetings and to participate by giving feedback. 	<ul style="list-style-type: none"> • Visit • Press Release • Online Communication • Annual General Meeting (AGM) • Complaint Reception • Others <ul style="list-style-type: none"> • Form 56-1 One Report
<ul style="list-style-type: none"> Customers 	<ul style="list-style-type: none"> -Customers receive clear and correct information. Safeguard the confidentiality of customers' data. -Customer receive fast service. - Able to solve problem professionally - Executives and employees have good governance, transparency, good ethics, auditability 	<ul style="list-style-type: none"> - Train employees to provide efficient services in line with the slogan "True Financial Partner". - Delivering the product in this scenario means providing loans that meet clients' requirements. - Focus on good corporate governance culture and for employees to have business ethic to provide clients with trust worthy services. - Increase suitable channels for customers to avail credits and other financial services conveniently. 	<ul style="list-style-type: none"> • Online Communication • Complaint Reception • Satisfaction Survey
<ul style="list-style-type: none"> Suppliers 	<ul style="list-style-type: none"> - Operate the business transparently, ethically and morally. 	<ul style="list-style-type: none"> - All process must be auditable. - Having a system to investigate and solve problem on timely manner. 	<ul style="list-style-type: none"> • Online Communication • Complaint Reception • Satisfaction Survey
<ul style="list-style-type: none"> Others Debtors 	<ul style="list-style-type: none"> Provide clear, correct and complete information. 	<ul style="list-style-type: none"> Provide clear, correct and complete information. 	<ul style="list-style-type: none"> • Online Communication • Complaint Reception • Others <ul style="list-style-type: none"> • Form 56-1 One Report
<ul style="list-style-type: none"> Creditor 	<ul style="list-style-type: none"> - Comply with all terms & conditions. - Repay interest and loan installments on time. - Communicate and disclose information on ongoing basis. 	<ul style="list-style-type: none"> - Pay interest and loan instalments on time. - Ongoing communication of correct and complete information. 	<ul style="list-style-type: none"> • Online Communication • Complaint Reception • Others <ul style="list-style-type: none"> • Financial Statement • Form 56-1 One Report

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> Competitors 	<ul style="list-style-type: none"> - Exchange information that may be useful in doing business. - Work together to push forward the factoring business operators to be strong. - Conducting business and competing with transparency, fairness, and following the framework of good and honest competition. 	Create conditions for fair competition	<ul style="list-style-type: none"> Online Communication External Meeting Complaint Reception Others <ul style="list-style-type: none"> The Meeting of Factoring Business
<ul style="list-style-type: none"> Community Society 	<ul style="list-style-type: none"> - Promote and support social activities for various communities as a return of favor to the society. - Provide knowledge on financial products. 	<ul style="list-style-type: none"> - Support budget for social activities on ongoing basis. - Disseminate information via social media. 	<ul style="list-style-type: none"> Social Event Complaint Reception Training / Seminar
<ul style="list-style-type: none"> Government agencies and Regulators 	Strictly abide by the regulations/guidelines	Strictly abide by the regulations/guidelines	<ul style="list-style-type: none"> Online Communication Complaint Reception Others <ul style="list-style-type: none"> Form 56-1 One Report

Diagram of the stakeholder analysis in the business value chain

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	●	●	●	●					●	●

3.3 Management of environmental sustainability

3.3.1 Environmental policy and guidelines

Environmental policy and guidelines

Environmental policy and guidelines : Yes

Environmental guidelines : Electricity Management, Water Management, Waste Management, Greenhouse Gas and Climate Change Management

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 publishing in Form 56-1 One Report :

- Reduction of greenhouse gas emission by reducing paper and electric energy
- Separate waste types before disposal and record the amount of waste that can be recycled.

In year 2024 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 and meetings by using electronic documents, paperless.

Resource and Environmental Management Process

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

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

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

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

spot within the Company and actively promoting the practice as following:

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

Management Approach

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

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

Review of environmental policies, guidelines, and/or goals over the past year

Review of environmental policies, guidelines, and/or goals : Yes
over the past year

Changes in environmental policies, guidelines, and/or goals : Greenhouse Gas and Climate Change Management

The Company and its subsidiaries committed to conducting business with responsibility towards the community, society, and environment. Therefore, the Carbon Footprint of Organization (CFO) has been created to assess greenhouse gas emissions that occur from operations and activities of the organization. It can also be used as information to determine management guidelines to effectively reduce greenhouse gas emissions. Along with preparing employees to understand and be able to report the amount of greenhouse gas emissions and absorption of the organization in the future. A consultant who is an expert in preparing the organization's carbon footprint has been hired to be a consultant in collecting greenhouse gas emissions data for the year 2024, The verification agency is Greenhouse Gas Varification Unit, Prayao University.

