

# Sustainability

## Report 2025



**SCAP**  
SRISAWAD CAPITAL  
บริษัท ศรีสวัสดิ์ แคปิตอล 1969 จำกัด (มหาชน)  
/ ส.ม.ก. 1969 (มหาชน)

● สินเชื่อเช่าซื้อรถมอเตอร์ไซด์ ● สินเชื่อส่วนบุคคล

# AWARDS & RECOGNITION

**Fitch**  
Ratings  
**A-(THA)**

Fitch Ratings (Thailand) has assigned Thailand's Srisawad Corporation Public Company Limited (SAWAD) a National Long-Term Rating of 'A-(tha)'



The company received Thai Private Sector Collective Action Against Corruption Certification



The company received "Excellent" CG Scoring for 2025 from the Institute of Directors Association



The company received The 2025 SET ESG RATING with "A" scores. Ranking for listed companies that have sustainable business operations.

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**"We are committed to enhancing  
the quality of life for Thai society."**





## Corporate Commitment

**"The Company is committed to fulfilling its mission of enhancing the well-being of Thai society by adhering to development principles such as sustainability, in line with international standards. It focuses on Responsible Lending to create equal business opportunities and promote value creation for all stakeholders."**

## Mission

**We are committed to improving the well-being of Thai society.**

## Vision

**We strive to become a sustainably growing non-bank financial service provider.**

## Slogan

**SCAP provides a better everyday life for our customers.**

### Core Value

We set standards of professional work and create sustainability  
in work through company's guideline



## Message from the Chairman

Srisawad Capital 1969 Public Company Limited (“the Company”) remains committed to its mission of “enhancing the quality of life of Thai society” through sustainable business operations aligned with international sustainability standards. The Company strives to maintain a balanced approach across Environmental, Social, and Governance (ESG) while adhering to the Sustainable Development Goals (SDGs) and supporting responsible and fair lending practices to create business opportunities and shared value for all stakeholders.

In 2025, the overall economy had not yet fully recovered and continued to face several external challenges. The Board of Directors closely monitored and assessed the situation while promoting good corporate governance and environmentally friendly service innovations to accommodate evolving market conditions and changing consumer behavior. At the same time, we are expanding our ESG efforts across the company’s entire value chain with the vision of become a financial sanctuary that enhances the quality of life and well-being of the Thai people and supports equitable financial access. This is intended to ensure that all stakeholders, both internal and external, benefit meaningfully from our operations.

As a result of the Company’s strong commitment to effective policy implementation and sustainable business practices, in 2025 the Company received an “Excellent” (5-Star) Corporate Governance Rating and achieved an “A” rating under the SET ESG Ratings 2025 assessment by the Stock Exchange of Thailand. The Company was also certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC), reflecting its responsible business operations across Environmental, Social, and Governance as follows:

- **Environmental** The Company has set a target to reduce workplace electricity consumption and greenhouse gas emissions by 5% in 2026. In 2025, the Company achieved a 65.28% reduction in electricity consumption compared to the base year and reduced greenhouse gas emissions by 28.32%, demonstrating significant progress toward its environmental objectives. The Company remains committed to achieving net-zero greenhouse gas emissions by 2050 through continuous improvements in resource efficiency and pollution reduction.
- **Social** The Company places strong emphasis on human rights, workplace safety, and occupational health, while continuously investing in employee capability development and social contribution initiatives. In particular, the Company actively promotes financial literacy. In 2025, the Company organized more than two financial literacy activities, with over 550 employees and members of the public nationwide participating through both online and offline channels to strengthen financial resilience within society.

- **Governance** The Company upholds Code of conduct and transparent, fair supplier management practices, while continuously strengthening data security and information systems to ensure business continuity and drive modern financial innovation. The Company also places strong emphasis on Responsible Lending and Market Conduct principles through transparent and fair credit assessment processes that consider customers' repayment capabilities. In addition, the Company provides debt restructuring assistance to customers affected by economic conditions, in alignment with the Responsible Lending policy of the Bank of Thailand.

In 2026, the Company will continue building upon its existing management approach with a strong commitment to driving sustainable business growth and creating long-term value for shareholders, customers, and all stakeholder groups while conducting business responsibly alongside Thai society.

On behalf of the Board of Directors, I would like to express our sincere appreciation to all shareholders and stakeholders for their continued trust, confidence, and support. The Company remains committed to conducting business responsibly, enhancing the quality of life of all stakeholders, and providing responsible and fair lending services to help create shared value and support Thailand's transition toward a low-carbon economy.

**Mr. Pinit Puapan**

Chairman of the Board of Directors



## About This Report

This Sustainability Report has been prepared to communicate the Company's commitment and performance in advancing sustainability across economic, social, and environmental. Our operations aim to achieve a balance between business growth and responsibility toward society and the environment. The Company recognizes its important role in addressing environmental challenges and supporting long-term sustainable development.

This report presents information relating to various aspects of the Company's operations, including environmental impact reduction, promotion of fairness within the organization, community engagement, and the development of initiatives that create shared value between the Company and society. The preparation of this report reflects the Company's commitment to enhancing transparency and disclosing material information to all stakeholders.

We hope this report provides stakeholders with clear insight into the Company's sustainability direction and achievements while inspiring collaborative efforts toward building a better and more sustainable future.

### Reporting Standard

This report has been prepared in accordance with the GRI Standards: Core option.

### Reporting Period

1 January 2025 – 31 December 2025

### Reporting Cycle

Annual

### Report Assurance

The financial information presented in this report is derived from the same accounting system used in the preparation of the Company's financial statements and the 2025 Annual Report of Srisawad Capital 1969 Public Company Limited, which have been audited by a certified public accountant. Other non-financial information and disclosures presented in this report have not been externally assured by an independent third party.

**Contact Information:** For inquiries regarding the contents of this report, please contact:

#### Sustainability Development Department

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## Memberships and Collaborative Networks

The Company is a member of the Listed Companies Association and participates in the “Care the Bear” project organized by the Stock Exchange of Thailand. In addition, the Company adheres to sustainability guidelines established by the Thai Institute of Directors (IOD) by adopting and applying relevant best practices and standards to strengthen its corporate management framework and promote sustainability integration aligned with the Company’s business strategy and operating context.

## Corporate Information

Corporate Information	Details
Company Name	Srisawad Capital 1969 Public Company Limited
Stock Exchange	SET
Company Registration No.	0107536000722
Website	<a href="http://www.srisawadcapital.co.th">www.srisawadcapital.co.th</a>
Business Category	Finance and Securities
Head Office	99/392 Srisawad Building, Floors 1, 5, and 6, Soi Chaeng Watthana 10 Yaek 3 (Benjamit), Chaeng Watthana Road, Thung Song Hong, Lak Si, Bangkok 10210, Thailand



## Summary of Financial Performance as of December 31, 2025



## About SCAP

Srisawad Capital 1969 Public Company Limited (“the Company”), formerly known as Srisawad Finance Public Company Limited, was established in 1969 as a finance company listed on the Stock Exchange of Thailand (SET). The Company provides financial services under the supervision and authorization of the Bank of Thailand, the Ministry of Finance, and other relevant regulatory authorities.

On 23 June 2022, the Extraordinary General Meeting of Shareholders No. 1/2022 resolved to surrender the Company’s finance business license, amend the Company’s name, objectives, and Articles of Association, and approve the acquisition of ordinary shares of Srisawad Capital Company Limited, including the entire business transfer of Srisawad Capital Company Limited.

Subsequently, on 9 September 2022, the Company officially surrendered its finance business license and transformed its business model from a traditional finance business into a retail lending and motorcycle hire-purchase business.

### Shareholding Structure of Subsidiaries



The Company has direct and indirect investments in entities in which it holds 10% or more of the total issued shares, as follows:

Company	Business Nature	Paid-up Capital (THB million)	Shareholding (%)	Investment Value (THB million)
S Leasing Co., Ltd.	Hire-purchase loans of Motorcycle and Personal Loans	50.00	90.00	45.00
Cathay Leasing Co., Ltd.	Hire-purchase loans of Motorcycle	50.00	100.00	39.77
Sawad Rung Reung Finance (Cambodia) Plc.	Lending services	178.48	75.00	133.86

### Business Overview

The Company operates an integrated retail lending business, comprising unsecured loans, including personal loans regulated by the Bank of Thailand, and secured loans, particularly hire-purchase Loan of Motorcycle. The Company emphasizes responsible and fair lending practices alongside adherence to market conduct principles by ensuring fair, transparent, and accountable treatment of customers while carefully considering customers' repayment capabilities. The Company also prioritizes personal data protection and continuously develops its products and services to enhance customer confidence and satisfaction.

### Business Objectives

The Company aims to become a comprehensive financial services provider and a leading retail lending provider serving customers across all segments. This vision enables the Company to achieve sustainable and limitless growth while growing alongside Thailand's economic expansion. The Company is committed to generating sustainable returns for shareholders, investors, employees, customers, and business partners.

The Company recognizes the importance of systematic operations that create satisfaction for all key stakeholders throughout the business value chain. To strengthen operational capabilities and competitiveness, the Company continuously invests in system enhancement and operational development to support high-quality future growth. The Company believes that long-term success can only be achieved through balanced value creation for all stakeholders, enabling business agility and sustainable growth.



**Material changes and developments**

Years	Material changes and developments
2025	<ul style="list-style-type: none"> <li>• Increased the registered capital of Sawad Rung Rueng Finance (Cambodia) Co., Ltd. by USD 1,000,000, from USD 4,250,000 to USD 5,250,000, to optimize capital structure and support business expansion.</li> <li>• The shareholders' meeting approved a capital reduction and capital increase, including amendments to Clause 4 of the Company's Memorandum of Association to accommodate the registered capital increase for stock dividend distribution purposes.</li> </ul>
2024	<ul style="list-style-type: none"> <li>• The Company's Board of Directors Meeting No. 2/2024 has resolved to approve the capital increased in Sawad Rung Reung Finance (Cambodia) PLC from registered capital at USD 3,250,000 to USD 4,250,000.</li> <li>• The Company's Board of Directors Meeting No. 4/2024 has resolved to appoint Mr. Piti Chatchawanchokchaito be an Independent Director and the Chairman of the Nomination and Compensation Committee for replacement of the resignation of Mrs. Duangjai Lorlertwit.</li> </ul>

Years	Material changes and developments
	<ul style="list-style-type: none"> <li>The Company's Board of Directors Meeting No. 5/2024 has resolved to appoint Miss DOUNGCHAI KAEWBOOTTA to be an acting of Chief Executive Officer (CEO) for replacement of the resignation of Mr. WICHIT PHAYAHUNAVEECHAI.</li> </ul>
2023	<ul style="list-style-type: none"> <li>The Board of Directors Meeting No. 1/2023 resolved to appoint Mr. PINIT PUAPAN to be a director and the Chairman of the Board of Directors, and Mr. WICHIT PHAYAHUNAVEECHAI to be a director (an authorized director) and Chief Executive Officer.</li> <li>The Board of Directors Meeting No. 2/2023 resolved to appoint Mr. KRIENGCHAI TANWANON to be an independent director and the Chairman of the Audit Committee; Mrs. DUANGJAI LORLERTWIT to be an independent director and the Chairman of the Audit Committee; and Mr. POONPAT SRIPLONG to be an independent director and the Chairman of the Risk Management Committee.</li> <li>The AGM of Shareholders No. 58/2023 resolved to approve the change in the par value from the original 5 baht per share to 1 baht per share and approve the amendment of the Company's memorandum of association, section 4, to reflect such change in the value of the shares.</li> <li>The Company's Board of Directors Meeting No. 6/2023 resolved to acquire investments in Sawad Rung Reung Finance (Cambodia) PLC from Srisawad International Holding Company Limited, a subsidiary of Srisawad Corporation Public Company Limited.</li> </ul>
2022	<ul style="list-style-type: none"> <li>The Extraordinary Meeting of Shareholders No. 1/2022 resolved to return the license for capital business operation and have the new business plan for personal loan under supervision and motorcycle hire purchase loan.</li> <li>The Extraordinary Meeting of Shareholders No. 1/2022 resolved to change the Company's name from "Srisawad Capital Public Company Limited" to "Srisawad Capital 1969 Public Company Limited", the Company's seal, and the securities' symbol from "BFIT" to "SCAP". The Meeting also resolved to change the objectives, the article of association and the memorandum of association to match the changed name and objectives.</li> <li>The Extraordinary Shareholder Meeting No. 1/2022 resolved to approve the acquisition of the entire shares in Srisawad Capital Company Limited and receive the entire business transfer of Srisawad Capital Company Limited. In return for the business transfer, the Company allocated 750 million newly issued ordinary shares to the shareholders of Srisawad Capital Company Limited.</li> <li>The Extraordinary Shareholder Meeting No. 1/2022 resolved to reduce the registered capital and increase the registered capital to 6,506,236,205 baht, by issuing 750,000,000 ordinary</li> </ul>

Years	Material changes and developments
	<p>shares at a par value of 5 baht apiece for a private placement to support the acquisition of Srisawad Capital Company Limited.</p> <ul style="list-style-type: none"> <li>● The Company returned the license to operate capital business to the Ministry of Finance on September 9, 2022. The Company also proceeded with the change of the Company's name, the increase of the paidup capital, and allocation of newly issues shares to support the acquisition of Srisawad Capital Company Limited.</li> <li>● The Company received the business transfer of Srisawad Capital Company Limited in December 2022</li> <li>● The Extraordinary General Meeting of Shareholders No. 1/2022 approved the surrender of the Company's finance business license and the business transition plan toward regulated personal lending and new motorcycle hire-purchase lending operations.</li> <li>● The Extraordinary General Meeting of Shareholders No. 1/2022 approved the change of the Company's name from "Srisawad Finance Public Company Limited" to "Srisawad Capital 1969 Public Company Limited," including the change of the stock symbol from "BFIT" to "SCAP." The shareholders also approved amendments to the Company's objectives, Articles of Association, corporate seal, and Memorandum of Association to align with the Company's new business direction and corporate identity.</li> </ul>
2021	<ul style="list-style-type: none"> <li>● The Board of Director appointed Mr. Montree Chansongnoen to be a director, and the authorized director.</li> <li>● The Board of Directors appointed Mr. Kom Vachiravarakarn to be an independent director and appointed Miss Kanoknuj Cholvanit to be a director and the authorized director.</li> <li>● The deposit policy was changed to the minimum 10 million baht, and the interest rate was adjusted to match the money market situation.</li> <li>● The Company address was changed from floor 1,3,5,6 Srisawad Building to floor 1,3,6 Srisawad Building.</li> </ul>
2020	<ul style="list-style-type: none"> <li>● The Board of Directors appointed Miss Nanthida Pattanasakpinyo to be an independent director, and a member of Audit Committee.</li> <li>● Mr. Anantroj Thangsupanich resigned from being the Company's director.</li> <li>● Mr. Kudun Sumkhumananda resigned from the Company's director.</li> <li>● The Board of Directors appointed Mr. Prawat Phatraprasit, the independent director, to be a member of Audit Committee.</li> <li>● Mr. Sukont Kanjanahuttakit and Mr. Pinit Puapan resigned from the Company's directors.</li> <li>● The Board of Director appointed Mr. Suchart Luengsuraswat to be Vice Chairman of the Board of Directors.</li> <li>● Mr. Prayong Saennual resigned from the Company's director.</li> </ul>

