

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 2025, the company proceeds as follows:

1. The Company has been certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC).
2. The Board of Directors has reviewed the Anti-Corruption Policy and other related policies, while also enhancing the efficiency of the company's whistleblowing channels.
3. The Company has established measures to prevent actions that may lead to bribery and corruption.

Key guidelines include:

1. *Giving or Receiving Gifts, Entertainment, and Hospitality:* Any giving or receiving of gifts must be reasonable, transparent, and in accordance with traditional festivals and customs. The value of such gifts must not exceed 3,000 THB. (Prohibited gifts include cash or cash equivalents, such as checks, gift vouchers, gold, and real estate.)
2. *Charitable Donations and Sponsorships:* All donations and support must be conducted with transparency, in strict compliance with the law, and in adherence to ethical standards. Such actions must not result in any adverse impact on society. For any project-based donations or support, it must be verifiable that the activities directly contribute to the project's objectives and yield tangible benefits. Most importantly, these contributions must not involve any form of reciprocal benefits for any specific individual or organization.

The Company conducts regular risk assessments and continuously improves its operational processes. Furthermore, internal audits are performed, with results reported directly to the Audit Committee and the Board of Directors for their acknowledgment and oversight.

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 the Board* or *The Chairman of Audit Committee*
at email: fraud@leaseit.co.th
- Letter to *The Chairman of the Board* or *The Chairman of 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 2025, there were no complaints about conduct that violated the Company's code of conduct and corruption.

Supplier Selection and Anti-Corruption Practices

The Company's supplier selection process is governed by comprehensive anti-corruption guidelines. We strictly refrain from engaging in business transactions with any individuals or entities suspected of fraudulent activities. The Company does not solicit, accept, or provide any improper commercial benefits to or from business partners. Furthermore, we maintain robust measures to identify and appropriately manage potential conflicts of interest and strictly prohibit seeking any unlawful advantages or actions that violate government regulations.

Communication and Whistleblowing

The Company actively communicates its Anti-Corruption Policy, including official whistleblowing channels for reporting misconduct, to all customers and business partners to ensure transparency across the value chain.

Political Neutrality

The Company maintains a policy of strict political neutrality. We do not provide financial support, resources, or any form of assistance to political parties, political groups, or individuals with political influence, whether directly or indirectly. Furthermore, directors, executives, and employees of the Company and its subsidiaries are prohibited from using their authority to persuade, pressure, or compel colleagues or subordinates to support any political activities. Consequently, the Company made zero political contributions during the reporting period.

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 regarding tax payments at a rate of 20%.

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 2025, the Company has paid for the Fund for Empowerment of Persons with Disabilities as scheduled.

Good Practices

- 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.
- 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.
- 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 2025, there is no information about any injury or death or event related to safety for working environment. Demonstrate a good working environment and safety. And in 2025 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 2025, 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 2025 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 : Thai Labour Standard: Corporate Social Responsibility of Thai Businesses (TLS 8001-2010) by the Ministry of Labour, The UN Guiding Principles on Business and Human Rights, ILO Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy

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

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

Changes in social and human rights policies, guidelines, : Employee rights, Child labor, Community and
and/or goals environmental rights, Safety and occupational health
at work, Non-discrimination

The Company has established this Human Rights Policy as a commitment to uphold, support, and promote the protection of fundamental rights and human dignity for all stakeholders involved in our operations. This policy is aligned with national laws, international human rights principles, and business best practices, including: Universal Declaration of Human Rights (UDHR), United Nations Global Compact (UNG), United Nations Guiding Principles on Business and Human Rights (UNGPs), Standards of Conduct for Business to tackle discrimination against LGBTI people (by the OHCHR), ILO Declaration on Fundamental Principles and Rights at Work and its Core Conventions, and Children's Rights and Business Principles (CRBP)

The Company's practices can be summarized as follow:

1. Fair Employment and Compensation

- Prohibition of Child and Forced Labor:
- Strictly rejecting child labor and all forms of forced labor, including a firm stance against human trafficking.
- Fair and Equitable Remuneration: Providing fair, equal, and non-discriminatory wages at rates no less than those mandated by law, while supporting a sufficient living wage.
- Working Hours: Ensuring working hours comply with legal requirements to promote a healthy work-life balance.