In addition, the Company has participated in the SET Carbon pilot project of the Stock Exchange of Thailand. And there has been verification of greenhouse gas emissions data for the year 2023. The verification agency is Greenhouse Gas Verification Unit, The Mae Fah Luang Foundation under Royal Patronage.

3.3.2 Environmental operating results

Information on energy management

Energy management plan

The company's energy management plan : Yes

Energy management of the company for the company Can reduce the use of electrical energy. The air conditioning system has been determined to be turned on from 8:00 a.m. - 6:00 p.m. and turned off when there are no employees working in each zone. The lighting system is turned off during lunch every day.

Setting goals for managing electricity and/or oil and fuel

Does the company set goals for electricity and/or fuel : Yes
management

Details of setting goals for electricity and/or fuel management

Target(s)	Base year(s)	Target year(s)
Reduction of electricity purchased for consumption	2023 : purchased electricity for consumption 54,504.00 Kilowatt-hour	2024 : Reduced by 5%

Performance and outcomes of energy management

Performance and outcomes of energy management : Yes

In 2024, the Company used 51,555 kilowatt-hours of electrical energy. Compared to 2023, it decreased by 5.41%.

Energy management: Fuel consumption

	2022	2023	2024
Diesel (Litres)	N/A	1,518.82	139.02
Gasoline (Litres)	N/A	17,546.15	13,665.30

Energy management: Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	54,183.00	54,504.00	51,555.00
Electricity purchased for consumption from non-renewable energy sources (Kilowatt-Hours)	54,183.00	54,504.00	51,555.00

Information on water management

Water management plan

The Company's water management plan : Yes

The Company's water use is for consumption only. Therefore, the Company's water management plan will be done by saving water use, do not turn on the water while washing hands, notified when a leaking point is found.

Setting goals for water management

Does the company set goals for water management : Yes

Details of setting goals for water management

Target(s)	Base year(s)	Target year(s)
Reduction of water withdrawal	2023 : Water withdrawal 109.00 Cubic meters	2024 : Reduced by 5%

Performance and outcomes of water management

Performance and outcomes of water management : Yes

In 2024, the company used water at 121 cubic meters, higher than in 2023, representing an increase of 11%.

Water management: Water withdrawal by source

	2022	2023	2024
Total water withdrawal (Cubic meters)	N/A	109.00	121.00
Water withdrawal by third-party water (cubic meters)	N/A	109.00	121.00

Water management: Water consumption

	2022	2023	2024
Total water consumption (Cubic meters)	N/A	109.00	121.00

Information on waste management

Waste management plan

The company's waste management plan : Yes

In 2024, the Company separated waste into food waste, general waste, and recycled waste. Recycled waste consists of plastic bottles and reuse paper.

Setting goals for waste management

Does the company set goals for waste management : Yes

Details of setting goals for waste management

Target(s)	Base year(s)	Target year(s)	Waste management methods
Increase of waste recovery Waste type: Non-hazardous waste	2024 : non-hazardous waste 821.40 Kilograms	2025 : Increased by 5%	• Other : Separate and Donate to recycle.

Performance and outcomes of waste management

Performance and outcomes of waste management : Yes

In 2024, the Company had a total of 2,381.50 kilograms of garbage and waste, consisting of 1,273.40 kilograms of general solid waste, 746 kilograms of recycled paper waste, 75.40 kilograms of recycled plastic waste, 286.70 kilograms of food waste. Plastic bottle waste was collected and donated to Wat Chak Daeng. Samut Prakan Province received 79.8 kilograms to recycle into monk robes. And recycled paper waste is A3, A4 paper that has been used on both sides and is shredded before delivery so that it can be recycled. The total weight of recycled paper and plastic was 821.40 kilograms, accounting for 34.49% of the total garbage and waste.