Years	Material changes and developments
2019	<ul style="list-style-type: none"> <li>● Associated Professor Dr. Siriwut Buranapin resigned from the independent director and the member of Audit Committee. The Board of Director appointed Mr. Anantroj Thangsupanich to be an independent director, and a member of Audit Committee.</li> <li>● The AGM of Shareholders approved to increase registered capital from 1,102,494,485 baht to 2,756,236,215 baht by issuing 330,748,346 ordinary shares at the par value of 5 baht to offer to existing shareholders by proportion of holding at the ratio of 1 existing share to 1.5 new shares at the offer price at 18 baht per share. The subscription shares amounted to 330,748,344 shares.</li> <li>● Srisawad Corporation Public Company Limited., the major shareholder, increased its shareholding proportion by oversubscription from 45.34 % to 77.95 %.</li> <li>● The Company has been informed of a tender offer from Srisawad Corporation Public Company Limited (SAWAD), the major shareholder holding 429,717,210 shares or 77.95 % of the total shares sold. For the remaining amount of 121,530,031 shares or 22.05 % of the total shares sold of the Company would be tendered at the price not exceeding 18.00 baht per share. After the tender offer period, the major shareholder raised its shareholding proportion to 82.04 %.</li> <li>● Mr. Weidt Nuchjalearn resigned from the director.</li> <li>● Miss Doungchai Kaewbootta resigned from the position of the Managing Director but still remained the director.</li> <li>● The Board of Directors appointed Mr. Thititham Rojanapruk to be the Managing Director.</li> </ul>
2018	<ul style="list-style-type: none"> <li>● The office was relocated from Bangkok Insurance Building to Srisawad Building, Chaeng Wattana Road.</li> <li>● The major shareholder of the Company, Srisawad Corporation Public Company Limited, increased its shareholding in the Company from 36.35 % to 45.34 %.</li> </ul>
2017	<ul style="list-style-type: none"> <li>● The Board of Directors appointed Mr. Kudun Sukhumananda as a director, an independent director, and a member of the Audit Committee of the Company.</li> <li>● Mrs. Kingthien Bangr resigned from the director and acting Managing Director of the Company</li> <li>● The Board of Directors appointed Ms. Duangchai Kaewbootta as a director and the Managing Director of the Company.</li> <li>● The shareholder structure was changed; Srisawad Corporation Public Company Limited became the major shareholder holding 36.35 % of the share capital of the Company.</li> <li>● The Annual General Meeting (AGM) of Shareholders approved the change of the Company's name to "Srisawad Finance Public Company Limited," the change of the seal of the Company, the amendments of Memorandum of Association and Articles of Association to comply with the changed name of the Company.</li> </ul>

Years	Material changes and developments
	<ul style="list-style-type: none"> <li>• Mr.Thira Wipuchanin resigned from the independent director, the member of the Audit Committee and Chairman of the Audit Committee of the Company.</li> <li>• Mr.Amorn Jetchamnongnuch resigned from the director of the Company.</li> <li>• Mr.Vorakit Srangsrivong resigned from the director of the Company</li> <li>• Mrs.Thanyathorn Chonlavon resigned from the director of the Company.</li> <li>• The Board of Directors appointed Mr.Sukont Kanjana-Huttakit as a director and the Chairman of Board of Directors of the Company.</li> <li>• The Board of Directors appointed Mr.Suchart Leungsurawat as an independent director, a member of the Audit Committee and the Chairman of the Audit Committee of the Company.</li> <li>• The Board of Directors appointed Mr.Pinit Puapan as a director of the Company.</li> <li>• The Board of Directors appointed Mr.Prayong Saennual as a director of the Company.</li> <li>• Mr.Auychai Somklin resigned from the director and Deputy Managing Director of the Company.</li> <li>• The Company launched new credit products, i.e., Car for Cash and Home for Cash.</li> </ul>
2016	<ul style="list-style-type: none"> <li>• Professor Sakorn Suksriwong, DBA, resigned from the chairman, the director and the Chief Executive Officer of the Company.</li> <li>• The Board of Directors appointed Mr.Auychai Somklin as an authorized director and the Deputy Managing Director of the Company.</li> <li>• The Board of Directors appointed Mr.Thititham Rojanapruk, the director, as an authorized director and the Deputy Managing Director of the Company.</li> <li>• Mr.Thanapol Sirithanachai resigned from the director, the independent director and the member of the Audit Committee of the Company.</li> <li>• The Company was informed of the Voluntary Tender Offer from Srisawad Power 1979 Public Company Limited (SAWAD), the major shareholder of 19,680,000 shares, representing 9.84 % of the total issued shares of the Company, by acquiring from Company's shareholders in the amount of 53,011,000 shares or 26.51 % of the total issued shares of the Company at price of not exceeding than 10.50 baht per share. For the remaining amount of 127,309,000 shares or 63.65 % of the total issued shares of the Company would be tendered at the price of not exceeding 11.42 baht per share. However, the tender offer for all shares required approval from the SAWAD's shareholders meeting prior to further proceeding.</li> </ul>

## Nature of business

## 1. Revenue structure

## 1.1. Revenue structure by product line or business group

	2023	2024	2025
<b>Total revenue from operations (thousand baht)</b>	7,164,664.00	7,750,988.00	6,551,341.00
Lending business (thousand baht)	6,112,845.00	6,810,085.00	5,590,281.00
Other (thousand baht)	1,051,819.00	940,903.00	961,060.00
<b>Total revenue from operations (%)</b>	100.00%	100.00%	100.00%
Lending business (%)	85.32%	87.86%	85.33%
Other (%)	14.68%	12.14%	14.67%

## 1.2. By geographical area or market

	2566	2567	2568
<b>Total revenue from operations (thousand baht)</b>	7,164,664.00	7,750,988.00	6,551,341.00
Domestic (thousand baht)	7,025,177.00	7,350,269.40	6,355,547.00
International (thousand baht)	139,487.00	400,718.60	195,794.00
Cambodia (thousand baht)	139,487.00	400,718.60	195,793.80
Other countries (thousand baht)	0.00	0.00	0.20
<b>Total revenue from operations (%)</b>	100.00%	100.00%	100.00%
Domestic (%)	98.05%	94.83%	97.01%
International (%)	1.95%	5.17%	2.99%
Cambodia (%)	100.00%	100.00%	100.00%
Other countries (%)	0.00%	0.00%	0.00%

## 1.3. Other income as specified in the financial statements

	2566	2567	2568
<b>Total other income (thousand baht)</b>	1,051,819.00	940,903.00	961,060.00
Other income from operations (thousand baht)	0.00	0.00	0.00
Other income not from operations (thousand baht)	1,051,819.00	940,903.00	961,060.00

## 2. Information on products and services

### 2.1. Personal loans under supervision

Srisawad Capital 1969 Public Company Limited provides unsecured personal loans under the supervision of the Bank of Thailand. The Company is committed to responsible and fair lending practices through its independent sales teams. These loans are designed for customers with good credit records and stable finances who need short-term liquidity or additional funding options. The service is available to customers with a minimum monthly income of THB 30,000. Loan terms range from 12 to 60 months, with an annual interest rate of up to 25%. In 2022, as part of an internal business restructuring, Srisawad Capital Company Limited transferred its entire business to Srisawad Capital 1969 Public Company Limited. Consequently, the personal loan business under the Bank of Thailand's supervision was entirely transferred to Srisawad Capital 1969 Public Company Limited.

As of December 31, 2025, the Company had a total of 13,750 personal loan accounts, with total outstanding loan receivables amounting to THB 2,447 million.

### 2.2. Hire purchase loans

The Group provides hire purchase loans for new motorcycles through S Leasing Company Limited and Cathay Leasing Company Limited, both of which are subsidiaries within the Srisawad Capital 1969 Public Company Limited Group. These loans are offered to individuals seeking to purchase new motorcycles of various types and brands, with repayment terms ranging from 12 to 60 months. The services are delivered through the Company's network of motorcycle dealership partners.

In 2021, the Company invested in S Leasing Company Limited, which operates the hire-purchase loan business for new motorcycles. This investment enabled the Company to expand into the new motorcycle hire-purchase loan market. However, during the middle of the year, the market was affected by a shortage of new motorcycles following temporary production suspensions at manufacturing plants due to the COVID-19 pandemic. As a result, new motorcycle hire-purchase lending declined during that period. The situation subsequently improved in the final quarter of the year, after motorcycle manufacturers resumed normal production.

In 2022, the Company invested in Cathay Leasing Company Limited, which operates the hire-purchase loan business for new motorcycles. This investment supported the Company's expansion in the new motorcycle hire-purchase loan market.

In 2023, the Company invested in Sawad Rung Reung Finance (Cambodia) PLC, which operates a new motorcycle hire-purchase lending business in Cambodia. This investment also supported the Company's regional expansion of hire-purchase lending services in a sustainable manner across the ASEAN market.

#### Service channels

##### 1. Independent sale teams

The Company provides personal loans or cash loans through independent sale teams consisting of 130 sales members, who offer personal loans to potential customers who earn a stable income.

## 2. Telesales

The Company also provides in the telesales channel, which allows the Company's staff to contact customers, reconfirm transactions the customers have done with the Company, listen to customers' suggestions, opinions, and complaints, and also offer the Company's various financial services.

## 3. Partners

The partners of the Company are motorcycle dealers. The Company assigns some staff who examine hire purchase loans for new motorcycles to dealers. As of December 31, 2025, the Company's staff were based at 4,152 motorcycle dealers in all regions across the country, as the following details.

Regions	Number
Bangkok and vicinities	862
The Central	240
The North	599
The East	621
The Northeast	1,011
The West	220
The South	599

## Markets and Competition

- **Personal loan business**

Regarding the personal loan business, the Company focuses on the middle-to-high-end markets; therefore, key competitors include commercial banks that provide lending products to these markets. The Company's advantages over these competitors include our familiarity with the services and fast approval process, so the lending procedure is not complicated. This is a key advantage of the Company given that complicated application and approval processes can be considered as the major pain point for those seeking loans.

The market size of the personal loan business is so huge, with the reported amount of personal loans at over 300,000 million baht. This can provide huge room for opportunities for the Company; any firms able to access potential customers at an appropriate time as well as offer them good deals are likely to gain a better market share.

- **Hire purchase loans for new motorcycles**

In regard to the new motorcycle hire purchase loan business segment, the competition is seen both at national and regional levels. There are fewer than 10 hire purchase loan operators at the national level. The reason behind this small number of players is that this particular lending business segment requires high expertise in risk management given that the business entails high risks. Therefore, few companies can succeed. However, on the brighter side, this point can be regarded as a positive factor: because it is difficult to enter, the competitors in the market are only those long-term players.

Most competitors are at a regional level, and the coverage is just limited within the provinces or the regions where the operators reside. It is difficult for regional players to compete at the national level.

## Driving Business Sustainability

Srisawad Capital 1969 Public Company Limited is committed to conducting its lending business based on the principles of responsibility and fairness under its Responsible Lending framework, supported by transparent operating practices and strong corporate governance principles to ensure sustainable business growth.

The Company integrates Environmental, Social, and Governance (ESG) principles into all aspects of its business operations. A sustainability management policy has been established in alignment with the Sustainable Development Goals (SDGs) to enhance sustainable operational efficiency throughout the value chain while promoting employee awareness and participation in driving the organization toward its sustainability objectives.

The Company emphasizes maintaining a balance among economic growth. This is to ensure that business operations will be sustainable in the long term

### Sustainability Policy

The Company has incorporated its sustainability policy into its business strategy, operational guidelines, and decision-making processes at all levels of the organization. The policy is centrally established and applied across all subsidiaries to ensure consistent and effective implementation throughout the Group.

In addition, the Company has established 15 corporate sustainable development goals aligned with the United Nations Sustainable Development Goals (SDGs) and the Ten Principles of the United Nations Global Compact (UNGC). The Company also adheres to corporate social responsibility standards, the Corporate Governance Code (CG Code) for listed companies, and Human Rights Due Diligence practices.

The Company places significant importance on stakeholder engagement by providing channels for receiving feedback, suggestions, and complaints from all stakeholder groups. Relevant issues raised are analyzed and prioritized to support the continuous improvement of the Company's policies and operational framework while contributing to sustainable social and community development.

The Company's sustainability framework is structured around three key pillars as follows:

- **Environment** : Focusing on environmentally responsible business operations and environmental stewardship.
- **Social** : Creating shared value while promoting sustainable social and community development with respect for human rights.
- **Governance and Economic** : Enhancing business capabilities through transparent and fair governance practices while strengthening employee capabilities to grow sustainably alongside the organization.

## Sustainability Framework and Policy

Goal	Environment Driving environmentally responsible business operations and contributing to a net-zero society	Social Building a sustainable society and enhancing the quality of life for all stakeholders	Governance / Economic Delivering responsible lending services to generate sustainable returns
Commitment	Committed to conducting business with environmental responsibility while minimizing the impacts of climate change	Committed to enhancing the quality of life of employees, communities, and society while maintaining balanced value creation for all stakeholders	Committed to promoting good corporate governance and fostering a culture of responsible and fair lending practices
Sustainable Development Policy (SDGs)	<p>1. The Company is committed to supporting the achievement of Net Zero Emissions by 2050.</p> <p>2. The Company aims to become a leader in environmentally friendly lending services in Thailand to promote sustainable growth.</p>	<p>1. Expanding access to financial services and promoting financial literacy.</p> <p>2. Ensuring customer data security and privacy protection.</p> <p>3. Creating a best workplace environment for working, learning, and leadership development through strong corporate values.</p> <p>4. Respecting human rights and diversity.</p> <p>5. Conducting social contribution activities to support sustainable community development.</p>	<p>1. Conducting business in accordance with good corporate governance principles while ensuring fair customer treatment.</p> <p>2. Complying with applicable laws and regulations, including those of:</p> <ul style="list-style-type: none"> <li>• Bank of Thailand</li> <li>• Stock Exchange of Thailand</li> <li>• Securities and Exchange Commission of Thailand (SEC)</li> </ul> <p>3. Ensuring fair customer service and integrating Environmental, Social, and Governance (ESG) considerations into credit assessment processes.</p>

## Sustainability Governance Structure

Srisawad Capital 1969 Public Company Limited has established a sustainability governance structure under the supervision of the Corporate Governance and Sustainability Development Committee, which is responsible for overseeing the Company's sustainability management and ESG implementation.

The Committee convenes regularly to establish strategic directions, review policies, monitor operational performance, and drive Environmental, Social, and Governance (ESG) initiatives across the organization. The Committee is also responsible for formulating sustainability policies and governance frameworks, fostering a transparent corporate culture, and ensuring compliance with applicable corporate governance principles, laws, regulations, and regulatory requirements.

In addition, the Committee monitors changes in government policies, laws, and regulations while continuously reviewing and improving the Company's practices to align with international sustainability standards and evolving ESG expectations. The Company also promotes continuous director training programs relating to good corporate governance and sustainable development.

The Committee meets at least twice annually to review sustainability performance, monitor progress, and report outcomes to the Chairman of the Corporate Governance and Sustainability Development Committee to ensure that sustainability objectives and stakeholder expectations are effectively addressed.

To strengthen sustainability execution across the organization, the Company has established a Sustainability Development Working Team and a Greenhouse Gas Reduction Working Team to support the implementation of sustainability initiatives and climate-related actions.

### Governance Structure



#### Roles and Responsibilities of the Board of Directors in ESG and Sustainability Oversight

- Approve and define the Company's sustainability strategic direction in alignment with the corporate vision.
- Monitor and review ESG performance, including approving sustainability disclosures for stakeholders.
- Oversee compliance with sustainability standards and good corporate governance principles.

#### Roles and Responsibilities of the Corporate Governance and Sustainability Development Committee

- Establish and propose Code of conduct guidelines and anti-corruption measures, including anti-money laundering and counter-terrorism financing practices, as organizational operating standards.
- Review and recommend stakeholder responsibility policies while monitoring and evaluating corporate governance performance.
- Promote integrated organizational management covering corporate governance, risk management, and internal control systems.
- Oversee the conduct of directors, executives, employees, and stakeholders to ensure compliance with policies, laws, and relevant regulations.
- Review corporate governance practices against international standards and recommend appropriate improvements.
- Promote continuous director training on corporate governance and sustainable development.
- Establish sustainability policies and ESG guidelines in alignment with national and international standards and sustainability targets for submission to the Board of Directors and management.
- Oversee and provide guidance on the Company's sustainability management framework in accordance with international standards, including regularly reviewing and monitoring sustainability strategies and action plans to ensure alignment with changing circumstances, including:
  - Reviewing and providing recommendations on material sustainability topics.
  - Defining implementation timelines and assigning clear responsibilities for each material sustainability issue.
- Oversee social responsibility, environmental management, and stakeholder engagement while ensuring appropriate communication channels are available for shareholders and stakeholders.
- Supervise, monitor, evaluate, and disclose key sustainability performance information, including the preparation of the Sustainability Report, reflecting the Company's commitment to creating long-term value for both the Company and its stakeholders.

