

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,
Fuel 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 2025 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. And the sending of shareholder meeting invitations using the QR Code Sealer Format of the Stock Exchange of Thailand significantly reduces paper usage.

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 are committed to operating with social and environmental responsibility. Consequently, we have implemented the Carbon Footprint of Organization (CFO) assessment to quantify greenhouse gas emissions arising from our operations and activities. This data serves as a strategic foundation for establishing effective emission reduction management practices. Furthermore, we are preparing our personnel to ensure they

possess the expertise to accurately report the organization’s greenhouse gas emissions and removals in the future. In 2025, the Company participated in the 'Net Zero Pathway Accelerator' program, organized by the Stock Exchange of Thailand (SET). In alignment with this initiative, the Sustainability Committee has passed a resolution to establish a target of achieving Net Zero emissions by 2050. The Company has set a near-term target to reduce Scope 1 and 2 greenhouse gas emissions by 42% by 2030 and a long-term target for a 90% reduction by 2050, both relative to the 2025 base year.

Additionally, the Company participated in the Stock Exchange of Thailand’s 'SET Carbon Sandbox Scope 3' pilot project. Our greenhouse gas emissions data for the year 2025 was verified by the Greenhouse Gas Certification Unit of University of Phayao.

3.3.2 Environmental operating results

Information on energy management

Energy management plan

The company's energy management plan : Yes

The Company has implemented energy management measures to reduce electricity consumption. Air conditioning systems are scheduled to operate from 8:00 AM to 6:00 PM and are strictly turned off when staff are not present in respective zones. Additionally, lighting systems are switched off daily during the lunch break.

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	2025 : Reduced by 5%

Performance and outcomes of energy management

Performance and outcomes of energy management : Yes

Electricity consumption in 2023 is projected at 54,504 kilowatt-hours, in 2024 at 51,555 kilowatt-hours, and in 2025 at 49,141 kilowatt-hours, representing decreases of 9.83% and 4.68% respectively compared to 2023 and 2024.

Energy management: Fuel consumption

	2023	2024	2025
Diesel (Litres)	1,518.82	139.02	1,800.30
Gasoline (Litres)	17,546.15	13,665.30	19,772.41

Energy management: Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	54,504.00	51,555.00	49,141.00
Electricity purchased for consumption from non-renewable energy sources (Kilowatt-Hours)	54,504.00	51,555.00	49,141.00

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	2025 : Reduced by 5%

Performance and outcomes of water management

Performance and outcomes of water management : Yes

In 2025, the Company used water at 120 cubic meters, higher than in 2023, representing an increase of 10%. But as compared to 2024, it decreased by 1%.

Water management: Water withdrawal by source

	2023	2024	2025
Total water withdrawal (Cubic meters)	109.00	121.00	120.00
Water withdrawal by third-party water (cubic meters)	109.00	121.00	120.00

Water management: Water consumption

	2023	2024	2025
Total water consumption (Cubic meters)	109.00	121.00	120.00

Information on waste management

Waste management plan

The company's waste management plan : Yes

In 2025, the Company separated waste into food waste, general waste, and recycled waste. Recycled waste consists of plastic bottles, aluminum, glass waste, reuse paper and hazardous waste.

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 2025, the Company had a total of 2,674.60 kilograms of garbage and waste, consisting of 1,312.30 kilograms of general solid waste, 770.50 kilograms of recycled paper waste, 116.50 kilograms of recycled plastic waste, 354.30 kilograms of food waste, 3.30 kilograms of aluminum waste, 115.60 kilograms of glass waste, 2.10 kilograms Hazardous waste (bateries). Plastic bottle waste was collected and donated to Wat Chak Daeng, Samut Prakan Province 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 1,005.90 kilograms, accounting for 37.61% of the total garbage and waste.

Diagram of Performance and outcomes of waste management



Waste management: Waste Generation

	2023	2024	2025
Total waste generated (Kilograms)	1,196.70	2,381.30	2,674.60
Total non-hazardous waste (kilograms)	1,196.70	2,381.30	2,674.60

Waste management: Waste reuse and recycling

	2023	2024	2025
Total reused/recycled waste (Kilograms)	39.10	821.40	1,005.90
Reused/Recycled non-hazardous waste (Kilograms)	39.10	821.40	1,005.90
Recycled non-hazardous waste (Kilograms)	39.10	821.40	1,005.90

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 usage of fuel by the Company's car or under the control of the Company. By the Greenhouse Gas Verification Unit of Mae Fah Luang Foundation Under the Royal Patronage who verified Carbon Footprint of Organization in Scope 1 and 2. In 2024, the Company reported this by

adding a Scope 3 greenhouse gas emissions sources, including purchasing computers, use of gasoline, diesel, electric power, transportation, business travel, travel of employees and waste within the organization by the Greenhouse Gas Verification Unit of Phayao Univeristy.

In 2025, the Company reported by adding Scope 3 greenhouse gas emissions sources: 1. Purchased Goods and Services and 2. Waste Management, reporting on waste sorting into aluminum waste, glass waste, and hazardous waste (batteries). 3. Employee Commuting: Reports on travel by bus, van, and electric train, with the Greenhouse Gas Management Certification Unit, Phayao University, reviewing the data.