Diagram of Performance and outcomes of waste management



Waste management: Waste Generation

	2022	2023	2024
Total waste generated (Kilograms)	N/A	1,196.70	2,381.30
Total non-hazardous waste (kilograms)	N/A	1,196.70	2,381.30

Waste management: Waste reuse and recycling

	2022	2023	2024
Total reused/recycled waste (Kilograms)	N/A	39.10	821.40
Reused/Recycled non-hazardous waste (Kilograms)	N/A	39.10	821.40
Recycled non-hazardous waste (Kilograms)	N/A	39.10	821.40

Information on greenhouse gas management

Greenhouse gas management plan

The company's greenhouse gas management plan : Yes

The Company has continuously reported the organization's greenhouse gas emissions. The guidelines used to define the organization's scope of operations (Operational Control) cover the entire company and subsidiaries. Data for 2023, the Company has added sources of greenhouse gas emissions, namely the use of fuel by vehicles owned by the Company or under the

control of the Company by the Greenhouse Gas Verification Unit of Mae Fah Luang Foundation Under the Royal Patronage who verifies the organization's greenhouse gas emissions data in Scope 1 and 2. In 2024, the Company added Scope 3 greenhouse gas emissions sources, including purchasing computers, use of gasoline, diesel, electric power, transportation, business travel, travel of employees in the organization and waste within the organization by the Greenhouse Gas Verification Unit of Phayao University as a data verification, the Company will use greenhouse gas emissions data from 2024 as the base year.

Compliance with principles and standards for greenhouse gas or climate change management

Principles and standards for greenhouse gas or climate change management : Thailand Greenhouse Gas Management Organization (TGO)

Setting greenhouse gas emission goals

Does the company set greenhouse gas management goals : Yes
Company's existing targets : Setting other greenhouse gas reduction targets

Setting other greenhouse gas reduction targets

Details of setting other greenhouse gas reduction targets

Greenhouse gas emission scope	Base year(s)	Short-term target year	Long-term target year
Scope 1-3	2024 : Greenhouse gas emissions 223.00 tCO ₂ e	2025 : Reduced by 5% in comparison to the base year	2027 : Reduced by 20% in comparison to the base year

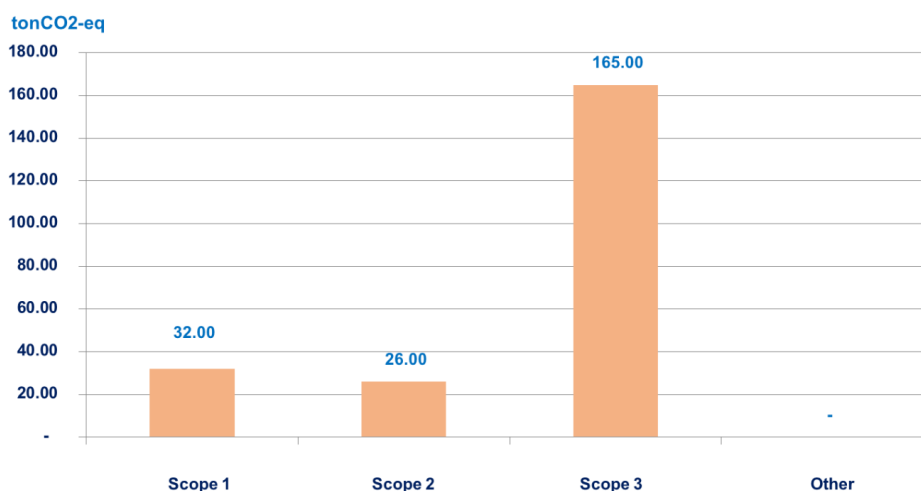
Performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas management : Yes

In 2024, the Company emitted greenhouse gas from its operations totalling 223 tons of Carbon. The Company participated in the waste separation project "Ting To Trash" organized by the SEC and the Thai Listed Companies Association, with Kid Kid Company Limited providing the project's Software Platform system. To encourage listed companies to have knowledge and understanding of correct waste separation methods. and create an organizational culture that initiates actions to reduce greenhouse gases As well as disclosing environmental performance data on waste separation in the 56-1 One Report form, with 121 registered companies participating. From 2024 data, the Company reduces greenhouse gas emissions from recycling paper and plastic bottles. Calculated by referring to the TGO waste management project calculation table, the amount is 4,310 kgCO₂ or 4.31 tonCO₂, representing a proportion of 1.93%.

Diagram of Performance and outcomes of greenhouse gas management

GHG emissions in each scope, year 2024



Greenhouse gas management : Corporate greenhouse gas emission

Information on the amount of greenhouse gas emissions of the organization in 2022 is calculated by the company using the carbon footprint calculation program for offices/hotels and others developed by the Greenhouse Gas Management Organization. In 2023, the company joined the SET Carbon project. Scope 1 and Scope 2 greenhouse gas emissions data were verified by the Greenhouse Gas Certification Agency Mae Fah Luang Foundation under Royal Patronage. And in 2024, the company has verified Scope 1, Scope 2, and Scope 3 greenhouse gas emissions data (not covered all sources of GHG) by the Greenhouse Gas Certification Agency Phayao University.