2. Rights, Freedoms, and Equality

- Maternal Rights: Upholding maternity leave rights with paid leave as per legal requirements and ensuring the right to return to the same or equivalent position.
- Freedom of Expression: Respecting the rights of individuals to participate in activities and express their opinions freely.
- Community Support: Promoting the quality of life in local communities through education, internships, and inclusive employment opportunities.

3. Environment and Safety

- Safe Working Environment: Maintaining international safety standards for employees, assets, and the entire supply chain.
- Human Dignity and Anti-Harassment: Firmly opposing discrimination, bullying, sexual harassment, and all forms of violence.
- Indigenous Rights: Recognizing and protecting the livelihoods, customs, and cultural heritage of indigenous peoples in areas where the company operates.

4. Risk Management and Due Diligence

The Company has established processes to identify and assess human rights risks in order to develop prevention and mitigation plans. Secure whistleblowing channels have been provided, ensuring that all information is kept strictly confidential and that whistleblowers or complainants are fully protected.

In the event that the Company is found to be involved in any human rights violations, it is committed to providing timely and effective remediation to the affected parties

5. Company Culture and Disciplines

- Awareness Building: Continuously providing human rights training and communication to personnel at all levels and throughout the supply chain.

- Policy Review: Conducting annual reviews of the policy, or upon significant events, to remain current with evolving laws and global situations.

- Disciplinary Actions: Any human rights violation is considered a breach of the Code of Conduct and is subject to disciplinary action. In cases of legal violations, the company will proceed with legal prosecution as necessary.

Human Rights Due Diligence : HRDD

Does the company have an HRDD process : Yes

The Company has initiated a comprehensive Human Rights Due Diligence (HRDD) process, which encompasses the following key areas:

1. Environmental Due Diligence
2. Labor Rights Due Diligence
3. Other Human Rights Due Diligence

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.

The Company provides official channels for reporting complaints related to human rights violations through whistleblowing channel by submitted directly to the *Chairman of the Board* or the *Chairman of the Audit Committee* via the following channels: Email: fraud@leaseit.co.th Postal Mail: Lease IT Public Company Limited, 1023 MS Siam Tower, 29th Floor, Rama 3 Road, Chong Nonsi, Yan Nawa, Bangkok 10120 Website: www.leaseit.co.th under the "Whistleblowing / Suggestions / Feedback" section. To ensure whistleblower protection, the Company strictly maintains the confidentiality of all informations. Furthermore, in the event that the Company is found to have caused or contributed to any human rights violations, we are committed to providing appropriate remediation and assistance to those affected.

Operational results: In 2025, 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 : Fair employee compensation, Employee training and development, Promoting employee relations and participation, Child labor, Safety and occupational health at work
the Company in the past year

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 regard 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.

Good Practices

- The Company treats all personnel with equality and strictly prohibits discrimination or segregation based on place of origin, race, gender, skin color, religion, disability, socioeconomic status, family lineage, educational institution, or any other status that is not directly related to job performance.
- The Company provides opportunities for all personnel to demonstrate their full potential by offering appropriate compensation and performance incentives. This includes competitive salaries, bonuses, and incentives, in accordance with company regulations.
- All personnel are expected to perform their duties to the best of their abilities with integrity, honesty, fairness, and a strong sense of moral and ethical responsibility.
- Equitable and Fair Recruitment and Termination

The Company maintains a recruitment and selection process focused on identifying candidates with the qualifications, expertise, and potential that align with both the job requirements and corporate values. We oversee our recruitment system to ensure maximum efficiency and non-discrimination, providing equal opportunities regardless of gender, age, race, religion, education, skin color, or socioeconomic status. This inclusive approach extends to women, persons with disabilities, and other underprivileged groups. Furthermore, the Company strictly prohibits the use of child labor or any illegal labor practices. We are committed to treating all employees, applicants, and stakeholders with dignity, ensuring that every stage of the recruitment and employment process is conducted with transparency and fairness.

● Employee Compensation and Welfare

The Company prioritizes providing compensation and welfare that are appropriate, competitive, and fair. Our remuneration structure is strictly non-discriminatory and ensures that there is no exploitation of female workers, persons with disabilities, or other underprivileged groups. Salary increments and adjustments are directly aligned with individual performance evaluations. Furthermore, we conduct regular surveys and benchmarking against industry peers to maintain a wage structure that is both suitable and competitive. Beyond financial rewards, we continuously enhance our welfare programs to meet the evolving needs of our employees, fostering long-term stability and motivation. The Company respects the freedom of association and the right to collective bargaining regarding any agreements that impact the workforce. The Company encourage employees to participate in expressing their views, consulting, and providing constructive suggestions for welfare improvements through designated, transparent communication channels made known to all staff.