#### Roles and Responsibilities of the Sustainability Development Working Team and Greenhouse Gas Reduction Working Team

- Implement the Company's sustainability policies, strategies, and targets in alignment with the Company's business direction while maintaining balanced Environmental, Social, and Governance (ESG) performance and adherence to international best practices.

- Execute sustainability plans, operational guidelines, and key performance indicators by integrating sustainability management into the Company's business operations.
- Monitor sustainability performance and provide recommendations to ensure achievement of the Company's short-term and long-term sustainability targets.
- Review and provide recommendations regarding material sustainability issues and sustainability disclosures in accordance with good corporate governance principles and international standards while supporting effective budget management.
- Implement integrated greenhouse gas reduction initiatives aligned with the Company's business operations and sustainability objectives.

## ESG Business Strategy

Srisawad Capital 1969 Public Company Limited has declared its commitment to becoming a leader in ESG practices through its ESG Aspiration and ESG business strategy framework. The Company operates its business based on ESG principles with a strong emphasis on measurable outcomes and alignment with international standards and best practices.

“ Enhancing the Quality of Life of Thai Society ”			
<b>ESG Aspiration</b>	Financial Sanctuary for Quality of Life : The Company is committed to providing financial services that improve the quality of life. It promotes the well-being of society and makes a positive impact on Social, Economy and Environment.		
<b>Goal</b>	<b>Environment</b>	<b>Social</b>	<b>Governance / Economic</b>
	Driving environmentally responsible business operations and contributing to a net-zero society	Building a sustainable society while enhancing the quality of life of all stakeholders	Delivering responsible lending services to generate sustainable returns
<b>Material Sustainability Topics</b>	Conducting business through efficient resource utilization to preserve ecological balance and support long-term sustainability	Conducting business ethically while upholding social responsibility across all stakeholder groups	Conducting business through responsible and fair lending practices to create positive customer experiences
<b>Key Strategies</b>	<b>1. Low Carbon &amp; Circular Economy</b> Enhancing energy efficiency and promoting resource circulation to reduce greenhouse gas emissions throughout operations. <b>2. Waste Management and Recycling</b> Supporting recycling initiatives and systematic waste	<b>1. Transparency and Integrity</b> Promoting an ethical corporate culture and strict compliance with applicable laws and regulations. <b>2. Stakeholder Engagement</b> Respecting stakeholder rights and incorporating stakeholder feedback into decision-making processes.	<b>1. Transparent and Clear Communication</b> Providing customers with clear and understandable information regarding terms, interest rates, and fees. <b>2. Responsible Credit Assessment</b> Fairly assessing customers' repayment capabilities to prevent

	<p>reduction to minimize reliance on new natural resources.</p> <p><b>3. Eco-efficiency Enhancement</b> Improving operational processes to optimize the use of water, electricity, paper, and waste management practices in an environmentally responsible manner.</p> <p><b>4. Partnerships and Awareness Building</b> Promoting environmental awareness among employees and communities while collaborating with business partners on environmental conservation initiatives.</p>	<p><b>3. Expanding Access and Financial Literacy</b> Enhancing access to financial services while promoting financial literacy for sustainable financial well-being.</p> <p><b>4. Data Protection and Security</b> Delivering secure and efficient customer services while maintaining the highest standards of personal data privacy protection.</p> <p><b>5. Respect for International Human Rights Principles</b> Conducting business in accordance with international standards, including the United Nations Guiding Principles on Business and Human Rights (UNGPR), covering employees, suppliers, and business partners.</p>	<p>excessive indebtedness and reduce non-performing loan (NPL) risks.</p> <p><b>3. Financial Literacy Support</b> Providing financial management guidance to support informed financial decision-making among customers.</p> <p><b>4. Ethical Customer Service</b> Delivering customer service with professionalism, fairness, respect, and responsiveness to customer concerns.</p> <p><b>5. Debt Assistance and Rehabilitation</b> Providing customer support measures, including debt restructuring assistance for financially affected customers.</p> <p><b>6. Regulatory Compliance</b> Conducting business in compliance with applicable regulatory requirements and supervisory authorities.</p>
	<b>Environment</b>	<b>Social</b>	<b>Governance / Economic</b>
<b>Core Capabilities</b>	<p>Promoting responsible resource utilization and preserving ecological balance to support long-term sustainable growth.</p>	<p>Creating meaningful experiences and shared value for stakeholders while contributing to the sustainable improvement of quality of life within society.</p>	<p>Fostering a responsible and transparent business culture while building trust and positive stakeholder experiences to support long-term business growth.</p>

### Sustainable Development Goals Roadmap (SD Roadmap)

Srisawad Capital 1969 Public Company Limited conducts business sustainably, integrating sustainability principles into strategic planning to meet environmental stakeholder expectations. Balanced Social, Environment, and Governance (ESG).

The Company has established strategies that emphasize continuous environmental management to contribute to a more sustainable and livable world. At the same time, the Company is committed to delivering value to both internal stakeholders, including employees across the Group, and external stakeholders involved throughout the business value chain in order to enhance social well-being and quality of life.

At the same time, The Company focuses on achieving sustainable growth through good corporate governance and responsible business practices in alignment with Environmental, Social, and Governance (ESG) principles and the United Nations Sustainable Development Goals (SDGs), with the aim of creating long-term value for the Company and stakeholders at all levels.



Environmental: Preserving the Environment Toward a Net Zero Society			
Sustainability Management Policy	Target		2025 Performance
	Long-term (2026–2031)	Short-term Target (2025)	
Reducing Environmental Impacts on Business Operations	<ul style="list-style-type: none"> <li>Reduce greenhouse gas emissions by at least 5%</li> </ul>		<ul style="list-style-type: none"> <li>Greenhouse gas emissions decreased by 28.32%</li> </ul>
	<ul style="list-style-type: none"> <li>Reduce organizational electricity consumption by at least 10% from the base year*</li> </ul>	<ul style="list-style-type: none"> <li>Reduce organizational electricity consumption by at least 5% compared to the previous year</li> </ul>	<ul style="list-style-type: none"> <li>Electricity consumption decreased by 65.28% compared to 2024 due to improved energy efficiency across the organization</li> </ul>
Climate Change Adaptation	<ul style="list-style-type: none"> <li>Achieve Carbon Neutrality and progress toward Net Zero Greenhouse Gas Emissions</li> </ul>	<ul style="list-style-type: none"> <li>Publicly announce the Company's Net Zero greenhouse gas emissions target for business operations</li> </ul>	<ul style="list-style-type: none"> <li>The Company publicly announced its Net Zero greenhouse gas emissions target for business operations</li> <li>Environmental impact criteria were incorporated into the Company's investment guidelines</li> </ul>

Remark: \* The base year refers to 2024.



Social: Enhancing Quality of Life for a Sustainable Society			
Sustainability Management Policy	Target		2025 Performance
	Long-term (2026–2031)	Long-term (2026–2031)	
Enhancing Employee Skills and Capabilities to Keep Pace with Change and Support Business Growth	<ul style="list-style-type: none"> <li>Achieve 100% completion of Individual Development Plans (IDPs) among employees</li> </ul>		<ul style="list-style-type: none"> <li>Employees achieved 100% completion of Individual Development Plans (IDPs)</li> </ul>
	<ul style="list-style-type: none"> <li>Strengthen employee engagement and organizational relationships at an excellent level, with employee engagement scores of no less than 75%</li> </ul>	<ul style="list-style-type: none"> <li>Strengthen employee engagement and organizational relationships at an excellent level, with employee engagement scores of no less than 70%</li> </ul>	<ul style="list-style-type: none"> <li>Employee engagement score reached 83.57%</li> </ul>
Respect for Human Rights and Diversity	<ul style="list-style-type: none"> <li>Foster awareness and understanding among employees at all levels regarding respect for human rights, diversity, and non-discrimination, measured through the management of complaints related to human rights violations and discrimination</li> </ul>		<ul style="list-style-type: none"> <li>Human rights-related complaints: 0</li> <li>Discrimination-related complaints: 0</li> </ul>
	<ul style="list-style-type: none"> <li>Conduct comprehensive human rights risk assessments across all operational areas</li> </ul>		<ul style="list-style-type: none"> <li>Human rights risk assessments covered 100% of the organization</li> </ul>
Promoting Financial Literacy and Financial Inclusion	<ul style="list-style-type: none"> <li>Expand access to financial literacy among the public, students, and the elderly while promoting the use of the Company's technology to enhance community and youth capabilities</li> </ul>	<ul style="list-style-type: none"> <li>Implement at least 2 collaborative financial literacy projects between the Company and target groups</li> </ul>	<ul style="list-style-type: none"> <li>A total of 3 collaborative financial literacy projects were implemented</li> </ul>



Governance and Economic: Responsible Lending for Sustainable Returns			
Sustainability Management Policy	Target		2025 Performance
	Long-term (2026–2031)	Short-term Target (2025)	
Conducting Business in Accordance with Good Corporate Governance Principles and Effective Risk Management	<ul style="list-style-type: none"> <li>Promote good corporate governance practices and effective risk management among employees at all levels, executives, and directors. Performance is measured through external corporate governance assessments, with the target of achieving an “Excellent” rating and having no significant warnings or regulatory findings from relevant supervisory authorities.</li> </ul>		<ul style="list-style-type: none"> <li>Achieved an “Excellent” rating under the Corporate Governance Report of Thai Listed Companies conducted by the Thai Institute of Directors (IOD).</li> <li>No significant warnings or regulatory findings were reported by relevant regulatory authorities.</li> </ul>

## SCAP Value Chain

### Managing Stakeholder Impacts Across the Business Value Chain

#### Business Value Chain Policy

Srisawad Capital 1969 Public Company Limited conducts its business responsibly in accordance with good corporate governance principles. The Company recognizes supply chain and value chain management as a key driver of sustainable organizational growth and long-term business resilience.

The Company placed importance on effective management across the entire business value chain, beginning with funding sources and operational cost management, as well as the continuous development of products, services, and distribution channels. The Company is also committed to ensuring fair customer treatment through accurate, transparent, and complete disclosure of products and services.

In addition, the Company continuously enhances operational technologies to improve efficiency and minimize environmental impacts arising from business operations, including waste generation and greenhouse gas emissions.

The Company also places significant importance on after-sales services and customer complaint management in order to improve operational processes, enhance customer satisfaction, and drive the organization toward sustainable growth.

Furthermore, the Company operates in accordance with its business value chain policy by treating customers fairly and adhering to the “Responsible Lending” principles prescribed by the Bank of Thailand.

The Company’s business value chain is summarized as follows:



## Stakeholder Management

### 1. Stakeholder Identification

Srisawad Capital 1969 Public Company Limited has established a communication process to understand the expectations and concerns of its stakeholders and to use this information in order to improve its business operations and engagement approaches. This information is used as a basis for stakeholder prioritization to support sustainable growth and long-term value creation

Stakeholder Group	Engagement Channels	Frequency	Stakeholder Expectations	Company Approaches and Objectives
<b>Direct Stakeholders</b>				
<b>1. Customers</b>	1. Customer Contact Center	• Regularly	<ul style="list-style-type: none"> <li>• Code of conduct and regulatory compliance</li> <li>• Appropriate credit approval processes and suitable credit limits in accordance with market conduct principles</li> <li>• Convenient and efficient payment channels</li> <li>• Personal data protection</li> <li>• Availability, responsiveness, and accuracy of customer information and inquiries</li> </ul>	<ul style="list-style-type: none"> <li>• Comply with relevant laws and regulations</li> <li>• Ensure accurate and transparent disclosure of information</li> <li>• Expand service coverage to improve accessibility</li> <li>• Respect customer satisfaction, equality, and personal data privacy rights</li> <li>• Respond to inquiries and provide accurate information within specified times</li> <li>• Regularly monitor and follow up on customer complaints</li> </ul>
	2. Service area			
	3. Motorcycle Dealers Shop			
<b>2. Shareholders and Investors</b>	4. Social Media Channels	• Once per year	<ul style="list-style-type: none"> <li>• Corporate Governance</li> <li>• Good business performance</li> </ul>	<ul style="list-style-type: none"> <li>• Good Corporate Governance</li> <li>• Monitor and align business strategies with operational performance</li> </ul>
	5. Complaint Handling Channels			
	6. Company Website			
<b>2. Shareholders and Investors</b>	7. Marketing Activities	• Quarterly	<ul style="list-style-type: none"> <li>• Transparent and sustainable business growth</li> <li>• Compliance with SET regulations and disclosure requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure accurate, complete, and transparent disclosure of material information through Company communication channels, including factsheets, company profiles, and operating results</li> <li>• Assign the Investor Relations team to coordinate with investors and</li> </ul>
	8. Customer Satisfaction Surveys			
	1. Annual General Meeting of Shareholders			
<b>2. Shareholders and Investors</b>	2. Opportunity Day	• Upon public disclosure or receipt of material information	<ul style="list-style-type: none"> <li>• Transparent and sustainable business growth</li> <li>• Compliance with SET regulations and disclosure requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure accurate, complete, and transparent disclosure of material information through Company communication channels, including factsheets, company profiles, and operating results</li> <li>• Assign the Investor Relations team to coordinate with investors and</li> </ul>
	3. Communication through the Stock Exchange of Thailand			
	4. Investor Relations Website			

Stakeholder Group	Engagement Channels	Frequency	Stakeholder Expectations	Company Approaches and Objectives
				shareholders and provide accurate and timely responses to inquiries
3. Employees and Executives	1. Management Meetings 2. Employee Meetings 3. Company Announcements 4. Complaint Handling Channels	• Regularly	<ul style="list-style-type: none"> <li>• Safe work environment and work-life balance</li> <li>• Skills and capability development</li> <li>• Human rights and labor practices, including occupational health and safety</li> </ul>	<ul style="list-style-type: none"> <li>• Communicate business achievements and current business challenges with employees and management</li> <li>• Provide fair compensation, welfare, and employee benefits</li> <li>• Adhere to the principles of human rights</li> </ul>
	5. Employee Satisfaction Survey	• Once per year	• Employee well-being and quality of life development	<ul style="list-style-type: none"> <li>• Foster a strong corporate culture</li> <li>- Promote a safe work environment and work-life balance</li> </ul>
4. Suppliers / Business Partners	1. Supplier Risk Assessment and ESG Evaluation 2. Supplier Meetings (Site Visits)	• Once per year	<ul style="list-style-type: none"> <li>• Fair and standardized evaluation and selection criteria</li> <li>• Payment terms to business partners are clearly defined and fair</li> <li>• Environmental and social responsibility awareness</li> </ul>	<ul style="list-style-type: none"> <li>• Manage the supply chain alongside ESG assessments</li> <li>• Maintain supplier databases to assess risks and strengthen supplier relationships</li> <li>• Establish appropriate payment terms for suppliers</li> </ul>
	3. Procurement Policy 4. Company Website 5. Email Communication 6. Complaint Handling Channels	• Upon public disclosure or receipt of information	• Compliance with human rights principles and supplier Code of conduct	<ul style="list-style-type: none"> <li>• Communicate Code of conduct standards to suppliers</li> <li>• Ensure transparent and auditable procurement processes while promoting human rights, labor standards, and safety training</li> </ul>
5. Business Competitors	1. Industry Meetings and Discussion Forums	• Meeting Scheduled	<ul style="list-style-type: none"> <li>• Code of conduct, transparency, and fair competition</li> <li>• Sustainable business practices, including environmental and social management, to elevate</li> </ul>	<ul style="list-style-type: none"> <li>• Comply with Code of conduct, applicable laws, and related agreements</li> <li>• Cooperate with relevant organizations to support industry development</li> </ul>

Stakeholder Group	Engagement Channels	Frequency	Stakeholder Expectations	Company Approaches and Objectives
			industry standards collectively	
<b>6. Regulatory Authorities*</b>	1. Meetings / Public Hearings 2. Coordination with Regulatory Authorities 3. Company Visits 4. Email	• Meeting Scheduled	• Support for regulatory policies and compliance with applicable regulations • Transparent management practices • Continuous operational improvement in line with regulatory expectations	• Maintain ongoing cooperation with regulatory authorities
<b>Indirect Stakeholders</b>				
<b>7. Communities and Society</b>	1. Social and Environmental Activities	• Regularly	• Business impacts on communities and the environment • The Company's commitment to local employment opportunities • Community engagement and support for community activities	• Create employment opportunities for local communities • Promote community engagement and support various community activities, such as financial literacy programs and donations for flood relief assistance

(\* Regulatory authorities include the Bank of Thailand, Securities and Exchange Commission of Thailand, Stock Exchange of Thailand, Anti-Money Laundering Office (AMLO), and Office of Insurance Commission (OIC).)