	2022	2023	2024
Total greenhouse gas emissions (Metric tonnes of carbon dioxide equivalent)	43.50	71.28	223.00
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	5.13	44.03	32.00
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	31.56	27.25	26.00
Total greenhouse gas emissions - Scope 3 (Metric tonnes of carbon dioxide equivalent)	6.81	N/A	165.00

Greenhouse gas management: Verification of the company's greenhouse gas emissions over the past year

In 2024, the Company added Scope 3 greenhouse gas emissions sources, including purchasing computers. Use of gasoline, diesel, electric power, transportation, Business Travel, travel of employees in the organization. and waste within the organization By the Greenhouse Gas Management Certification Unit University of Phayao As a data verifier, the Company will use greenhouse gas emissions data from 2024 as the base year.

Verification of the company's greenhouse gas emissions : Yes

List of greenhouse gas verifier entity : Other : the Greenhouse Gas Management Certification Unit
University of Phayao

Information on other environmental management

Plans, performance, and outcomes related to other environmental management

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. In 2024, the company has extended loans to customers doing solar energy business, Environmental Consult for a total amount of 38.16 million baht.

Information on incidents related to legal violations or negative environmental impacts

Number of cases and incidents of legal violations or negative environmental impacts

	2022	2023	2024
Number of cases or incidents of legal violations or negative environmental impact (cases)	0	0	0

3.4 Social sustainability management

3.4.1 Social policy and guidelines

Social and human rights policy and guidelines	:	Yes
Social and human rights guidelines	:	Employee rights, Migrant/foreign labor, Child labor, Consumer/customer rights, Community and environmental rights, Safety and occupational health at work, Non-discrimination, Supplier rights

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. Anti-corruption and Bribery Policy

The Company is committed to conducting business with transparency. Against bribery and corruption It has been set out as the company's policy. which is contained in the business ethics and requires directors, executives, and employees of the company to Everyone must abide by business ethics, Do not make transactions unfairly Do not offer/give compensation, pay bribes, demand, do not agree/receive bribes from other people. or other agencies in all forms Whether the operation is direct or indirect. In order to reward work that benefits each other or hoping for benefits related to the company's operations In the past, there have never been reports or complaints about bribery and corruption.

In 2024, the company proceeds as follows:

1. The Company declared to join the Private Sector Collective Action against Corruption. (CAC)
2. The Board of Directors has reviewed the Anti-Corruption Policy, Political Neutrality Policy, Policy on Giving or Receiving Gifts, Entertainment Hospitality services, Charitable Donation and Financial Support Policies, Policy on Prevention of Conflicts of Interest, Whistleblowing Policy, Human Resource Management Policy and Business Ethics
3. The Company evaluates potential risks, improves work processes, has an internal audit plan, and reports results to the board of directors.

Whistleblowing

Channels for reporting clues or complaints

When directors, executives, employees, or the general public or outsiders witness directors, executives, employees, or those involved in business with the company commit a wrongdoing or has behavior that suggests bribery Corruption and misconduct can provide information or provide clues to wrongdoing. Through the following channels

- Electronic Letter to The Chairman of Audit Committer or Internal Audit Department email: fraud@leaseit.co.th
- Letter to Chairman of The Board or the Chairman of Audit Committee or Audit Committee at Lease IT Public Company Limited 1023 MS Siam Tower, 29th floor, Rama 3 Road, Chongnonsi, Yannawa, Bangkok 10120
- Company's website <https://www.leaseit.co.th> Subject "Report clues/complaints/suggestions"

Actions when receiving a complaint

1. When receiving a report of a wrongdoing. The Internal Audit Department is responsible for registering and controlling the receipt of complaints, which must at least include: Channels for receiving notifications Date and time of receiving the matter. The head of the internal audit department will notify the whistleblower of the status of the complaint within 24 hours after the whistleblower receives the notification of wrongdoing.
2. The Internal Audit Department presents details of reports of wrongdoing and supporting documents (if any) to the Audit Committee. The Audit Committee will instruct the Internal Audit Department to investigate the preliminary facts. and report to the Audit Committee for consideration If the Audit Committee considers and sees that there is a basis, the Audit Committee will appoint "Fact Review Committee" to proceed further If there is no basis, the audit committee will consider ordering the matter to be closed.
3. The investigation of wrongdoing and corruption must be carried out with fairness and without any bias in order to know the facts or prove the matter complained of whether the person accused has committed a crime or not. and must protect the interests and reputation of the accused.
4. The fact-finding committee is responsible for investigating the facts. Evaluate and check the initial information

received together with the relevant departments to verify such information so that the fact-finding committee can examine the relevant documents and information. as well as any other information of the company and can inquire with the information provider.