- Human Capital Development

The Company focuses on enhancing operational efficiency and developing the potential, knowledge, and professional expertise of our employees. We establish annual training plans tailored to the specific requirements of each job function, directly linking them to individual performance evaluations and the strategic development goals of the Company and its subsidiaries. The Company is committed to providing equal career advancement opportunities for all employees regardless of gender, age, race, religion, education, skin color, or socioeconomic status ensuring full inclusion of women, persons with disabilities, and other underprivileged groups. This dedication to continuous learning and equality is designed to support long-term, sustainable business growth.

- Occupational Health and Safety

The Company places the highest priority on Occupational Health, Safety, and the Environment (OHSE). The Company is committed to identifying, preventing, and mitigating activities that may pose safety risks, ensuring full compliance with all relevant legal requirements and regulations. Furthermore, the Company has established a rigorous system for monitoring, evaluating, and reviewing operational performance. This framework empowers employees to proactively prevent and address potential impacts on occupational health, safety, and the environment. We remain dedicated to the continuous development and improvement of our working procedures to maintain a safe and sustainable workplace for all.

The Company has established a Welfare Committee in the workplace in accordance with Section 96 of the Labour Protection Act B.E. 2541 (1998). The Committee shall have the following powers and duties:

1. To engage in consultations with the employer for the purpose of allocating and providing welfare benefits to employees.
2. To provide consultation and submit recommendations to the employer regarding the provision of welfare for employees.
3. To inspect, monitor, and supervise the welfare arrangements provided by the employer to the employees.
4. To submit opinions and guidelines regarding the provision of welfare benefits that are advantageous to employees to the Labor Welfare Committee.

Occupational Health, Safety, and the Well-being of the Work Environment

Part of creating smiles for our employees whom we regard as family is providing a high-quality working environment that promotes their overall well-being. The Company is committed to elevating our Occupational Health, Safety, and Working Environment management, using legal compliance as a foundation. Building upon this, the Company continuously develop and apply relevant international standards, with the ultimate goal of ensuring the safety of our staff, customers, and all stakeholders involved in our activities or operational areas. The Company hold this commitment firmly, as nothing is more valuable than human life, and no compensation can ever replace the loss of a loved one.

In 2025, there were no reported cases of work-related injuries, fatalities, or safety incidents. This performance reflects the high standards of the Company's occupational health and safety environment. Furthermore, the Company sent representatives to participate in Basic Fire Fighting and Fire Evacuation Drill training organized in collaboration with the building management. The theoretical session covered essential topics, including the Chemistry of Fire, Classification of Fire, Fire Psychology, Prevention of Ignition Sources, and various firefighting techniques. In addition, practical simulations were conducted to ensure a clear understanding of fire suppression plans, evacuation procedures, as well as search and rescue operations.

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)
• Promoting employee relations and participation	The results of the employee engagement assessment.	2024: From 80% and above.	2025: From 80% and above.

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. The Company respects human dignity and maintains a zero-tolerance policy against discrimination, bullying, harassment, sexual harassment, and all forms of violence. We provide secure whistleblowing channels to report misconduct, ensuring that all informant information is kept strictly confidential with robust whistleblower protection measures in place. Furthermore, the Company is committed to providing ongoing training and educational programs regarding workplace bullying prevention and management.

Compensation and welfare policy that is fair and appropriate

- Employee Compensation and Welfare

The Company and its subsidiaries prioritize the provision of appropriate, competitive, and equitable compensation and welfare packages. Our remuneration structure is strictly non-discriminatory and ensures no exploitation of female workers, persons with disabilities, or other underprivileged groups. Salary increments are directly aligned with individual performance evaluations. The Company conduct regular surveys and benchmarking against industry peers to maintain a wage structure that is not only competitive but also strictly compliant with legal requirements exceeding minimum wage standards to ensure a living wage that is sufficient for a decent quality of life. Furthermore, we continuously enhance our welfare programs to meet employee needs, fostering long-term security and motivation. The Company and its subsidiaries respect the freedom of association and the right to collective bargaining regarding agreements that impact the workforce. We encourage employees to participate in expressing their views, consulting, and providing constructive suggestions for welfare improvements through designated and transparent communication channels.