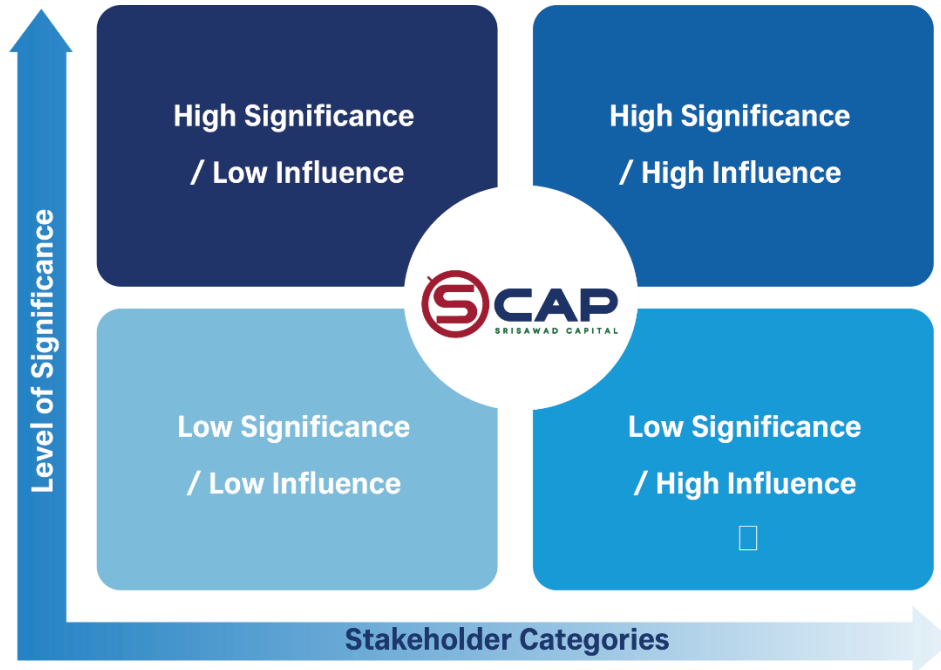
## 2. Stakeholder Prioritization

Srisawad Capital 1969 Public Company Limited recognizes stakeholders as a key factor contributing to both the direct and indirect success of the Company, including business expansion, operating performance, and corporate reputation. The Company therefore places significant importance on listening to stakeholders' opinions and expectations in order to better understand the material issues of concern to each stakeholder group and integrate such insights into the Company's decision-making and business planning processes on a regular basis.

The Company considers both internal and external stakeholders across seven stakeholder groups and identifies appropriate engagement approaches for each group. Stakeholder groups are reviewed based on the Company's existing stakeholder database together with benchmarking against industry peers in order to identify relevant stakeholder groups comprehensively.

Subsequently, management prioritizes each stakeholder group by considering both the level of influence and the degree of significance to the Company's operations and strategic planning processes. This assessment is used to determine appropriate stakeholder engagement strategies and ensure effective stakeholder relationship management.

#### Stakeholder Prioritization Matrix



#### Stakeholder Prioritization Assessment Results

Srisawad Capital 1969 Public Company Limited conducted stakeholder surveys to gather stakeholder opinions and expectations. The information obtained was compiled and analyzed to support the continuous improvement of the Company's business strategies in response to stakeholder expectations across all stakeholder groups.

The assessment results identified the Company's top three priority stakeholder groups as follows:

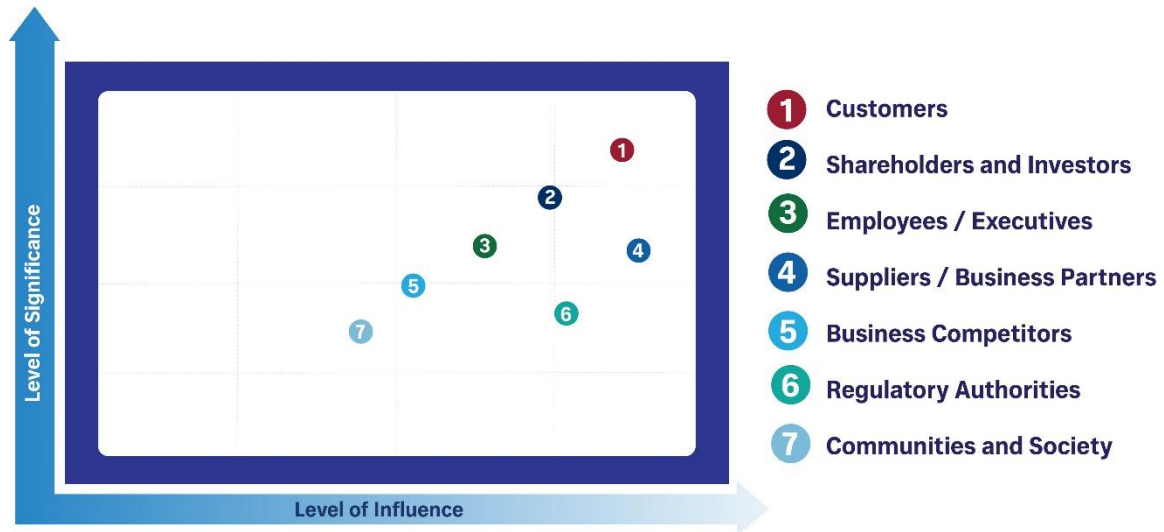
1. Customers
2. Shareholders and Investors
3. Regulatory Authorities

In addition, the top three issues considered most important by stakeholders were:

- Good Corporate Governance
- Risk Management
- ESG Operations and Management

The Company has taken these findings into consideration and assigned relevant departments to strengthen operational capabilities and enhance stakeholder engagement initiatives. The objective is to provide

stakeholders with clearer understanding of the Company's operational approaches and performance through various communication channels and engagement activities conducted regularly throughout 2025.



### 3. Stakeholder Engagement Planning and Implementation

#### Managing Stakeholder Impacts within the Business Value Chain Policy

The Company recognizes the importance of fostering strong relationships with stakeholders as a key factor in creating long-term business value. The Company therefore conducts stakeholder analysis to establish appropriate engagement strategies through the following process:

1. Identify stakeholders that are material to the Company's operations by considering stakeholder relationships throughout the business value chain.
2. Assess both positive and negative impacts of stakeholders on the business, as well as impacts arising from the Company's business operations on stakeholders, in order to develop appropriate engagement plans for each stakeholder group.
3. Prioritize stakeholders based on the level of impact on the business, including financial impact, regulatory compliance, corporate image, reputation, safety, and environmental considerations.
4. Submit stakeholder analysis results to the Corporate Governance and Sustainability Development Committee for review and approval of the business value chain analysis.

The Company has assigned the Sustainability Development Subcommittee to oversee stakeholder engagement, communication, listening, stakeholder care, and responses to stakeholder concerns and expectations in a timely, appropriate, and comprehensive manner. Feedback received from stakeholders is continuously incorporated into the Company's operations and improvement processes on a regular basis.

The Company has conducted stakeholder communication and engagement activities as follows:

## Customers

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Accessibility to financial products and services</li> <li>• Responsible and fair customer service.</li> </ul>	<ul style="list-style-type: none"> <li>• Expand service channels and service coverage areas to improve accessibility to products and services</li> <li>• Continuously improve and enhance operational processes</li> <li>• Ensure complete and accurate disclosure of product and service information in accordance with the requirements of the Bank of Thailand</li> <li>• Continuously enhance employee capabilities and customer service standards in line with Market Conduct principles</li> </ul>	<ul style="list-style-type: none"> <li>• Information disclosure and communication through various channels, including the Company website, Facebook, and LINE Official Account</li> </ul>
<ul style="list-style-type: none"> <li>• Accessible and prompt communication channels are available.</li> </ul>	<ul style="list-style-type: none"> <li>• Receive and consider customer feedback through various channels</li> </ul>	<ul style="list-style-type: none"> <li>• Customer inquiries and complaint channels through Customer Service Centers, the Company website, Facebook, and LINE Official Account</li> <li>• Customer satisfaction surveys</li> </ul>
<ul style="list-style-type: none"> <li>• Protection of customer personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Implement appropriate customer personal data security measures</li> </ul>	<ul style="list-style-type: none"> <li>• Personal Data Protection Policy and Privacy Notice published on the Company's website</li> </ul>

## Shareholders and Investors

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Business performance and sustainable organizational growth</li> <li>• Effective risk management</li> <li>• Transparent and fair business operations</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct business through effective strategies to maintain satisfactory returns and appropriate dividend payments</li> <li>• Operate in accordance with corporate governance policies and effective enterprise risk management practices</li> <li>• Disclose material information accurately, appropriately, and in a</li> </ul>	<ul style="list-style-type: none"> <li>• Quarterly financial statements and Management Discussion and Analysis (MD&amp;A)</li> <li>• Annual Report</li> <li>• Sustainability Report</li> <li>• Disclosure of information through the Stock Exchange of Thailand (SET) and Company website announcements</li> </ul>

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
	timely manner while ensuring equitable treatment of shareholders and investors <ul style="list-style-type: none"> <li>• Encourage shareholders to attend the Annual General Meeting of Shareholders and provide opportunities for shareholders to express opinions and suggestions during the meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Inquiries through the Investor Relations Department</li> <li>• Annual General Meeting of Shareholders</li> </ul>

**Regulatory Authorities**

- Bank of Thailand
- Securities and Exchange Commission of Thailand
- Stock Exchange of Thailand
- Anti-Money Laundering Office (AMLO)
- Office of Insurance Commission (OIC)

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Business operations in compliance with applicable laws and regulations</li> </ul>	<ul style="list-style-type: none"> <li>• Establish policies and operational guidelines to ensure compliance with applicable laws and regulatory requirements</li> <li>• Establish dedicated compliance functions to coordinate with regulatory authorities and internal departments</li> <li>• Prepare resources and relevant information to support regulatory inspections and reporting requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Disclosure of relevant policies and operational guidelines through the Company's website to ensure compliance with applicable laws and regulations</li> <li>• Related activities such as regulatory inspections and consultation meetings between regulatory authorities and relevant Company departments, conducted through both online and offline channels</li> </ul>



## Employees and Executives

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Fair, respectful, and non-discriminatory treatment of employees</li> <li>• Career advancement opportunities</li> <li>• Compensation, benefits, and employee welfare</li> <li>• Learning and development opportunities</li> <li>• Safe and healthy working environment</li> <li>• Employee feedback and participation</li> </ul>	<ul style="list-style-type: none"> <li>• Treat employees fairly while emphasizing effective people management and employee development</li> <li>• Provide equal career growth opportunities for employees at all levels</li> <li>• Provide appropriate compensation, benefits, and employee welfare programs</li> <li>• Design learning and development programs covering both professional and soft skills while expanding accessible online learning channels</li> <li>• Continuously promote occupational health and employee wellness initiatives</li> <li>• Improve working environments in accordance with occupational health and workplace safety standards</li> <li>• Provide various channels for employee feedback and engagement, including annual employee satisfaction surveys and online suggestion channels</li> </ul>	<ul style="list-style-type: none"> <li>• Internal communication and employee newsletters through the intranet system, Arun Sawad application, and email</li> <li>• Employee training programs at all levels through both online and offline formats</li> <li>• Monthly executive management meetings conducted through online and offline channels</li> <li>• Communication meetings between management and employees within each department through both online and offline formats</li> </ul>

## Communities and Society

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Access to financial services that align with community needs and lifestyles while supporting community development and growth</li> <li>• Support for social and community initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• Promote, support, and enhance vocational and professional skills development for local communities</li> <li>• Provide financial literacy programs for communities</li> <li>• Conduct public communication</li> </ul>	<ul style="list-style-type: none"> <li>• Community surveys and dialogue sessions to gather community feedback and needs</li> <li>• Community engagement activities through employee volunteer programs, such as the Financial Mentor Project</li> </ul>

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
	campaigns, training seminars, and employee volunteer activities	
<ul style="list-style-type: none"> <li>• Continuous support for community, social, and environmental development for people affected by natural disasters</li> </ul>	<ul style="list-style-type: none"> <li>• Provide ongoing financial support for community, social, and environmental development initiatives for disaster-affected communities</li> </ul>	<ul style="list-style-type: none"> <li>• Corporate social responsibility (CSR) projects during disaster events, such as flood relief programs</li> </ul>

### Suppliers / Business Partners

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Transparent and fair supplier selection processes</li> <li>• Fair and equitable treatment of all suppliers</li> <li>• Compliance with contractual obligations and applicable laws</li> </ul>	<ul style="list-style-type: none"> <li>• Provide suppliers with accurate, clear, and equitable information</li> <li>• Communicate the Supplier Code of Conduct and conduct business with suppliers in accordance with established policies</li> <li>• Organize meetings with suppliers to receive feedback and suggestions</li> <li>• Evaluate supplier performance regularly</li> </ul>	<ul style="list-style-type: none"> <li>• Disclosure of the Supplier Code of Conduct through the Company's website</li> <li>• Supplier meetings and engagement sessions</li> </ul>

### Business Competitors

Stakeholder Expectations	Company Responses to Stakeholder Expectations	Engagement and Communication Channels
<ul style="list-style-type: none"> <li>• Transparent and fair business operations and competition</li> </ul>	<ul style="list-style-type: none"> <li>• Conduct business in accordance with Code of conduct principles</li> <li>• Treat all competitors fairly</li> <li>• Maintain good relationships with business competitors</li> </ul>	<ul style="list-style-type: none"> <li>• Disclosure of Code of conduct policies through the Company's website</li> <li>• Meetings, discussions, and collaborative activities conducted on various occasions</li> </ul>

## Material Sustainability Assessment

Srisawad Capital 1969 Public Company Limited identifies material sustainability topics through a process that incorporates stakeholder engagement outcomes together with issues that may significantly impact the Company's operations. The Company applies an appropriate assessment and selection process to identify material topics and responds to stakeholder expectations through reliable communication channels while ensuring effective and sustainable management of such issues.

The Company publicly discloses material sustainability information in accordance with the Global Reporting Initiative (GRI Standards), taking into consideration factors material to the Company's sustainable business operations as well as the expectations of both direct and indirect stakeholders. The process for determining material sustainability topics is as follows:

### Determination of Material Sustainability Topics

**Identification of Material Topics** : The Company identifies relevant sustainability topics that may impact the business across various dimensions by utilizing assessment tools that consider impacts on both the Company and its stakeholders in environmental, social, and governance dimensions.

**Prioritization of Material Topics** : Material topics are prioritized according to their importance and potential impact on the company in the environmental, social, and economic/governance dimensions. Each topic is weighed and ranked according to its impact on the company's operations and stakeholders.

**Validation of Material Topics** : The prioritized material sustainability topics are presented sequentially to the Board of Directors for acknowledgment, review, and validation to ensure the assessment is accurate and comprehensive across all areas of the Company's operations. The results are then utilized to support the management of each material topic through appropriate communication channels.