5. If the Company director is the accused The Board of Directors will establish a fact-finding committee consisting entirely of independent directors to conduct an investigation into the matter without delay.

6. If the Independent Director is the accused The Board of Directors will set up a fact-finding committee consisting of independent directors. By prohibiting that independent director from being a member of the fact-checking committee.

7. If the facts are investigated and it is found that information or evidence that is reasonable to believe that the accused person has committed the act of giving or receiving a bribe, corruption and misconduct. The Company will give the accused the right to be informed of the allegations. and give them the right to prove themselves By searching for additional information or evidence showing that you are not involved in giving or receiving bribes, corruption and misconduct as has been accused.

8. When the investigation is complete and it is found that the information regarding wrongdoing that the company has received There is the fact that the accused has given and received bribes. Real corruption and misconduct It is considered a violation of the anti-corruption policy. The fact-finding committee must report the matter to the investigation committee for consideration.

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 complaints. Those who report clues, witnesses, and those who provide information act with honest intentions. The Company with conceal the name, address, or any intention 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, Chief Officer, Related Departments, Risk Management Working Group, they will jointly consider finding measures to resolve the corruption incident that has occurred or other events that may cause corruption. To improve or add to the Internal Control Policy, working 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 2024, there were no complaints about conduct that violated the Company's code of conduct and corruption.

2. Respect for Human Rights Principles

The Company gives importance to basic human rights to promote respect for rights and freedoms through non-discrimination, promote equality, does not discriminate between gender and class, religion, and political beliefs or belief in any other way without focusing only on the promotion and protection of human rights. But it emphasizes responsibility and ethics along with it. In addition, it also emphasizes the participation of every employee to have the right and freedom to express their thoughts which is under the Company's policy. Including giving importance and respect to the rights of all groups of stakeholders equally. It has established a philosophy for conducting business and the role of the Company to various groups of stakeholders such as Investors, shareholders, customers, employees, board of directors and executives, etc., as well as social and environmental responsibilities in the principles of Good Corporate Governance of the Company.

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 complies with the law in paying taxes at the rate of 20 percent. For the year 2024, the Company has operating losses and therefore does not have to pay taxes.

4. Treating labor fairly

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 2024, 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.

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 2024, 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 2024 the Company has had fire drills and fire evacuation together with the building.

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.

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 2024, there was no complaints of violations of business ethics, ethics and corruption.

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 2024 in the amount of 30 days, which is in accordance with the conditions without delay.

Compliance with human rights principles and standards

Human rights management principles and standards : The UN Guiding Principles on Business and Human Rights

Review of social and human rights policies, guidelines, and/or goals over the past year

Review of social and human rights policies, guidelines, and/or : No
goals over the past year

Human Rights Due Diligence : HRDD

Does the company have an HRDD process : No

The Company has a human rights policy. The Company respects and complies with the law. Including preventing and avoiding violations of human rights of employees, partners, and communities, the guidelines are as follows:

1. Child labor: The company complies with the law regarding the minimum age for employment.
2. Forced labor: The Company will not commit or support the use of forced labor in any form. and do not collect money or confiscate any employee identification documents unless the action is not against the law
3. Non-discrimination, whereby the company will respect differences and treat employees equally. Do not unfairly benefit or deprive employees of their rights. which is caused by race, nationality, ethnicity, skin color, ancestry, religion, social status, gender, age, disability, political concept as well as marital status In addition, measures will be taken to prevent and solve problems related to sexual harassment.
4. Payment of compensation: The company will pay wages. Compensation and benefits in various forms that are

consistent with the law Labor and on time and will not deduct employees' wages unless the action is not against the law.

5. Working hours: The company will set normal working hours not to exceed those set by law. and will ensure that employees' overtime hours are in accordance with the law.

6. Freedom of Association and Negotiation: The Company will respect the rights of employees to associate or form groups in any form that is not against the law. Including participating in the negotiation process according to legal procedures.

7. Safety, occupational health, environment and conveniences. The Company will promote, support, maintain and continuously improve to create a safe working environment. Prevent impacts on the health of employees and those involved. Including focusing on maintaining, preventing, and reducing environmental impacts from the Company's activities by complying with the law. Additionally, hygienic bathrooms and toilets will be provided. Clean and hygienic drinking water Factors in proper first aid Eating places and places for storing food that are clean, sanitary, convenient and adequate.