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 2025, the Company organized a Town Hall meeting to communicate corporate policies and operational visions aimed at enhancing organizational potential for sustainable growth. Additionally, the Company conducted an Employee Engagement Survey to gauge workforce sentiment. This initiative provided a platform for employees to offer suggestions and communicate directly with the CEO. The feedback received has been utilized to implement improvements and further develop the organization's workplace environment.

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 is dedicated to enhancing operational efficiency by developing the potential, knowledge, and professional expertise of our employees. We establish annual training plans tailored to specific job requirements, directly linking them to employee performance evaluations and the strategic development goals of the Company and its subsidiaries. We provide equal career advancement opportunities for all employees regardless of gender, age, race, religion, education, skin color, or socioeconomic status ensuring full inclusion for women, persons with disabilities, and other underprivileged groups. This commitment to equitable development is designed to support and drive sustainable business growth. 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 2025, the Company supported the training and development of its personnel through a total of 54 internal and external training courses. Furthermore, SET's E-Learning courses have been made available for employees to choose from based on their interests. (15 internal and E-Learning courses, and 39 external courses), representing an average of 6.96 training hours per employee per year.

The Company aims for all employees who have completed their probationary period to attend at least one company-organized training course. As a result, 61 employees who passed their probationary period attended the training, representing 100% of the target.

2025 Training Summary Report: Average Training Hours Per Employee

Number of external training courses 39 courses

Director Level: 6.67 hours
Executive Level: 19.92 hours
Supervisor Level: 0.60 hour
Employee Level: 1.67 hours

Number of internal training courses 15 courses

Director Level: 2 hours
Executive Level: 2.94 hours
Supervisor Level: 2.51 hours
Employee Level: 4.03 hours

Total training hours for the entire Company:

external training courses: 254 hours
internal training courses: 268.26 hours

Average training days per employee

external training courses: 0.56 day

internal training courses: 0.60 day

Course

Director

Internal: 1 course

- Thinking Forward to Thailand's Future: Shaping Today for Tomorrow's Success

External: 4 courses

- The Evolving Role of the Audit Committee in Fostering Stakeholder Trust and Transparency,
- Insight in SET: ID & AC Focus – Navigating Growth and Sustainability in the Capital Market,
- ESG in the Boardroom: A Practical Guide for Boards (Class 12/2025)
- Director's Briefing 3/2025: The Role of the Board regarding IFRS S1 & S2 Standards and Sustainability Disclosures

Executive

Internal: 8 courses

- Cybersecurity Awareness: Navigating Digital Threats,
- Introduction to Anti-Corruption (CAC),
- ESG Risk Management (SET),
- Sustainable Waste Management (SET),
- Fundamentals of Human Rights Due Diligence (SET),
- Cybersecurity: Social Engineering Awareness,
- Leveraging AI in Excel for Business Data Analysts,
- Thinking Forward to Thailand's Future: Shaping Today for Tomorrow's Success,

External: 30 courses

- ESG Risk Management,
- SET Sustainability,
- IT Audit,
- AI Internal, Forward Looking,
- IA Clinic 1/2025: Leveraging AI for Internal Audit Operations,
- ESG AUDIT,
- The 2025 Annual General Meeting of the Federation of Accounting Professions under the Royal Patronage of His Majesty the King,
- In-depth Business Analysis through Financial Statements (Class 1/2025),
- CFO Forum: Driving Value Creation Forward,
- The Secret Sauce Summit 2025: Unleash the Business Beast,
- Future Finance: Transforming the CFO into a Digital-Age Leader,
- Accounting and Tax Differences: Impacts on Financial Statements and Tax Compliance,
- Accounting for Tax Optimization: Managing Expenses Effectively,
- VAT Essentials for Tax Accountants,
- E-Commerce Tax 2025: Essential Compliance for Accountants,
- Code of Ethics for Professional Accountants,
- The Role of Company Secretary in Preventing Insider Trading,
- Net Zero Pathway Accelerator,
- Net Zero Pathway Accelerator Workshop,
- Achieving Excellence: Intensive Preparation Program,