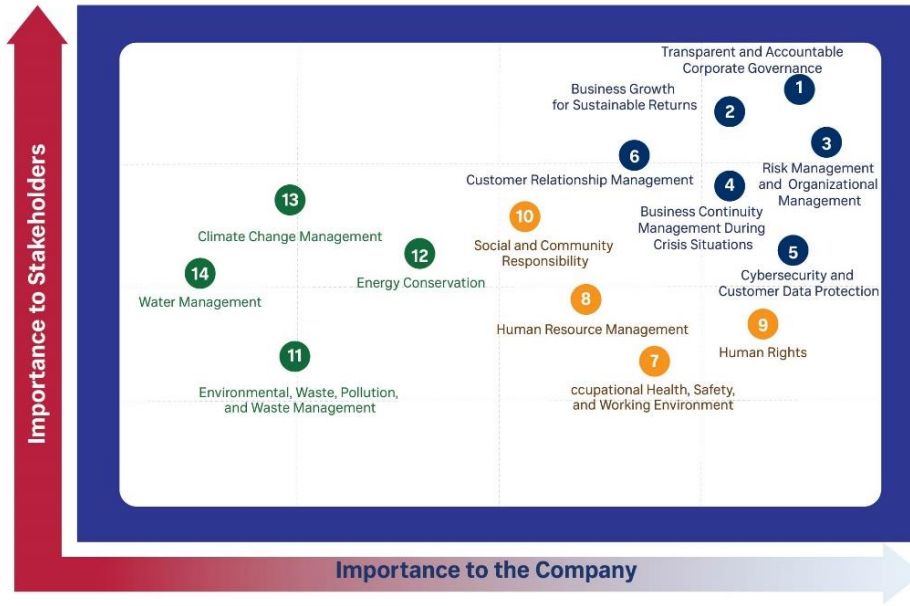
**Continuous Improvement** : The Company continuously enhances its stakeholder engagement process on an annual basis to improve the accuracy of identifying stakeholder concerns, expectations, and operational needs. Various communication channels are developed and tailored appropriately for each stakeholder group. Understanding material stakeholder concerns enables the Company to continuously improve management effectiveness and operational performance.

### Results of the Material Sustainability Assessment

In 2025, the Company reviewed its material sustainability topics by assessing business trends; environmental, social, and governance challenges, as well as material issues within the same industry sector. As a result, the Company identified a total of 14 material sustainability topics.

These topics were consolidated and refined from the previous year's assessment. The prioritization results were categorized based on the significance of each topic to the Company and to stakeholders, as illustrated in the materiality assessment matrix below.

Materiality Assessment Matrix



**1. Governance**

- 1. Transparent and Accountable Corporate Governance
- 2. Business Growth for Sustainable Returns
- 3. Risk Management and Organizational Management
- 4. Business Continuity Management During Crisis Situations
- 5. Cybersecurity and Customer Data Protection
- 6. Customer Relationship Management

**2. Social**

- 7. Occupational Health, Safety, and Working Environment
- 8. Human Resource Management
- 9. Human Rights
- 10. Social and Community Responsibility

**3. Environment**

- 11. Environmental, Waste, Pollution, and Waste Management
- 12. Energy Conservation
- 13. Climate Change Management
- 14. Water Management

## Progress Toward Sustainability Targets in 2025

Srisawad Capital 1969 Public Company Limited is committed to its operations to achieve the Sustainable Development Goals and the Company's strategies. In summary, the progress of the operation can be summarized. As follows:

Performance Area	Targets and Indicators	2025 Performance
1. Sustainability Disclosure	Disclosure in accordance with international standards	Disclosed information in accordance with the GRI Standards and climate-related financial disclosure frameworks
2. Greenhouse Gas Management	Greenhouse gas emission intensity not exceeding 10 tCO <sub>2</sub> e per year	Greenhouse gas emission intensity was 3.80 tCO <sub>2</sub> e
3. ESG Training for Employees and Executives	100% of employees and executives complete ESG training programs	A total of 2,033 employees and executives completed ESG training programs, representing 100% participation
4. Employee Satisfaction	Employee satisfaction score of at least 70%	Employee satisfaction score was 83.57%
5. Customer Satisfaction	Customer satisfaction score of at least 80%	Customer satisfaction score was 85.75%
6. Employee Training and Development	Employees complete at least 25 training hours per person per year	Employees completed an average of 38 training hours per person
7. Human Rights	Zero human rights violation incidents	The report did not indicate any human rights violations.
8. Occupational Health and Safety	Zero workplace injuries	The report did not indicate any work-related injuries resulting in lost-time incidents.
9. Human Resource Management	Employee turnover rate not exceeding 20%	Employee turnover rate was 11.12%
10. Sustainability Risk Management	Comprehensive identification of sustainability issues covering 100% of operational areas	Sustainability issues were comprehensively identified across 100% of operational areas
11. Anti-Corruption	Zero corruption complaints	The report did not indicate any corruption complaints.
12. Code of conduct Training and Acknowledgement	100% of employees and executives' complete Code of conduct training	A total of 2,033 employees and executives completed Code of conduct training, representing 100% participation rate

Performance Area	Targets and Indicators	2025 Performance
13. Water and Energy Management	Reduce water consumption by at least 5% Reduce electricity consumption by at least 5%	Water consumption decreased by 69.22% Electricity consumption decreased by 65.28%
14. Waste Management	Zero hazardous and non-hazardous waste sent to landfill annually	Hazardous waste was not generated from the Company's operations.


### Sustainability Knowledge Enhancement in 2025

Topic	Organizer	Participants
2025: The Evolving Role of Audit Committee in Fostering Trust and Transparency	Stock Exchange of Thailand in collaboration with the Thai Institute of Directors	Audit Committee Members

### The Company's Sustainable Development Goals

Srisawad Capital 1969 Public Company Limited has considered sustainable business development issues and selected relevant Sustainable Development Goals (SDGs) established by the United Nations to align with the Company's sustainable business strategies.

These SDGs have been integrated into the Company's sustainability framework to maximize value creation for the Company while establishing operational plans that respond to stakeholder expectations at all levels.

SDGs	Operational Plans	Benefits to the Company	External Benefits
 <p><b>SDG 1: No Poverty</b> End poverty in all its forms everywhere</p>	<ul style="list-style-type: none"> <li>Support customers across the value chain in accessing economic opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Expand customer base and create business growth opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Increase customer access to financial services</li> </ul>

SDGs	Operational Plans	Benefits to the Company	External Benefits
 <p><b>SDG 3: Good Health and Well-being</b> Ensure healthy lives and promote well-being for all</p>	<ul style="list-style-type: none"> <li>• Provide comprehensive healthcare welfare and benefits for employees</li> <li>• Respect and protect employee human rights</li> </ul>	<ul style="list-style-type: none"> <li>• Maintain strong employee engagement levels</li> <li>• Ensure lawful and fair employment practices</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure all employees have safe working conditions and a healthy working environment</li> <li>• Promote equal treatment and prevent unlawful employment practices</li> </ul>
 <p><b>SDG 4: Quality Education</b> Promote learning opportunities</p>	<ul style="list-style-type: none"> <li>• Organize financial literacy activities for customers, communities, and employees</li> </ul>	<ul style="list-style-type: none"> <li>• Financial literacy initiatives help strengthen financial discipline among customers, communities, and employees</li> </ul>	<ul style="list-style-type: none"> <li>• Expand access to financial knowledge, employment opportunities, and career development to improve quality of life</li> </ul>
 <p><b>SDG 5: Gender Equality</b> Achieve gender equality</p>	<ul style="list-style-type: none"> <li>• Implement gender equality practices and policies</li> </ul>	<ul style="list-style-type: none"> <li>• Promote equal employment opportunities and gender equality within the organization</li> </ul>	<ul style="list-style-type: none"> <li>• Support human rights protection and equal gender treatment across society</li> </ul>
 <p><b>SDG 7: Affordable and Clean Energy</b> Ensure access to affordable, reliable, sustainable, and modern energy for all</p>	<ul style="list-style-type: none"> <li>• Establish greenhouse gas (GHG) emission reduction targets and regularly monitor progress</li> <li>• Increase the proportion of renewable energy used in operations</li> <li>• Develop environmentally friendly products and services</li> </ul>	<ul style="list-style-type: none"> <li>• Establish greenhouse gas (GHG) emission reduction targets and regularly monitor progress</li> <li>• Generate revenue from environmentally friendly products and services</li> <li>• Align with government policies and regulations relating to energy and the environment</li> </ul>	<ul style="list-style-type: none"> <li>• Contribute to mitigating climate change impacts</li> </ul>

SDGs	Operational Plans	Benefits to the Company	External Benefits
 <p><b>SDG 8: Decent Work and Economic Growth</b> Promote sustained, inclusive economic growth and employment</p>	<ul style="list-style-type: none"> <li>• Comply with labor laws and fair employment standards</li> <li>• Ensure equal treatment of all employees without social discrimination</li> <li>• Promote employee engagement within the organization</li> </ul>	<ul style="list-style-type: none"> <li>• Align with employment policies and regulatory requirements</li> <li>• Reduce employee turnover and retain highly skilled personnel</li> </ul>	<ul style="list-style-type: none"> <li>• Expand career development opportunities</li> <li>• Promote sustainable employment and economic growth</li> </ul>
 <p><b>SDG 9: Industry, Innovation and Infrastructure</b> Build resilient infrastructure and promote inclusive and sustainable industrialization</p>	<ul style="list-style-type: none"> <li>• Develop innovations and applications to enhance operational efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Foster innovation and process improvements to simplify and improve operational efficiency</li> </ul>	<ul style="list-style-type: none"> <li>• Promote technological development that helps reduce impacts from climate change</li> </ul>
 <p><b>SDG 10: Reduced Inequalities</b> Reduce inequality within and among countries</p>	<ul style="list-style-type: none"> <li>• Continuously conduct Human Rights Due Diligence processes</li> <li>• Establish remediation measures and grievance channels for affected parties</li> </ul>	<ul style="list-style-type: none"> <li>• Effectively manage human rights risks across the business value chain</li> <li>• Strengthen corporate credibility and reputation</li> </ul>	<ul style="list-style-type: none"> <li>• Promote equality, non-discrimination, and respect for human rights</li> <li>• Reduce social and economic inequality throughout the business value chain</li> </ul>
 <p><b>SDG 11: Sustainable Cities and Communities</b> Make cities and human settlements inclusive, safe, resilient, and sustainable</p>	<ul style="list-style-type: none"> <li>• Establish safety measures and business continuity management plans</li> <li>• Develop disaster preparedness and risk mitigation plans</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce business impacts arising from disasters and emergency situations</li> <li>• Build trust and strengthen relationships with customers, employees, and communities</li> </ul>	<ul style="list-style-type: none"> <li>• Enhance community safety and disaster resilience</li> <li>• Support sustainable urban and community development</li> </ul>

SDGs	Operational Plans	Benefits to the Company	External Benefits
 <p><b>SDG 13: Climate Action</b> Take urgent action to combat climate change and its impacts</p>	<ul style="list-style-type: none"> <li>• Disclose climate-related information in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) framework</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce potential impacts from natural disasters that may affect business operations</li> <li>- Foster collaboration among employees in addressing climate-related challenges</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce the impact on the environment and global resources</li> </ul>
 <p><b>SDG 15: Life on Land</b> Protect, restore, and promote biodiversity and sustainable ecosystems</p>	<ul style="list-style-type: none"> <li>• Enhance operational efficiency through the Company's digital platforms</li> </ul>	<ul style="list-style-type: none"> <li>• Improve cost management and mitigate environmental risks</li> </ul>	<ul style="list-style-type: none"> <li>• Support the transition toward a low-carbon economy</li> </ul>
 <p><b>SDG 16: Peace, Justice and Strong Institutions</b> Promote peaceful and inclusive societies and ensure access to justice for all</p>	<ul style="list-style-type: none"> <li>• Maintain and strengthen internal control standards</li> <li>• Respect and protect the human rights of all stakeholders throughout the business value chain</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthen corporate governance and credibility through certification under the Thai Private Sector Collective Action Against Corruption (CAC)</li> <li>• Promote transparency and sustainability in business operations</li> </ul>	<ul style="list-style-type: none"> <li>• Reduce corruption issues within society</li> <li>• Prevent human rights violations among stakeholders throughout the Company's business value chain</li> </ul>
 <p><b>SDG 17: Partnerships for the Goals</b> Strengthen the means of implementation and revitalize global partnerships for sustainable development</p>	<ul style="list-style-type: none"> <li>• Participate in policy development and international sustainability standards initiatives</li> </ul>	<ul style="list-style-type: none"> <li>• Operate in accordance with GRI Standards, the Task Force on Climate-related Financial Disclosures (TCFD) framework, and the Thai Private Sector Collective Action Against Corruption (CAC)</li> </ul>	<ul style="list-style-type: none"> <li>• Strengthen economic stability</li> </ul>

# GOVERNANCE



## 1. Governance Dimension

### Sustainability Management in the Governance and Economic Dimension

The Board of Directors places strong emphasis on overseeing the Company's operations in accordance with international standards and applicable laws with independence and integrity for the best interests of stakeholders. The Board is responsible for approving the Company's vision, strategies, and annual budgets while driving the organization toward sustainability through the integration of Environmental, Social, and Governance (ESG) principles and prudent risk management practices. In addition, the Board works closely with management to oversee internal control systems and promote Responsible Lending practices in order to generate positive social and environmental impacts while supporting the achievement of sustainable development goals.

#### 1.1 Corporate Governance



##### Operational Targets

- The Company operates in compliance with good corporate governance principles.
- 100% of suppliers are selected based on transparent business practices and in accordance with the Company's supplier evaluation and selection criteria.
- The Company communicates its vision, mission, strategies, and operational goals clearly to all stakeholder groups.

##### 2025 Performance

- The Company received an "Excellent" or 5-Star Corporate Governance rating.
- The Company maintained a vendor database (Vendor List) and ensured that 100% of selected suppliers passed the Company's evaluation criteria.
- The Company communicated material information comprehensively to both internal and external stakeholders through various channels, including:
  - One Annual General Meeting of Shareholders in 2025
  - Participation in all quarterly Opportunity Day activities (4 out of 4 quarters)
  - Regular disclosure of corporate information and updates through the Company's online communication channels

### **Corporate Governance, Code of Conduct, and Regulatory Compliance**

Srisawad Capital 1969 Public Company Limited recognizes that conducting business in accordance with its vision under strong corporate governance principles, ethical standards, transparency, and responsible environmental and social practices forms a fundamental foundation for sustainable business growth. The Company encourages its Board of Directors, executives, and employees at all levels to adhere to and comply with the Corporate Governance Manual, policies, and operational guidelines aligned with the Company's management framework. In addition, the Company extends its governance practices to business partners throughout the value chain by strengthening oversight, risk management, and collaboration with stakeholder networks across the business ecosystem. Furthermore, the Company communicates its corporate governance policies and business conduct guidelines to suppliers, business partners, and customers throughout the supply chain in order to mitigate business risks and strengthen stakeholder confidence.

### **Business Ethics and Code of Conduct**

The Company is committed to conducting its business with fairness, integrity, transparency, accountability, and professional responsibility. As a result, in 2025, the Company received no complaints related to violations of business ethics, the Code of Conduct, or anti-corruption policies. In addition, no incidents of non-compliance with applicable laws or regulations applicable to the Company's business operations were identified.

### **Comprehensive Internal and External Communication**

The Company communicates its vision, mission, strategies, and operational goals clearly to both internal and external stakeholders to ensure employees, shareholders, suppliers, customers, and the media have an accurate understanding of the Company through activities organized internally and through collaboration with external organizations. These communication activities support market expansion and enhance the Company's value creation in line with international standards. Examples include participation in the Opportunity Day program for listed companies, preparation of corporate documents and disclosures relating to corporate information, financial information, and business plans for investors, analysts, and the media. Such activities provide opportunities for management to communicate directly with analysts and investors in accordance with the regulations and practices prescribed by the Securities and Exchange Commission of Thailand and the Stock Exchange of Thailand. In addition, the Company regularly publishes press releases and corporate updates, including communication relating to employee benefits and welfare programs.

### **Corporate Governance**

The Board of Directors believes in the principles of good corporate governance and places importance on strengthening confidence among shareholders, stakeholders, and society as a whole while enhancing long-term shareholder value. The Board is committed to adhering to the corporate governance principles applicable to public companies. All directors perform their duties in accordance with corporate

governance standards while overseeing management's operations to ensure compliance with applicable laws, the Company's objectives and Articles of Association, and resolutions of shareholders' meetings with integrity, prudence, and accountability to shareholders. The Company adopts corporate governance principles prescribed for listed companies by the Securities and Exchange Commission of Thailand based on the G20/OECD Corporate Governance principles, together with the Corporate Governance Report of Thai Listed Companies (CGR) criteria established by the Thai Institute of Directors (IOD), and applies them appropriately to the Company's management practices.