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

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

Setting greenhouse gas emission goals

Does the company set greenhouse gas management goals : Yes

Company's existing targets : Setting net-zero greenhouse gas emissions targets

Setting net-zero greenhouse gas emissions targets

The Company has established 2025 as the base year for greenhouse gas emissions, as the data collection and activity coverage are more comprehensive than in 2024.

Details of setting net-zero greenhouse gas emissions targets

Greenhouse gas emission scope	Base year(s)	Short-term target year	Long-term target year	Certification
Scope 1	2025 : Greenhouse gas emissions 170.00 tCO ₂ e	2030 : Reduced by 42% in comparison to the base year	2050 : Reduced by 90% in comparison to the base year	<ul style="list-style-type: none"> Thailand Greenhouse Gas Management Organization (TGO) : None Science-based Targets (SBTi) : None
Scope 2	2025 : Greenhouse gas emissions 170.00 tCO ₂ e	2030 : Reduced by 42% in comparison to the base year	2050 : Reduced by 90% in comparison to the base year	<ul style="list-style-type: none"> Thailand Greenhouse Gas Management Organization (TGO) : None Science-based Targets (SBTi) : None

Performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas : Yes
management

By 2025, the Company reported Carbon Footprint of Organization covering Scope 1, Scope 2, and Scope 3 (excluding Category 15). The data will be reviewed by the Greenhouse Gas Management Certification Unit, Phayao University. The data includes total greenhouse gas emissions of 170 TonCO₂e, categorized by type of emission source as follows:

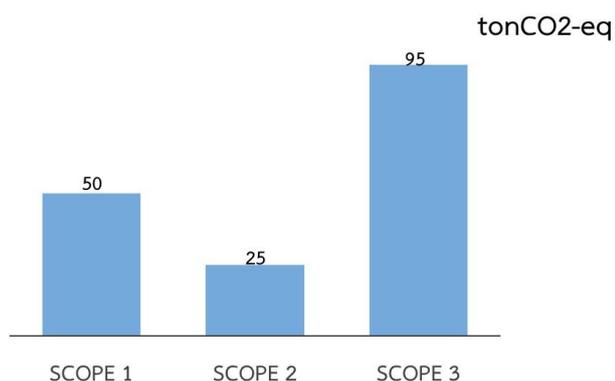
- Scope 1 : 50 TonCO₂e
- Scope 2 : 25 TonCO₂e
- Scope 3 : 95 TonCO₂e

The Board of Directors prioritizes reducing environmental impact and has assigned the Sustainability Committee to oversee climate change and the collection of greenhouse gas emissions data (Scoopedia 3, Category 15). This, which is the company's largest source of greenhouse gas emissions, requires time for study and implementation. The company board has approved a plan to begin the study and data collection on greenhouse gas emissions in 2026, Scope 3, Category 15. To cover all categories of greenhouse gas emissions, leading to the setting of targets for reducing the remaining greenhouse gas emissions.

The company has set a goal to achieve Net Zero by 2030, with a short-term target of reducing Scope 1 & 2 greenhouse gas emissions by 42% by 2030 compared to the baseline year 2025. The company has set a long-term target for reducing Scope 1 & 2 greenhouse gas emissions by 90% by 2050 compared to the baseline year of 2025, following the SBTi guidelines. Therefore, in 2026, the company will study and proceed with the application for certification of these set targets.

Diagram of Performance and outcomes of greenhouse gas management

Carbon Footprint of Organization for the year 2025



Greenhouse gas management : Corporate greenhouse gas emission

In 2025, the Company’s greenhouse gas emissions for Scope 1, Scope 2, and Scope 3 (does not cover all source of greenhouse gas) were verified by the **Greenhouse Gas Certification Unit of Phayao University**. The verification details are as follows:

Scope 1: Direct Greenhouse Gas Emissions Emissions resulting from organizational activities, including Mobile Combustion (fuel consumption from company-owned vehicles gasoline and diesel) and Fugitive Emissions (refrigerant leakage) Total Emissions: 50 tCO₂e

Scope 2: Energy Indirect Greenhouse Gas Emissions Emissions resulting from the purchase of electricity for use within the organization. Total Emissions: 25 tCO₂e

Scope 3: Other Indirect Greenhouse Gas Emissions This scope includes activities such as Purchased Goods and Services, Capital Goods, Fuel and Energy-Related Activities, Upstream Transportation and Distribution (from suppliers), Waste Generated in Operations, Business Travel, and Employee Commuting. (Category 15: Investments is currently excluded). Total Emissions: 95 tCO₂e

Total Greenhouse Gas Emissions: 170 tCO₂e

Carbon Intensity (Scope 1+2): 0.43 TonCO₂/Million Baht

Carbon Intensity (Scope 1+2+3): 0.97 TonCO₂/Million Baht

	2023	2024	2025
Total greenhouse gas emissions (Metric tonnes of carbon dioxide equivalent)	71.28	223.00	170.00
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	44.03	32.00	50.00
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	27.25	26.00	25.00
Total greenhouse gas emissions - Scope 3 (Metric tonnes of carbon dioxide equivalent)	N/A	165.00	95.00

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

Verification of the company's greenhouse gas emissions : Yes

List of greenhouse gas verifier entity : Greenhouse Gas Management Certification Unit,
School of Energy and Environment 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 2025, the company has extended loans to customers doing solar energy business, Environmental Consult for a total amount of 56 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

	2023	2024	2025
Number of cases or incidents of legal violations or negative environmental impact ((cases))	0	0	0