Process for implementing commitments

Standards used: It is part of the Corporate Responsibility to Respect Human Rights (Pillar 2) according to the United Nations Guiding Principles on Business and Human Rights (UNGPs).

The Company will report on human rights issues that may arise from the company's work processes. The issues that may arise are as follows:

Issue: Protection of personal rights and personal information

Inspection :

Respect: The Company has a policy to protect personal rights and personal information (Privacy Policy) as well as guidelines or policies for processing personal information and inform stakeholders in a language that is easy to understand.

Protection: The Company provides standard education on the protection of personal rights and personal information. Both standards according to Thai law, such as the Personal Data Protection Act 2019, such as data collection that has a legal basis and as necessary, Notify the purpose of collecting personal data for use or disclosure, notify cases in which the data owner must provide personal data in order to comply with the law or contract, or it is necessary to provide personal data to enter into a contract. Including informing of the possible consequences of not providing personal information, notifying the types of personal information that will be collected, notifying the period of collection, having measures to protect the collected information and protecting it from unauthorized access, Give data owners the right to access their information. and can edit or delete their information

Promotion: The company regularly organizes training for employees to provide basic knowledge about personal data protection. And knowledge about personal data protection is regularly communicated to employees through the Company's Group Line.

Operations: - The Company has taken steps to protect personal information in accordance with relevant laws and standards.

According to the Personal Data Protection Act 2019 and standards abroad, such as GDPR

- The Company has a plan for employees to receive annual training.

Issue: Principles regarding equality and non-discrimination

Inspection :

Respect: The Company has a policy and places importance on basic human rights. Promote respect for rights and freedoms through non-discrimination.

Protection: The Company has channels for receiving complaints. and protect the information of whistleblowers.

Promotion: The Company gives all employees the opportunity to show their full abilities full ability.

Operations: The Company operates in accordance with the announced human rights policy.

Issue: Employee health and safety

Inspection :

Respect: The company places importance on the health and safety of employees and has Work From Home in the event that an event occurs where they cannot come to work at the office.

Protection : The Building Department has inspected the readiness of equipment for work safety. And there is a rehearsal to prepare every year.

Promotion: The company gives all employees the opportunity to report clues. Useful information as well as the opinions of all employees regarding issues that may be related to safety occupational health and working environment as well as guidelines for developing measures to ensure safety at work.

Operations: - The Company reports whistleblowing through the complaint channel to the Board of Directors every quarter.

Operational results: In 2024, there were no complaints about human rights violations.

3.4.2 Social operating results

Information on employees and labor

Employees and labor management plan

The company's employee and labor management plan	:	Yes
Employee and labor management plan implemented by the Company in the past year	:	Fair employee compensation, Employee training and development, Promoting employee relations and participation, Child labor, Safety and occupational health at work

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 2024, 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.

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 2024, there is no information on injuries or died or safety-related incidents in the work environment It shows that the company's work environment and safety are in a good level and in 2024 the company has had fire-fighting and fire evacuation drills together with the building.

Setting employee and labor management goals

Does the company set employee and labor management : Yes
goals

Details of setting goals for employee and labor management

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Employee training and development	Employees who have passed probation, each year must attend at least 1 training course.	2020: Employees who have passed probation, each year must attend at least 1 training course.	2024: Employees who have passed probation, each year must attend at least 1 training course.

Performance and outcomes for employee and labor management

Performance and outcomes for employee and labor : Yes
management

Employee Development and Care [SDGs 3], [SDGs 4], [SDGs 5], [SDGs 8], [SDGs 10], [SDGs 17]

Respecting human rights and treating labor fairly

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 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 2024, the Company organized Town Hall activities every Quarter to clarify and convey policies and operational perspective. To increase the organization 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 2024, the company has supported training and development of the organization's personnel. Passed a total of 29 internal and external training courses, representing an average training hours of all employees of 7.56 hours/person/year.

The Company has a goal that employees who have passed their probation must receive training at the company. Held at least 1 course. Results The company has 61 employees who have passed the probation, 61 have received training, accounting for 100% of the target.