In 2025, the Company implemented its corporate governance development plan as follows:

#### Corporate Governance Structure

As of December 31, 2025, the Company's Board of Directors consisted of seven members, comprising:

- Two executive directors, representing 28.57% of the Board
- Five non-executive directors, representing 71.43% of the Board
- Four independent directors in accordance with the criteria prescribed by the SEC, representing 57.14% of the Board

The Board also included three female directors, accounting for 42.86% of the total Board members. In terms of age diversity:

- Two directors were aged between 41–50 years
- Four directors were aged between 51–60 years
- One director was aged between 61–70 years

The Board comprises individuals with diverse knowledge, expertise, and professional experience across various fields. The Board appointed a non-executive director as Chairman of the Board, with the Chairman and Chief Executive Officer positions held by separate individuals.

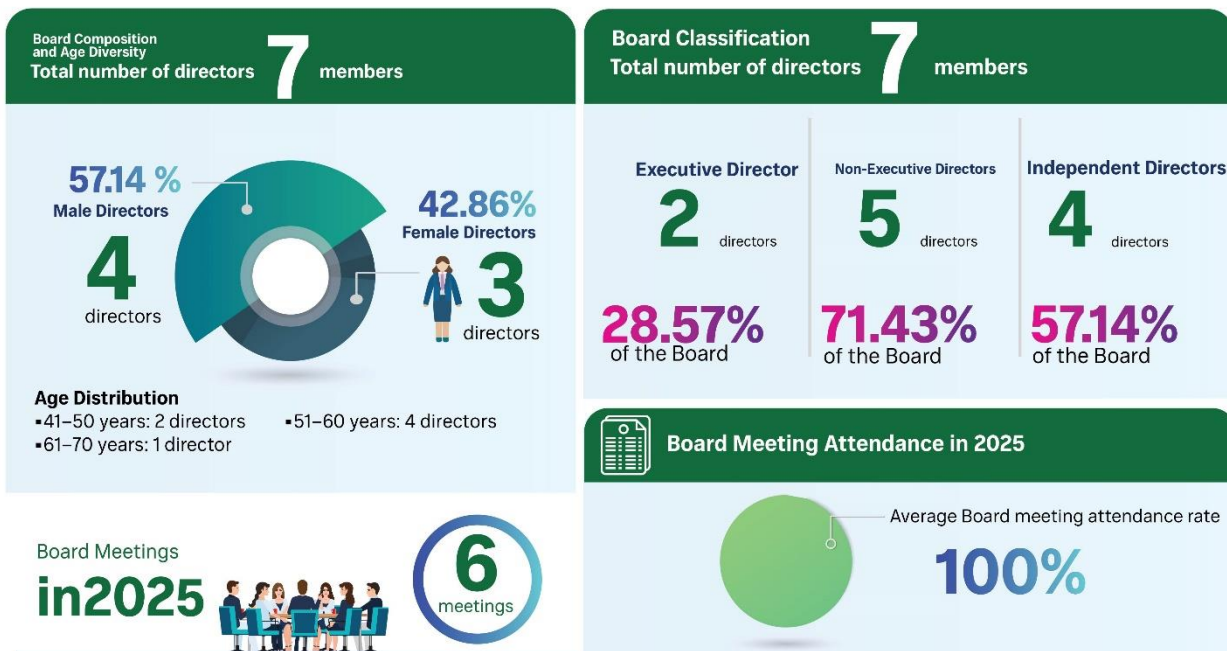
The Company places significant importance on maintaining an appropriate Board structure and qualifications for the benefit of the organization and all stakeholder groups. Directors are selected based on capabilities, knowledge, professional experience, legal qualifications, SEC requirements, and consideration of the Company's Skill Matrix without discrimination based on gender, age, race, or religion. This governance structure supports effective corporate governance practices aligned with international standards, strengthens stakeholder trust, and reinforces confidence in the Company's transparent and fair management system.

In addition, the Board of Directors has established subcommittees to support and enhance governance effectiveness in specific areas as follows:

1. Audit Committee
2. Risk Management Committee
3. Nomination and Remuneration Committee
4. Corporate Governance and Sustainability Development Committee

## Key Information Regarding the Board of Directors

- The Chairman of the Board and the Chief Executive Officer are separate individuals.
- All members of the Audit Committee are independent directors.
- Each director holds directorship positions in no more than five other listed companies.
- The Company appoints at least one independent director to participate in determining the Board meeting agenda.
- Director elections at the Annual General Meeting of Shareholders are conducted on an individual basis.



## Prevention of Insider Trading

Srisawad Capital 1969 Public Company Limited has established clear policies regarding the appropriate and lawful use of authority and insider information through multiple channels, including corporate governance policies, the Company's code of conduct, announcements issued by the Securities and Exchange Commission of Thailand (SEC) and relevant regulatory authorities, internal communication processes, and corporate culture initiatives. These measures are intended to ensure that employees at all levels recognize the importance of equitable treatment of shareholders and refrain from seeking personal benefits through the misuse of insider information. The Company provides insider trading prevention training to directors, executives, and employees through the Company's online learning platform. Participants are also required to acknowledge and formally agree to comply with the policy upon completion of the online training program.

### Insider Trading Prevention Training

Insider Trading Prevention Program	Directors (Persons)	Executives (Persons)	Employees (Persons)
Number of participants trained	7	6	2,033
Number of acknowledgements signed	7	6	2,033

The Company has established guidelines for safeguarding confidential information and preventing improper use of insider information (Insider Trading). Directors, executives, employees at director level and above, and individuals with access to insider information are prohibited from trading the Company's securities during the following blackout periods: One month prior to the disclosure of quarterly and annual financial statements; and 24 hours after material information has been publicly disclosed. In addition, directors, executives, and accounting or finance executives at department manager level or equivalent and above are required to report any purchase or sale of the Company's securities to the SEC within three business days as prescribed by the Securities and Exchange Act. Such transactions must also be reported to the Company Secretary to monitor compliance with the insider trading prevention policy and track changes in securities holdings.

In 2025, the Board of Directors and executives strictly complied with the Company's insider trading prevention measures. No violations of insider trading regulations or improper use of insider information by directors, executives, or employees were identified.

### Prevention of Conflict of Interest

The Board of Directors establishes management tools and governance mechanisms to ensure that the Company operates efficiently and transparently for the best interests of shareholders. The Company has therefore established measures to prevent conflicts of interest as follows:

The Board carefully considers connected transactions, related-party transactions, and transactions that may involve conflicts of interest under ethical governance principles. Such transactions are reviewed by the Audit Committee and monitored to ensure compliance with the regulations of the Stock Exchange of Thailand and the Securities and Exchange Commission of Thailand, including appropriate public disclosure requirements. The Company has established policies, procedures, and approval processes relating to conflict-of-interest transactions for executives, employees, and related persons to follow, based on the following key principles:

- 1) Any transaction in which directors, employees, or related parties have an interest in the Company shall prohibit such directors or employees from participating in the approval process. Transaction pricing must also be conducted on an arm's length basis comparable to transactions with external parties.

- 2) Related-party transactions must comply with the regulations prescribed by the Stock Exchange of Thailand. Such transactions are required to be reviewed by the Audit Committee before submission to the Board of Directors for approval in accordance with good corporate governance principles.
- 3) Information relating to connected transactions, related-party transactions, or transactions involving conflicts of interest must be disclosed in accordance with SEC and SET regulations through the Company's Annual Registration Statement / Annual Report (Form 56-1 One Report), including disclosure in the financial statements as required by accounting standards.

The Company also provides conflict of interest prevention training to directors, executives, and employees through the Company's online learning platform. Participants are required to acknowledge and agree to comply with the policy upon completion of the training.

#### Conflict of Interest Prevention Training

Conflict of Interest Prevention Program	Directors (Persons)	Executives (Persons)	Employees (Persons)
Number of participants trained	7	6	2,033
Number of acknowledgements signed	7	6	2,033

In 2025, the Board of Directors, executives, and employees strictly complied with the Company's conflict of interest prevention measures. No material violations relating to conflicts of interest were identified.

#### Corporate Governance Practices in 2025

##### Key Developments in Corporate Governance Policies, Practices, and Systems

The Board of Directors places significant importance on good corporate governance. Accordingly, during 2025, the Company implemented the following corporate governance initiatives:

- The Corporate Governance and Sustainability Development Committee reviewed the Company's Code of Conduct and the charters of committees relating to corporate governance matters.
- The Risk Management Committee incorporated environmental risk factors that may impact the Company's operations into the Company's risk management framework.
- The Company established policies supporting participation in the Thai Private Sector Collective Action Against Corruption (CAC) and reviewed its anti-corruption policies and practices accordingly.

### Compliance with corporate governance principles

In 2025, the Company followed the corporate governance policies in various aspects, as described in the following details:

#### 1. The rights of shareholders

The Company facilitated the attendance and the complete exercise of voting rights of the shareholders in the AGM.

According to the Company's articles of association, an AGM of shareholders is arranged within four months after the end of the Company's fiscal. In 2025, the AGM of shareholders was arranged on April 29, 2025, which fell to a working day. The Company facilitated the attendance of all shareholders. The AGM was held through electronic media and live broadcast from the auditorium on the third floor of Srisawad Building on Changwattana Road, so the shareholders could conveniently attend the meeting.

The Company encouraged the shareholders to attend the meeting and opened the registration one hour prior to the scheduled meeting time. Any shareholders unable to attend the meeting could allow a meeting representative by proxy; they could appoint another person or an independent director to be their representative. One independent director was assigned to be a representative of the shareholders. A proxy form was also attached to the meeting invitation letter. Alternatively, the shareholders could download the proxy form provided by the Company. Three proxy forms were available and could be downloaded from the Company's website. The Company arranged the venue, registration, and voting counts by barcodes for fast vote counting speed. The stamp duties were also provided for the shareholders who assigned proxies.

#### Provision of sufficient information

The Company prepared the meeting invitation letter and published the meeting invitation, meeting agendas, meeting information and related documents not less than 30 days prior to the AGM date. For the 2025 AGM, the related meeting documents were published on March 28, 2025, i.e., 32 days ahead of the AGM date on April 29, 2025. The duration was sufficient for the shareholders to make a decision. Each meeting agenda included related facts and reasons as well as the comments of directors to support the decision making of the shareholders.

The shareholders were allowed to propose meeting agendas in an AMG as well as nominate an individual to be a director.

The Company opened the opportunity for the shareholders to propose meeting agendas and nominate an individual to be a director during November 4, 2024 to December 30, 2024. However, no proposal or nomination had been made.

### **Attendance in the AGM of the directors and the management**

In 2025, the Company arranged the 60th AGM through electronic media and live broadcast from the auditorium on the third floor of Srisawad Building. The directors and the management were allowed to attend either in person or online in order to minimize risks of COVID-19 infections. The attendance of the directors and the management both in person and online accounted for 100%.

In each AGM, the chairman of the Board of Directors chaired the meeting and ensured that all meeting agendas indicated in the meeting invitation were discussed, with appropriate time allocated for each agenda. The shareholders were given the opportunities to raise questions and suggestions in each agenda and related directors could answer or provide sufficient information for the shareholders.

### **Record of the meeting minutes**

The Company arranged the meeting minutes including complete details, and the meeting resolutions were published on the Stock Exchange of Thailand's channels within the specified period. In addition, the meeting minutes were also disclosed on the Company's website on May 9, 2025. Finally, the meeting report was submitted to the Ministry of Commerce within 14 days.

## **2. Fair treatment of the shareholders**

The Company has a policy to treat all shareholders - both management and non-management ones and including foreign shareholders - equally and fairly. For example, the meeting invitation letters, which also indicate the meeting agendas and the clarification about details and reasons of each agenda, are sent to the shareholders not less than 14 days prior to the meeting, or other periods as specified by relevant laws and regulations. As for foreign shareholders, the invitation letters in an English version are appropriately sent to them. In addition, all directors and management are required to report on their legal holding of securities, and regularly submit the report to the Board of Directors; the report shall also be disclosed in the Company's annual report. Also, the shareholders are supported to cast the ballots in major agendas (for onsite AGMs), e.g., connected transactions, disposal, or acquisition of assets, etc.; this is to ensure transparency and ability to be scrutinized. Also, the directors who may be involved in conflicts of interest in a certain agenda shall not participate in the meeting that will consider such a particular agenda.

## **3. Roles of stakeholders**

The Company emphasizes the importance and takes into account the rights and mutual benefits of all stakeholder groups i.e., shareholders, employees, customers, partners, creditors, competitors, independent auditors, as well as the communities, environment and society at large, including human rights and anti-corruption issues, with the belief that appropriate and fair protection of the rights and mutual benefits of the stakeholders shall lead to steady and sustainable growth of the Company. The Company shall continuously and regularly consider and review to promote cooperation between the Company and each group of stakeholders to generate wealth, financial stability, and sustainability of the corporations. Hence, the Company has completed operation guidelines for all directors, management, and employees to follow.

#### 4. Disclosure of information and transparency

Policies and operation guidelines concerning information disclosure

The Company has determined policies and operation guidelines about disclosure of information to investors and stakeholders and included them in the Company's corporate governance policies. The investor relation unit has been assigned to be in charge of disclosure of the Company's information, in accordance with the following key principles:

- The information to be disclosed must be accurate, adequate, clear, and prompt.
- Disclosure must comply with all applicable rules and regulations
- Stakeholders including customers, counterparties, creditors, shareholders, investors, securities analysts, and interested persons have equal rights of access to the information disclosed by the Company.
- Information that could affect the Company's share price, influence investors' decisions, or affect the rights of shareholders must be immediately disclosed to public through the Stock Exchange of Thailand.

The Company has designated certain persons and the investor relation unit to be responsible for disclosure as well as determination of the disclosure schedule of the Company's operating results, as specified in the Company's corporate governance policies. The Company discloses audited annual financial statements within two months from the end of period and the end of financial year. Meanwhile, the reviewed quarterly financial statements are released within 45 days from the end of the period. Quarterly financial statements are disclosed together with the management discussion and analysis (MD&A) so that investors can obtain information and understand the Company's operating results better. In addition, the Company also participated in Opportunity Day event (organized quarterly) and Digital Roadshow (In 2025, the event has been held three rounds: in the 1st quarter, 3rd quarter, and year-end financial statements) with the Stock Exchange of Thailand in every round of 2025 to serve as a medium for communication with both domestic and international investors. Additionally, this provides shareholders with another channel to access the company's information.

#### 5. Responsibilities of the Board of Directors

The Board of Directors holds the authority to determine policies and ensure that the Company's business operation complies with related laws, rules, and regulations set forth by supervisory agencies, e.g., the Bank of Thailand, the Securities and Exchange Commission and the Stock Exchange of Thailand. In addition, the Board of Directors also makes sure that the Company's business is operated in accordance with the Company's objectives, articles of association, and the code of ethical business or the code of conduct, which are reviewed regularly. The Board of Directors also sees that the Company's operation follows the resolutions of shareholders meetings. In addition, the Board of Directors also arranges both annual general meetings or extraordinary meetings of shareholders. Finally, the Board of Directors shall perform their duties

with integrity, caution, and carefulness, taking into account maximum benefit to the Company and fairness to all shareholders.

The Company requires that the Board of Directors consist of qualified individuals who possess knowledge, competency, and experience that would benefit the Company's business. They are required to devote their time to performing duties and strengthening the Company's Board of Directors. The Board members shall have passed director training courses organized by the Thai Institute of Directors (IOD) so that they would understand the key roles in directing, monitoring, and evaluating the operations of the Company.

The Board of Directors has appointed a Company Secretary to perform duties and responsibilities in accordance with the Securities and Exchange Act B.E. 2535 (1992), including any amendments thereto. The Company Secretary's primary responsibilities include preparing and maintaining corporate and Board documentation, providing legal and regulatory advice that the Board should be informed of, overseeing Board activities, and coordinating the implementation of Board resolutions.

As of December 31, 2025, the Company Secretary was Ms. DOUNGCHAI KAEWBOOTTA.

Ms. DOUNGCHAI KAEWBOOTTA has completed the Director Certification Program (DCP) conducted by the Thai Institute of Directors.

#### **Roles and Responsibilities of the Company Secretary**

1. Prepare and maintain the following documents:
  - Directors' Register
  - Board meeting invitation letters, Board meeting minutes, and the Company's annual report
  - Shareholders' meeting invitation letters and shareholders' meeting minutes
2. Maintain records of interest reported by directors and executives.
3. Perform other duties as prescribed by the Capital Market Supervisory Board.