- Information Disclosure via the SETLink System,
- SET-IAA Networking: Analyst and Investor Relations (IR) Integration,
- Director's Briefing 3/2025: The Board's Role in IFRS S1 & S2 and Sustainability Disclosure,
- Longtunman SUMMIT 2025,
- mai FANZI 2026: Your Health, Your Company,
- mai FANZI CLUB 2025 Networking Event,
- ESG Risk Mitigation: Essential Insights for Board Members,
- mai Growth Lab 2025: Navigating Challenges Towards Sustainable Growth,
- The Board of Trade of Thailand Annual Seminar 2025: "New Potential for Growth",
- JUMP+ Planning Deep Dive: Strategic Execution and Growth Roadmap

Supervisor

Internal: 12 courses

- Cyber Security Awareness: Navigating Digital Threats,
- Introduction to Anti-Corruption (CAC),
- ESG Risk Management (by SET),
- Sustainable Waste Management (by SET),
- Fundamental of Human Rights Due Diligence (HRDD) by SET,
- Cybersecurity: Defeating Social Engineering Attacks,
- Marketing Content Creation with Adobe Express + AI,
- Communication for High performance,
- Smart Workflows with Digital Mindset,
- Changing for Growth, Master of one page summary,
- Generative AI for Content Creator,
- Internet of Things (IoT) Strategy for Business

External: -

Staff

Internal: 13 courses

- Cybersecurity Awareness: Navigating Digital Threats,
- Introduction to Anti-Corruption (CAC),
- ESG Risk Management (by SET),
- Sustainable Waste Management (by SET),
- Fundamental of Human Rights Due Diligence (HRDD) by SET,
- Cybersecurity: Defeating Social Engineering Attacks,
- Marketing Content Creation with Adobe Express + AI,
- Communication for High performance,
- Smart Workflows with Digital Mindset,
- Changing for Growth, Master of one page summary,
- Generative AI for Content Creator,
- Internet of Things (IoT) Strategy for Business,
- Basic Firefighting and Fire Prevention Training

External: 8 courses

- IT Auditing Essentials: Foundations for Expertise,
- AI-Powered Internal Control: Building a Robust Business Defense,
- Prevention of Insider Trading: The Vital Role of the Company Secretary,

- Net Zero Pathway Accelerator,
- Net Zero Pathway Accelerator Workshop,
- Intensive Performance Excellence: Striving for 100%,
- Information Disclosure via SETLink System
- SET-IAA Networking: Bridging Analysts and Investor Relations

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. Furthermore, in 2025, the Company conducted an Employee Engagement Survey. The results of this survey have been designated as a key corporate performance indicator (KPI). The insights and suggestions gathered from employees are systematically analyzed to serve as a strategic roadmap for the continuous improvement and development of our human resources management.

Survey of employee engagement in the organization

In 2025, the company conducted a survey on organizational engagement (Engagement Survey). The employee engagement survey achieved a favorable rating of 77%. 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

In 2025, 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

In 2025 there were no serious accidents from work. and the occurrence of serious illnesses from work.

Employee and labor management: Employment

In 2025

Personnel Information

There were 65 persons: Male 24 persons (36.92%) Female 41 persons (63.08%)

There were 3 contract employees (4.16%)

Classified by gender and age

Age 20-30 years 16 persons (Male 5 persons Female 11 persons)

Age 31-40 years 25 persons (Male 10 persons Female 15 persons)

Age 41-50 years 18 persons (Male 8 persons Female 10 persons)

Age 50 years and above 6 person (Male 1 person Female 5 persons)

Classified by position and age

Age 20-30 years

Staff - Supervisor: 16 persons (Males 5 persons, Female 11 persons)

Age 31-40 years

Staff - Supervisor: 19 persons (Male 6 persons, Female 13 persons)

Assistant Manager - Senior Manager: 5 persons (Male 4 persons, Female 1 person)

Executives: 1 person (Female)

Age 41-50 years

Staff - Supervisor: 12 persons (Male 6 persons, Female 6 persons)

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

Executives: 3 persons (Female)

Age 50 years and above

Staff - Supervisors: 2 persons (Female)

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

Executives: 2 persons (Female)

New employees and employees resign in 2025

New employee: 10 persons (7 males, 3 females)

Resignations: 9 persons (4 males, 5 females)

Employee Turnover Rate: 14.55%

1 employee went on maternity leave and returned to work

Hiring employees

	2023	2024	2025
Total employees (persons)	65	66	65
Male employees (persons)	24	21	24
Female employees (persons)	41	45	41

Employment of workers with disabilities

	2023	2024	2025
Total employment of workers with disabilities (persons)	0	0	0
Total number of employees with disabilities (persons)	0	0	0
Total male employees with disabilities (persons)	0	0	0
Total female employees 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