Training summary report Average number of hours/person for 2024

Number of external training courses: 21 courses

Director level: 8.92 hours

Management level: 16.19 hours

Supervisor level: 1 hour

Employee level: 1.69 hours

Number of internal training courses: 8 courses

Director level: 2 hours

Management level: 1.75 hours

Supervisor level: 4.44 hours

Employee level: 4.13 hours

Course

Director

Internal : Broadenging Board's Perspective on Risk and compliance

External : Director Certification Program (DCP) No. 372/2024, ESG: Understanding & Crisis Management, Introduction to Anti-Corruption, Learning into practices

Executives

Internal : Broadenging Board's Perspective on Risk and compliance, Training PDPA

External : Director Certification Program (DCP) No. 355/2024, CFO Forum2024 : Shaping the Future of Finance, e-learning CFO's Refresher, ESG: Understanding & Crisis Management, Introduction to Anti-Corruption Risk and Compliance for corporate, Risk and Opportunities in a changing global economy, The Strategist CFO, Using the system to report the use of money received from Offering debt instruments for sale, Code of Ethics Manual, 2023 edition with changes to version 1/67, Difference Between Accounting and Tax Angle (full course), Workshop on FTSE Russell ESG Score, Guidelines for comprehensive human rights due diligence for listed companies (HRDD), Road To Certify CAC, Risk Management : Creating organizational value through risk management, Anti-Corruption : Practical Guide (ACPG), Ethical Leadership Program (ELP)

Supervisor

Internal : Communication for High performance, Cost Reduction Techniques and Work Improvement, PDPA for Business, Power BI Desktop for Business Analytics, Training PDPA

External : Introduction to Anti-Corruption

Staff

Internal : Communication for High performance, Cost Reduction Techniques and Work Improvement, Generative AI for Business, Online branding and marketing for businesses, PDPA for Business, Power BI Desktop for Business Analytics, Training PDPA

External : Introduction to Anti-Corruption, Practical Personal Data Protection Officer: DPO in Action, Corruption Risk & Control Workshop (CRC)

Employee engagement

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 2024, 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.

Survey of employee engagement in the organization

In 2024, the company conducted a survey on organizational engagement (Engagement Survey). After receiving the survey results, the company also used the survey results to conduct inquiries to further raise the level of employee engagement with the organization in various aspects. To be used as a guideline for improving the working environment and employee engagement with the company. Including being a guideline 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.

Creating safe working conditions for employees

The Company has established a safety policy and published it on the company's website www.leaseit.co.th. In 2024 and 2023 there were no serious accidents from work. and the occurrence of serious illnesses from work.

In 2024, the company has taken steps to increase safety and promote good health at work as follows:

1. Inspecting various equipment and appliances to ensure they are in a safe, ready-to-use condition.
2. Fire evacuation practice in case of building fire.
3. Annual health check
4. Influenza vaccination

Employee and labor management: Employment

Personnel Information

There were 66 persons : Male 21 persons (31.8%) Female 45 persons (68.2%)

Classified by gender and age

Age 20-30 years 15 persons (Male 5 persons Female 10 persons)

Age 31-40 years 27 persons (Male 10 persons Female 17 persons)

Age 41-50 years 17 persons (Male 5 persons Female 12 persons)

Age 50 years up 7 person (Male 1 person Female 6 persons)

Classified by position and age

20-30 years old

Staff - Supervisor : 14 persons (Males 4 persons, Female 10 persons)

Assistant Manager - Senior Manager : 1 persons (Male 1 persons)

Age 31-40 years

Staff - Supervisor : 22 persons (Male 8 persons, Female 14 persons)

Assistant Manager - Senior Manager : 4 persons (Male 2 persons, Female 2 persons)

Executives : 1 person (Female)

Age 41-50 years

Staff - Supervisor : 11 persons (Male 3 persons, Female 8 persons)

Assistant Manager - Senior Manager : 3 persons (Male 2 persons, Female 1 person)

Executives : 3 persons (Female)

Contract employees : None

Age 50 years and up

Staff - Supervisors : 1 persons (Female)

Assistant Manager - Senior Manager : 1 person (Female)

Executives : 4 persons (Male 1 person, Female 3 persons)

Contract Employee : 1 person (Female)

New employees and employees resign in 2024

- 11 new employees : 2 males and 9 females

- 10 employees resigned : 4 males and 6 females

One employee went on maternity leave and returned to work.