#### **Criteria and Procedures for the Nomination and Appointment of Directors**

The Nomination and Remuneration Committee is in charge of selecting qualified individuals as the Company's directors and independent directors. The committee makes sure that all directors are really qualified, without any prohibited characteristics as stated by the laws relating to public limited companies and other relevant laws, and that they possess capability, knowledge, and experiences in various fields. The committee also takes into account the size and components of the organization before selecting potential directors. Once The Nomination and Remuneration Committee have selected qualified individuals, these selected candidates will be subsequently nominated to the Board of Directors, who will consider appointment in the case that a director position becomes vacant due to other reasons apart from service term completion, e.g., death, resignation, or disqualification, or court orders. In the case that a director position is vacant due to normal term completion or there is an appointment of additional directors, the Board of Directors shall review the nominated candidates before proposing them to an annual general meeting of shareholders for

appointment. According to the Company's articles of association, the Company shall have not fewer than five directors; and not fewer than half of the total number of directors shall reside in Thailand. In every annual general meeting of shareholders, at least one-third or the number nearest to one-third shall vacate the position; but a leaving director is eligible to be re-appointed.

The resolution of the Board of Directors for the new appointment in case a director's position becomes vacant due to other reasons apart from service term completion requires not less than three-fourths of the votes from the remaining directors. The director who fills the vacancy shall retain his office only for the remaining term of the director whom he replaces.

In case an appointment of director(s) is carried out at an annual general meeting of shareholders, the vote criteria and requirements are as follows.

- 1) Each shareholder shall have one vote per share held by them.
- 2) Each shareholder shall cast all of his/her votes for one or more candidates but shall not divide his/her voting rights amongst the candidates.
- 3) The persons receiving the highest number of votes in the respective order of the votes shall be elected as directors up to the total number of directors required or to be elected on that particular agenda.
- 4) In case there is a tie amongst candidates, the chairman of the meeting shall cast the deciding vote.

The Company also provides opportunities for minor shareholders to nominate qualified candidates for the position of the Company's directors to annual general meetings of shareholders, according to the requirements specified by the Company.

Potential independent directors of the Company are required to possess all the qualifications of independence stipulated by the Company.

#### **Nomination of the Chief Executive Officer and Senior Executives**

The Nomination and Remuneration Committee, together with the Chief Executive Officer, has established a Succession Plan for the Chief Executive Officer position by considering suitable candidates from both within and outside the organization. The consideration process is based on recommendations from qualified persons both internally and externally, and the Company may appoint independent consultants to support the recruitment process. In nominating the Chief Executive Officer, consideration is given to candidates with appropriate qualifications, knowledge, capabilities, leadership, and experience beneficial to the business operations, including experience in the financial industry or professional fields relevant to organizational management, as well as proven management achievements and recognized reputation in both public and private sector organizations domestically and internationally. Candidates must also possess a clear vision and the ability to lead the organization toward success and achievement of the Company's

sustainable development goals. The Nomination and Remuneration Committee will then propose the selected candidate to the Board of Directors for consideration and appointment.

In addition, the Company has established succession plans for two additional management levels below the Chief Executive Officer position, which are considered critical positions for organizational management. The Company has identified designated successors for these positions. In cases where immediate successors are not yet available, the Company has implemented personnel development programs to prepare subordinate employees for future succession, while also considering external recruitment.

This is intended to maintain confidence among investors, the organization, and employees that the Company's operations will continue without interruption. The Company has also established individual development plans for successors at all positions and levels to ensure readiness for future appointments. Relevant subcommittees are responsible for proposing senior executive succession plans to the Board of Directors for annual consideration.

#### **Policy on Determining Remuneration for Directors and Executives**

Srisawad Capital 1969 Public Company Limited has a policy for determining directors' remuneration in accordance with their duties and responsibilities. The remuneration is considered appropriate when compared with companies in the same industry and of similar size and is sufficient to attract and retain qualified directors. The Company also considers fairness and appropriateness in determining remuneration for directors and executives, in line with the performance of each director and executive. The Nomination and Remuneration Committee is responsible for determining the necessary and appropriate remuneration, both monetary and non-monetary, for the Board of Directors, subcommittee members, the Chief Executive Officer, and senior executives who report directly to the Chief Executive Officer.

In addition to the remuneration policy mentioned above, the Committee also considers the directors' remuneration survey conducted by the Stock Exchange of Thailand and the Thai Institute of Directors as part of its consideration process.

For remuneration of directors and subcommittee members, the Nomination and Remuneration Committee proposes the remuneration package to the Board of Directors for consideration and to the Annual General Meeting of Shareholders for approval on an annual basis.

#### **Determination of director remuneration**

The Nomination and Remuneration Committee is entrusted by the Board of Directors with the responsibility of reviewing the policy and structure of director remuneration before presenting for approval at the Annual General Meeting of Shareholders. The policy and remuneration structure for directors are determined based on their responsibilities, the compensation levels of companies within the same industry and of similar size, the company's performance, as well as the goals and individual performance of each director.

### Qualifications of the Board of Directors

1. Directors must possess all required qualifications and must not have any prohibited characteristics under relevant laws, regulations, and requirements, including:
  - The Public Limited Companies Act
  - The Securities and Exchange Act
  - Regulations of the Securities and Exchange Commission of Thailand
  - Regulations of the Stock Exchange of Thailand
  - The Company's Articles of Association
  - The Company's principles of good corporate governance
2. Directors must possess knowledge, capabilities, expertise, and experience that are beneficial and appropriate to the nature of the Company's business.
3. Directors must demonstrate dedication and be able to devote sufficient time to perform their duties and responsibilities effectively. The nomination of directors must strictly comply with applicable regulations and requirements of regulatory authorities, while considering qualifications, knowledge, and capabilities appropriate to the Company's culture, mission, vision, and corporate values.

The director nomination process is conducted through clear and transparent procedures in accordance with the principles of good corporate governance and is fully verifiable.

### Independence of the board of directors from the management

The duties of the Board of Directors and the management are clearly separated; therefore, the chairman of the Board of Directors is not held by the same person as the managing director. In addition, the vice chairman is not the same person as the chief executive officer of the management either.

The Company clearly separates the roles, duties and responsibilities between the Board of Directors and the management. The Board of Directors takes a role in outlining policies and organizational overview as well as evaluating the Company's performance to ensure that the set business plans are fulfilled. The Board of Directors have duties to review and approve key matters concerning the Company's overall business operation, including vision, mission, strategies, goals, risks, operation, and budget plans as well as overseeing the management's performance to ensure that the management effectively and efficiently carry out managing operation under the set policies and business plans. Unlike the Board of Directors, the management, led by the Chief Executive Officer, is in charge of overall business operation in various areas as specified by the Company's policies.

### Qualifications of the independent directors

To ensure that the Company's independent directors are truly independent, the Company has defined "an independent director" as a director who has neither involved in business executions nor engaged in related interests with the Company, the parent company, the subsidiaries, the affiliates, the major shareholders or controlling persons of the Company that would bring about conflicts of interest which may affect independent decisions. The requirements on the qualifications of independent directors set by the

Company are more stringent than the requirements specified by the Capital Market Supervisory Board: Application for and Approval of Offering for Sale of Newly Issued Shares. The details are as follows.

- 1) Holding shares of not more than 0.5 % of the total shares with voting rights of the Company, the parent company, the subsidiaries, the affiliates, the major shareholders or controlling persons; such shareholding shall include the shares held by related persons of such independent director.
- 2) Not being or having been an executive director, an employee, a staff, or an advisor who receives regular salary; or a controlling person of the Company, the parent company, the subsidiaries, the affiliates, the subsidiaries of the same level, a major shareholder or a controlling person of the Company, unless the foregoing status has ended not less than two years before taking up the position; nevertheless, such prohibited characteristics exclude the person who had been a government official or an advisor to any government organization that is the Company's major shareholder or controlling person;
- 3) Not being a person related by blood or registration under laws, such as father, mother, spouse, sibling, and child, including a spouse of a child of the other directors, executives, major shareholders, controlling persons, or persons to be nominated as executives or controlling persons of the Company or the subsidiaries.
- 4) Not having business relationship with the Company, the parent company, the subsidiaries, the affiliates, the major shareholders, or controlling persons of the Company in the manner which may impede his/her independent discretion; and neither being a significant shareholder or a controlling person of those having business relation with the Company, the parent company, the subsidiaries, the affiliates, the major shareholders or controlling persons of the Company, unless the foregoing characteristic has ended for not less than two years before taking up the position;

Business relationships above shall include any normal commercial transaction in business undertaking; a rental or lease of immovable property; a transaction relating to assets or services; a grant or receipt of financial assistance via lending, borrowings or guarantees; an offer of assets as collateral as well as any similar action that results in the Company or its counterparty being indebted to the other for the amount of 3 % of net tangible asset or 20 million baht or more, whichever is lower. The amount of such indebtedness shall be calculated according to the calculation method for value of connected transactions under the Notification of the Capital Market Supervisory Board concerning criteria of connected transactions mutatis mutandis. The combination of such indebtedness shall include indebtedness taking place during the course of one year prior to the date on which the business relationship with the person commences.

- 1) Not being or having been an auditor of the Company, the parent company, the subsidiaries, the affiliates, a major shareholder or a controlling person; and not being a significant shareholder, controlling person or partner of an audit firm which employs auditors of the Company, the parent

company, the subsidiaries, the affiliates, a major shareholder or a controlling person, unless the foregoing relationship has ended not less than two years before taking up the position;

- 2) Not being a professional advisor of any kind, which includes a legal advisor or a financial advisor who receives an annual service fee exceeding two million baht from the Company, the parent company, the subsidiaries, the affiliates, the major shareholders or the controlling persons; and not being a significant shareholder, a controlling person, or a partner of the professional advisor, unless the foregoing relationship has ended not less than two years before taking up the position;
- 3) Not being a director appointed as a representative of the Company's directors, the major shareholders, or shareholders related to major shareholders.
- 4) Not undertaking any business similar to or competing with that of the Company to a significant extent; or not being a partner holding shares in a partnership, or an executive director, an employee, a staff, or an advisor who receives regular salary or has more than 1 % shareholding of the total voting rights any other company that undertakes any business similar to and competing with that of the Company or of its subsidiaries to a significant extent;
- 5) Not having any characteristics that make him/her incapable of expressing independent opinions with regard to the Company's business operation

In case an independent director is nominated as a member of the Audit Committee, the following additional qualifications are required:

- Not being a director who is assigned by the Board of Directors to make decision on business operation of the Company, the parent company, the subsidiaries, the affiliates, the subsidiaries of the same level, a major shareholder, or a controlling person of the Company; and
- Not being a director of the parent company, the subsidiaries, and the subsidiaries of the same level, which are SET-listed companies

All current independent directors and members of the Audit Committee possess all qualifications as defined by the Company's aforementioned requirements.

## Information of the Board of Directors

As of December 31, 2025, the Board of Directors consisted of 7 members as follows:

Name	Type of Director	Position
1. Mr. Pinit Puapan	Chairman of the Board of Directors / Non-Executive Director	Chairman of the Board of Directors
2. Ms. Doungchai Kaewbootta	Director / Authorized Director / Executive Director	Acting Chief Executive Officer / Member of Executive Committee
3. Ms. Nanthida Pattanasakpinyo	Director / Independent Director	Member of the Audit Committee / Member of the Nomination and Remuneration Committee/ Chairman of the Corporate Governance and Sustainable Development Committee
4. Mrs. Wanaporn Pornkitipong	Director / Authorized Director / Executive Director	Member of Executive Committee
5. Mr. Poonpat Sripleng	Director / Independent Director	Chairman of the Risk Management Committee
6. Mr. Kriengchai Tanwanon	Director / Independent Director	Chairman of the Audit Committee
7. Mr. Piti Chatchawanchokchai	Director / Independent Director	Member of the Audit Committee / Chairman of the Nomination and Remuneration Committee

## Roles, Duties and Responsibilities of the Board of Directors

The Board of Directors has duties to carry out the Company's business in compliance with the laws and regulations of the Stock Exchange Commission and the Stock Exchange of Thailand, the articles of association of the Company as well as the resolutions of shareholders' meetings. The duties shall be performed with honesty and prudence, taking into account the maximum benefits of the Company and fairness to shareholders. The roles, duties and responsibilities of the Board of Directors include the following:

- The Board of Directors plays a role in setting policies and the overall picture of the organization, as well as inspecting and evaluating the company's operations to be as planned. The Board of Directors is responsible for considering and approving important matters regarding the Company's operations, such as vision and mission, strategies, goals, risks, plans, and budgets. In addition, the Board also supervises, controls, and ensures that the management operates according to the established policies and plans with efficiency and effectiveness.
- The Board of Directors provides corporate governance policies of the Company in writing and arranges for regular reviews of the policies and compliance with the said policies.

- The Board of Directors encourages all executives and employees to understand the ethical standards that the Company uses in conducting business by arranging a written code of conduct. In addition, such policies inform all employees so that they can strictly adhere to.
- Board of Directors has established a policy regarding conflicts of interest based on the principle that any decision in carrying out business activities must be done for the maximum benefits of the Company only and actions that cause conflicts of interest should be avoided. In considering entering into various transactions, the Board specifies that those who are involved or related to the items under consideration must not participate in the consideration, and they have no authority to approve such transactions. The Board of Directors shall ensure compliance with regulations regarding procedures and disclosure of accurate and complete information on transactions that may have conflicts of interest.
- The Board of Directors gives importance to supervision and internal control at both the management level and effective operating level. The Board arranges a person to inspect the internal control system of the Company and report results directly to the Audit Committee to ensure that the Company has adequate and appropriate internal control system. The Company regularly monitors and evaluates the performance. The adequacy of the internal control system will be assessed at least once a year and disclosed in the annual report.
- The Board of Directors appoints the Risk Management Committee to be responsible for setting risk management policies for the entire organization. The company assigns executives to analyze various risks that may occur and present them to the Risk Management Committee to acknowledge and suggest ways to limit risks or manage risks to an acceptable level. If there are any risks that will hinder business operations or prevent the Company from achieving the goals as stated in the set plan, the Company must come up with measures to manage these risks. The Risk Management Committee has a policy to review the system or evaluate the effectiveness of risk management at least once a year and disclose it in the annual report.

In addition, all new directors are required an orientation program organized by the Chief Executive Officer. The main content of the program is designed to provide them with an understanding of the business nature, the roles and responsibilities of directors for listed companies, as well as the various reports that directors must prepare in their capacity as board members of a public company.

## Sub-committees

### Audit Committee

As of December 31, 2025, the Audit Committee was comprised of three independent directors as follows:

- |                                 |                                 |
|---------------------------------|---------------------------------|
| 1. Mr. Kriengchai Tanwanon      | Chairman of the Audit Committee |
| 2. Ms. Nanthida Pattanasakpinyo | Member of the Audit Committee   |
| 3. Mr. Piti chatchawanchokchai  | Member of the Audit Committee   |

The Members of the Audit Committee who possess extensive and sufficient knowledge and experience to review the reliability of the Company's financial statements are Ms. Nanthida Pattanasakpinyo, a current independent auditor.

**Roles, Responsibilities, and Authorities as follows:**

- 1) The Audit Committee reviews to ensure that the company financial reporting is accurate and adequately disclosed by coordinating with external auditors and the executives who are responsible for preparing both quarterly and annual financial reports. The Committee considers financial statements and related financial reports, accounting principles, accounting practices, compliance with accounting standards, existence of the business, important accounting policy changes, the management's reasons for setting accounting policies before presenting them to the Board of Directors. All there will be disclosed to shareholders and general investors.
- 2) The Audit Committee set guidelines and arrange that the Company has an appropriate and effective internal control system and an internal audit system by reviewing together with external auditors and internal auditors. The Committee also reviews the Company's annual internal audit plans and evaluates the results of the audit together with the auditors and internal auditors to see problems or limitations arising from the audit of financial statements. The Committee also plans the control of electronic data processing and the maintenance of data security to prevent corruption or misuse of computers by the Company's employees or external parties. The Committee also considers the independence of the internal audit department as well as giving approval in considering appointments, transfers, or dismissal of the head of the internal audit department or any other units responsible for internal auditing.
- 3) The Committee reviews the Company's operations to ensure it is in accordance with the law on securities and the stock exchange, SET's regulations or laws related to the Company's business. The Committee also holds duties and responsibilities according to the regulations and criteria specified by the SEC and the SET.
- 4) The Committee considers selecting and nominating an independent person to act as the Company's auditor as well as considering the proposed remuneration of the auditors, taking into account reliability, adequacy of resources, and the amount of audit work of the auditing office as well as the experience of the personnel assigned to audit the Company's accounts. In addition, the Audit Committee also attends meetings with the auditor without the management attending at least once a year.
- 5) The Committee considers and approves connected transactions and/or the acquisition or disposal of the Company or subsidiaries' assets. The Committee also considers disclosing the Company's information in the case of connected transactions or transactions that may have conflicts of interest, ensuring that they are accurate and complete. In addition, the Audit Committee also considers approving such transactions for presentation to the BOD meeting and/or the Company's AGMs, in accordance with relevant laws and in order to ensure that the said transactions are justified and bring maximum benefit to the Company.