	2023	2024	2025
Total employee remuneration (baht)	41,110,000.00	38,620,000.00	44,109,155.00

Employee and labor management: Employee training and development

	2023	2024	2025
Average employee training hours (hours / person / year)	5.25	7.56	6.96

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

Safety, occupational health, and environment at work

	2023	2024	2025
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

	2023	2024	2025
Total number of employee turnover leaving the company voluntarily (persons)	16	10	10
Total number of male employee turnover leaving the company voluntarily (persons)	7	4	3
Total number of female employee turnover leaving the company voluntarily (persons)	9	6	7
Proportion of voluntary resignations (%)	24.62	15.15	15.38
	2023	2024	2025
Evaluation result of employee engagement (1)	Yes	Yes	Yes

Remark : (1) Target Employee Engagement: \geq 80%
 2025 Employee Engagement: 77%
 2024 Employee Engagement: 74%
 2023 Employee Engagement: 72%

Employee internal groups

Employee internal groups : Yes

Types of employee internal groups : Welfare committee

Information about customers

Customer management plan

Company's customer management plan : Yes

Customer management plan implemented by the : Responsible production and services for customers, company over the past year Development of customer satisfaction and customer relationship, Consumer data privacy and protection

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 2025, 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	Zero complaints received	2024: Zero complaints received	2025: Zero complaints received

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 can access [SDGs 1], [SDGs 8], [SDGs 11], [SDGs 17]

The Company has been in business for more than 19 years, providing funding for more than 5,700 SMEs customers, funding support at least 73,000 million baht, with the Company providing an online channel for SMEs to contact to inquire and apply for loans from The Company.

In 2025, there were no complaints related to corruption. Unethical behavior and personal data breach.

Customer management: Customer satisfaction

In 2025, the Company conducted a Customer Satisfaction Survey with the following objectives: to understand customer satisfaction levels, to benchmark current performance against key competitors, to determine customer needs and expectations for enhancing satisfaction and loyalty, and to identify strengths and areas for improvement. The survey comprised 98 respondents, categorized as follows: 95 active customers, 2 customers who have not utilized services in the past 6 months, and 1 customer with an approved credit line who has never utilized the services.

The Company’s target for customer satisfaction is set at a minimum of 80%, representing a "Very Satisfied" level.

The survey results indicated an overall satisfaction rate of 83%, which falls within the "Very Satisfied" category.

Customer satisfaction

	2023	2024	2025
Evaluation results of customer satisfaction	No	No	Yes

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 : Education, Disadvantaged and vulnerable groups
the 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 : Yes
management goals

Details of setting community and social management goals

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Others : Knowledge Sharing	Disseminating financial and business knowledge through the Company’s official social media channels.	2024: Disseminating at least one topic of financial or business knowledge per period through the Company’s official social media channels.	2025: Disseminating at least one topic of financial or business knowledge per period through the Company’s official social media channels.

Performance and outcomes of community and social management

Performance and outcomes of community and social : Yes

management

In 2025, the Company's employees participated as volunteers in the 20th Cards for Children event, organized by the Sangserm Thai Foundation. This event featured a drawing competition for underprivileged children and children with physical disabilities from 20 schools and welfare centers, under the theme 'My Superhero.' The award-winning artworks will be transformed into greeting cards and souvenirs. The event took place on Saturday, September 6, 2025, at the Queen Sirikit National Convention Center.

The Company invited employees to contribute donations to the Thai Red Cross Society to support flood relief efforts, including aid for victims of the Hat Yai flood disaster and other affected areas.

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 6th consecutive year. In 2025, a total of 116.50 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 "Strategic Credit Term Management for B2B Businesses: Ensuring Financial Sustainability.", "7 Steps to Successfully Securing Government Contracts with Confidence", "Systematizing Business Finances: Best Practices for Separating Personal and Business Accounts", "3 Steps to Assessing Your Business Liquidity: Is Your Company Sustainable?"

Diagram of performance and outcomes in community and social management



Information on other social management

Corporate governance operations

Corporate Governance and Ethics [SDGs 16], [SDGs 17]

Governance Structure

The Company's Board of Directors consists of 7 directors, consisting of 5 Non-Executive Directors (all 5 directors are Independent Directors) and 2 Executive Directors, with 4 female directors representing 57 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