Absentee Rate 1.5%

Hiring employees

	2022	2023	2024
Total employees (persons)	66	65	66
Male employees (persons)	21	24	21
Female employees (persons)	45	41	45

Employment of workers with disabilities

	2022	2023	2024
Total employment of workers with disabilities (persons)	0	0	0
Total number of workers who are not employees with disabilities (persons)	0	0	0
Contributions to empowerment for persons with disabilities fund	Yes	Yes	Yes

Employee and labor management: Remuneration

Employee remuneration

	2022	2023	2024
Total employee remuneration (baht)	47,460,000.00	41,110,000.00	38,620,000.00

Employee and labor management: Employee training and development

Employee training and development

	2022	2023	2024
Average employee training hours (hours / person / year)	3.22	5.25	7.56

Employee and labor management: Safety, occupational health, and environment at work

Safety, occupational health, and environment at work

	2022	2023	2024
Total number of lost time injury incidents by employees (cases)	0	0	0

Employee and labor management: Employee engagement and internal employee groups

Employee engagement

	2022	2023	2024
Total number of employee turnover leaving the company voluntarily (persons)	37	16	10
Total number of male employee turnover leaving the company voluntarily (persons)	15	7	4
Total number of female employee turnover leaving the company voluntarily (persons)	22	9	6
Proportion of voluntary resignations (%)	56.06	24.62	15.15

	2022	2023	2024
Evaluation result of employee engagement	Yes	Yes	Yes

Employee internal groups

Employee internal groups : No

Information about customers

Customer management plan

Company's customer management plan : Yes

Customer management plan implemented by the company over the past year : Responsible production and services for customers, Development of customer satisfaction and customer relationship, Consumer data privacy and protection, Others : Communication of anti-corruption policy and channels for receiving complaints to customers and partners

Operating business with responsibility to customers

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.

The Company provides loans responsibly to customers. There are measures in place to preserve customer personal information as well as a channel for customers to report complaints if mistakes are found. In addition, in 2024, the Company communicated to customers the company's commitment to combating corruption. The Company has communicated its anti-corruption policy, Giving or

receiving gifts, Hospitality service Providing support, donations, political neutrality along with channels for reporting clues if wrongdoing is found

Setting customer management goals

Does the company set customer management goals : Yes

Details of setting customer management goals

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Consumer data privacy and protection	no complaints	2024: no complaints	2024: no complaints

Performance and outcomes of customer management

Performance and outcomes of customer management : Yes

Information Securities [SDGs 12], [SDGs 16]

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. On 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 outsiders from unauthorized access to the system or data., Antivirus is installed on all computers to protect against 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.

Being a source of funds that SMEs have access to

The Company has been in business for more than 18 years, providing funding for more than 4,100 SMEs customers, funding support at least 70,000 million baht, with the Company providing an online channel for SMEs to contact to inquire and apply for loans from The Company.

In 2024, there were no complaints related to corruption. Unethical behavior and personal data breach.

Customer management: Customer satisfaction

In 2019, The Company has assigned a third party to conduct customer satisfaction surveys. With the objective to understand customer satisfaction to determine the needs and expectations of customers, and to identify strengths and weaknesses for improvement. Number of respondents 136 case, there are current customers using the amount of 122 customers. Not used in the past 6 months, 13 cases and opening the credit limit but never using 1 service

The Company's satisfaction target must not be less than 80% or at a very satisfied level

The results of the overall service satisfaction survey of the Company Very satisfied (82%)

Customer satisfaction

	2022	2023	2024
Evaluation results of customer satisfaction	No	No	No

Information on community and society

Community and social management plan

Company's community and social management plan : Yes

Community and social management plan implemented by the : Education, Disadvantaged and vulnerable groups
company over the past year

The Company places importance on the surrounding community and society by complying with the law. Rules and regulations that will make the community and society peaceful. In addition, because the company Doing business in providing loans to entrepreneurs. The company places importance on providing financial knowledge to entrepreneurs in order to be useful in their business operations and daily life.

Setting community and social management goals

Does the company set community and social management : Yes
goals

Details of setting community and social management goals

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Others : Providing financial knowledge, doing business	Publish information, knowledge about finances or doing business on the Company's social media channels.	-	2024: Publish information, knowledge about finances or doing business on the Company's social media channels at least 1 topic

Performance and outcomes of community and social management

Performance and outcomes of community and social : Yes
management

In 2024, the company's employees Participated as a volunteer The 19th Card for Children event is organized by the Thai Promotion Foundation. It is a drawing competition for underprivileged children or children with physical disabilities. from 20 welfare schools under the topic "Timeless Thailand". The winning works will be used to make greeting cards and souvenirs. On Saturday, August 24, 2024 at Queen Sirikit National Convention Center.

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 is an activity that has been organized for the 5th consecutive year. In 2024, a total of 79.8 kilograms of plastic bottles were donated.

The Company uses the company's Facebook and Line communication channels to provide knowledge to SMEs on various topics such as "How to do business with business partners to make WIN WIN" that we may never have told you.", "Skills that modern leaders should have that AI cannot replace", "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"

Diagram of performance and outcomes in community and social management



" 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