- 6) Audit Committee prepares the Audit Committee's report and discloses it in the Company's annual report; such report must be signed by the chairman of the Audit Committee and consist of at least the following information:
- an opinion on the accuracy, completeness, and creditability of the Company's financial reports,
  - an opinion on the adequacy of the Company's internal control system,
  - an opinion on the suitability of the authorized auditor(s),
  - an opinion on the compliance with the laws on securities and exchange, the requirements of the Stock Exchange of Thailand, and/or other laws relating to the Company's businesses,
  - an opinion on certain connected transactions that may lead to conflicts of interests,
  - the numbers of the Audit Committee's meetings, and the attendance of each member
  - an opinion or overall observations the Audit Committee gained from the charter-based performance,
  - other reports which should be disclosed to the shareholders and general investors, under the scope of duties and responsibilities assigned by the Board of Directors, and/or in order to comply with laws
- 7) The Audit Committee reviews the information disclosed by the Company to be consistent with the information in the company's financial reports related to the company's financial position and operating results.
- 8) The Committee promotes channels for receiving complaints or reporting inappropriate behaviors within the Company and arranges policies and procedures for dealing with complaints and providing appropriate protections of whistleblowers.
- 9) The Committee follows up on transactions of acquisition or disposal of assets with significant value to ensure they are carried out in accordance with the investment plan and generate benefits as disclosed to shareholders. The Audit Committee also follows up on connected transactions and transactions that may lead to conflicts of interest.
- 10) The Audit Committee is responsible to the Board of Directors, according to the duties and responsibilities assigned by the Company's Board of Directors. The Committee also has a duty to report activities of the Audit Committee or any other duties assigned by the Board of Directors to the Company's Board of Directors.

#### Nomination and Remuneration Committee

As of December 31, 2025, the Nomination and Remuneration Committee consisted of three members, comprising of two independent directors as follows:

- |                                 |  |
|---------------------------------|--|
| 1. Mr. Piti Chatchawanchockchai | Chairman of the Nomination and Remuneration Committee (Independent Director) |
| 2. Ms. Nanthida Pattanasakpinyo | Member of the Nomination and Remuneration (Independent Director )            |
| 3. Ms. Doungchai Kaewbootta     | Member of the Nomination and Remuneration                                    |

The Nomination and Remuneration Committee is appointed by the Board of Directors. Each member serves a three-year tenure and they can unlimitedly be re-elected once the tenure is completed. The chairman of the Committee must be an independent director. The Nomination and Remuneration Committee shall have independent judgment.

**Roles, Responsibilities, and Authorities as follows:**

- 1) Stipulate policies, guidelines and procedures to nominate directors and top executives from the position of Assistant Managing Director upward; and propose selected persons to the Board of Directors for approval.
- 2) Screen and propose the names of qualified persons for the following positions to the Board of Directors:
  - (1) Directors
  - (2) Top executives from the positions of Assistant Managing Director upwards
- 3) See that the size and composition of the Board of Directors are suitable to the organization and ensure some appropriate adjustments in line with changing environment; the Board of Directors shall comprise knowledgeable, capable, and experienced persons in various fields.
- 4) Stipulate the policies of remuneration and other benefits, including the amount of remuneration and other benefits provided for the directors and top executives from the positions of Assistant Managing Director upwards; and propose them to Board of Directors for approval.
- 5) See that the Company's directors and top executives from the positions of Assistant Managing Director upwards receive appropriate packages based on their duties and responsibilities to the Company.
- 6) Establish the appraisal guidance for the directors and top executives from the position of Assistant Managing Director upwards to determine annual readjustments to their remuneration, taking into consideration their responsibilities and relevant risks and emphasizing value addition to the shareholders' equity in the long run.

**Risk Management Committee**

As of December 31, 2025, the Company's Risk Management Committee consisted of company directors and executives, totaling four people, as follows:

- |    |                                  |   |
|----|----------------------------------|---|
| 1. | Mr. Poonpat Sripleng             | Chairman of Risk Management committee<br>(Independent Director) |
| 2. | Mr. Rutsarun Yippruckthong       | Senior Vice President • Information Technology                  |
| 3. | Ms. Papin Dhanasrivanichchai     | Executive Vice President • Personal Loan Product                |
| 4. | Mr. Napatchaphon Leadthammajaree | Senior Vice President • Risk Management                         |

**Roles, Responsibilities, and Authorities as follows:**

- 1) Consider and determine the Company's overall risk management policies and guidelines, which cover important types of risks such as financial risks, investment risk, and risks that affect the reputation of the business, and etc., and present them to the Board of Directors for approval

- 2) Set strategies and guidelines for risk management of the Company in accordance with the risk management policies; assess, monitor, and supervise the amount of the Company's risks to be at an appropriate level.
- 3) Supervise and follow up on compliance with the risk management policies under guidelines and policies approved by the Board of Directors.
- 4) Set risk measurement criteria and level of risk appetite.
- 5) Determine measures to be used to manage risks as appropriate to the circumstances.
- 6) Review the adequacy of risk management policies and systems, including the effectiveness of the system and compliance with specified policies.
- 7) Regularly report to the Board of Directors regarding the management, operations, and risk status of the Company and any changes, including areas that need to be improved in order to be consistent with the established policies and strategies.
- 8) Establish a risk management panel, as necessary.
- 9) Support the risk management working panel in terms of personnel, budget, and other necessary resources in line with the scope of responsibility.

#### Corporate Governance and Sustainable Development Committee

As of December 31, 2025, the Company has three members of the Corporate Governance and Sustainability Development Committees, consisting of directors and senior executives as follows:

- |    |                              |   |
|----|------------------------------|---|
| 1. | Ms. Nanthida Pattanasakpinyo | Chairman of the Corporate Governance and Sustainability Development Committee<br>(Independent Director) |
| 2. | Mr. Arthit Nathasiri         | Member of the Corporate Governance and Sustainability Development Committee                             |
| 3. | Ms. Chutinat Srirat          | Member of the Corporate Governance and Sustainability Development Committee                             |

#### Roles, Responsibilities, and Authorities as follows:

- 1) Consider setting guidelines; propose guidelines regarding the code of ethical business or the code of conduct, as well as policies and measures regarding anti-bribery and corruption, policies to prevent and suppress money laundering, financing of terrorism and proliferation of weapons of mass destruction, according to the good corporate governance system. All these are proposed to the Board of Directors and the management in order to set the organization's regulations so as to be referred to the organization's practical guidelines that meet standards and provide correct ways for operation.
- 2) Suggest and review policies and guidelines concerning responsibility for all groups of stakeholders of the company, as well as providing supervision and advice; follow up on progress and evaluate the effectiveness of good corporate governance operation.
- 3) Promote integrated organizational management, covering corporate governance, risk management, internal control, and supervision of operations to ensure all these are effective.

- 4) Supervise and follow up to ensure that the work of the directors, executives, employees and stakeholders of the Company and the Group conforms to established policies and guidelines of the Company, the regulations of agencies with legal regulatory authority, such as the Securities and Exchange Commission and the Stock Exchange of Thailand, etc., as well as in accordance with laws and regulations and related criteria
- 5) Review practical guidelines in accordance with the principles of good corporate governance of the Company by comparing with international standards and propose to the Board of Directors for considering certain improvements as appropriate to the Company's context.
- 6) Encourage the members of the Corporate Governance and Sustainable Development Committee to attend training to enhance knowledge under the operation plan for good corporate governance and consistent sustainable development.

#### Executive Committee

As of December 31, 2025, the Executive Committee consisted of three members, who were directors, as follows:

- |    |                            |   |
|----|----------------------------|---|
| 1. | Mr. Pinit Puapan           | Chairman of the Executive Committee                                 |
| 2. | Ms. Doungchai Kaewbootta   | Member of Executive Committee and<br>Acting Chief Executive Officer |
| 3. | Mrs. Wanaporn Pornkitipong | Member of Executive Committee                                       |

#### Roles, Responsibilities, and Authorities as follows:

- 1) Consider setting the mission, vision, policy, strategy, goals, business plan and budget of the Company and Group annually and present them to the Board of Directors; supervising the management to conduct business according to the established plans with efficiency and effectiveness.
- 2) Consider the allocation of the annual budget as proposed by the management before presenting it to the Board of Directors to consider and approve; consider and approve changes and additions to the annual budget during the period when there is no meeting of the Board of Directors, and present to the Board of Directors
- 3) Consider and approve entering into a contract and/or any transactions related to the normal business operations of the Company, financial transactions with banks/financial institutions, providing credit and lending, procurement of property/services according to the budget approved by the BOD meeting or under the limit specified in the authorization and operation regulations
- 4) Be empowered to authorize one or more executive directors or any other person to carry out any particular operation, under control of the Executive Committee; or may authorize such person to have authority as the Executive Committee deems appropriate and within a period of time that the Executive Committee deems appropriate. The Executive Committee may cancel, revoke, change or amend the authorized persons, or delegation of authority as seen appropriate

- 5) Have other powers, duties, and responsibilities as assigned by the Committee. The assignment of authority and duties of the Executive Committee as mentioned above does not include assignments made to the Executive Committee or a representative from the Executive Committee to approve items that he or any person may have conflicts with (According to the Notification of the Securities and Exchange Commission and/or the Notification of the Capital Market Supervisory Board) or may have interest or conflicts of interest with the Company or subsidiaries. The Executive Committee must present such items to the Board of Directors. and/or shareholders' meeting in order to consider and approve such items under relevant regulations or announcements or related laws.

The aforementioned sub-committees hold the authorities stipulated by the Board of Directors. Each sub-committee is also joined by certain directors and/or executives whose functions relate to the work scope of each sub-committee. These sub-committees and members work to ensure that each function of the Company's business operation is carried out properly and in compliance with the rules, regulations, relevant laws as well as the plans and policies, which have been approved by the Company's Board of Directors.



### Attendance of the Board of Directors' Meetings

In 2025, Srisawad Capital 1969 Public Company Limited held a total of 6 Board of Directors' meetings. Key matters considered during the meetings included:

- Consideration and approval of quarterly and annual financial statements
- Consideration of matters to be proposed to shareholders' meetings for approval, together with the Board's opinions to shareholders
- Consideration of annual operational plans and review of management performance against the approved business plan
- Consideration of changes in rules and regulations that may impact the Company's operations
- Review of policies and other matters relating to business operations and corporate governance

List of directors	Board of directors' meeting attendance rate	AGM meeting attendance rate	EGM meeting attendance rate
1. Mr. Pinit Puapan (Chairman of the board of directors)	6/6(100.00%)	1/1(100.00%)	N/A
2. Ms. Doungchai Kaewbootta (Director)	6/6(100.00%)	1/1(100.00%)	N/A
3. Ms. Nanthida Pattanasakpinyo (Director, Independent director)	6/6(100.00%)	1/1(100.00%)	N/A
4. Mrs. Wanaporn Pornkitipong (Director)	6/6(100.00%)	1/1(100.00%)	N/A
5. Mr. Poonpat Sripleng (Director, Independent director)	6/6(100.00%)	1/1(100.00%)	N/A
6. Mr. Kriengchai Tanwanon (Director, Independent director)	6/6(100.00%)	1/1(100.00%)	N/A
7. Mr. Piti Chatchawanchockchai (Director, Independent director)	6/6(100.00%)	1/1(100.00%)	N/A
<b>Average meeting attendance rate</b>	<b>(100.00%)</b>	<b>100.00%</b>	<b>N/A</b>

## 1.2 Code of Conduct



### Operational Targets

- Zero warnings or significant findings from regulatory authorities

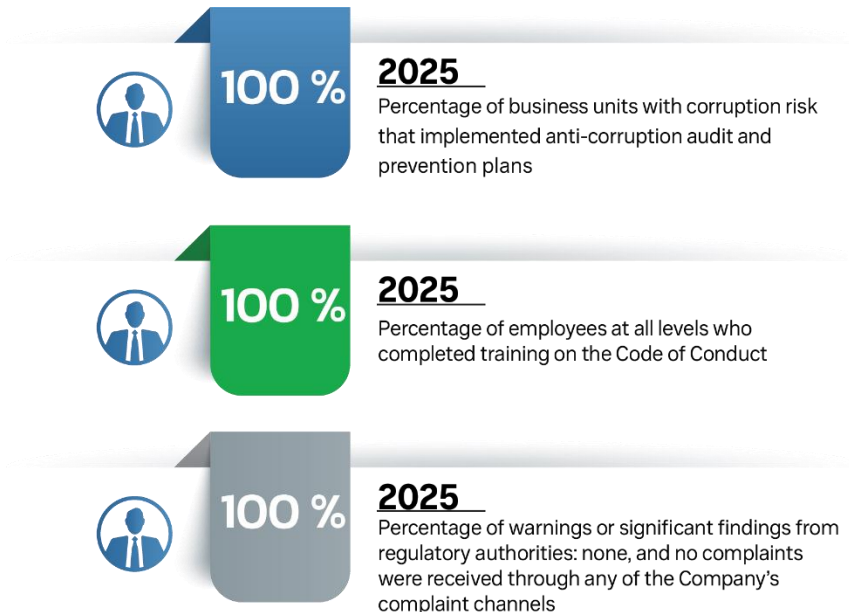
Srisawad Capital 1969 Public Company Limited is committed to conducting business based on equality and ethical principles. It is to establish operational guidelines in accordance with good corporate governance principles to serve as a framework for directors, executives, and employees to strictly comply with.

The guidelines cover key issues including Human Rights, Treatment of Employees, Communities, Society, the Environment, Health and Safety, Prevention of Conflicts-Of-Interest, Giving or Receiving Benefits that may influence decision-making, Use of insider information, Compliance with laws and regulations, and the Use and Protection of the Company’s assets, information, information technology systems, as well as Intellectual property.

The Company places importance on fair, transparent, and equitable treatment of suppliers, business partners, customers, and competitors by adhering to agreements and applicable laws, while promoting good relationships and sustainable mutual development.

In 2025, the Company received zero complaints relating to ethics or code of conduct violation and identified no operations that were in violation of applicable laws or regulations. The Corporate Governance and Sustainability Development Committee regularly monitored and reported operational performance to the Board of Directors.

### 2025 Performance



### Whistleblowing and Complaint Channels

- Postal Mail: sending to the Chairman of the Audit Committee at Srisawad Capital 1969 Public Company Limited 99/392 Srisawad Building, Floors 1, 5, and 6, Soi Chaeng Watthana 10 Yaek 3 (Benjamit), Chaeng Watthana Road, Thung Song Hong Subdistrict, Lak Si District, Bangkok 10210
- E-mail: AC@srisawadcapital.co.th
- Corporate Website : <https://investor.srisawadcapital.co.th/th/corporate-overnance/whistleblowing-channel>

### Monitoring Compliance with the Code of Conduct

The Company has established a whistleblowing policy and secure communication channels to allow employees and all stakeholder groups to seek advice, report concerns, provide suggestions, or file complaints regarding any actions that violate laws, regulations, corporate governance principles, or the Company's Code of Conduct. The Company has implemented measures to protect whistleblowers, and all information received from complainants is kept confidential and accessible only to responsible personnel assigned to investigate the reported matters. Complaints are processed in accordance with the complaint management procedures specified in the Company's Code of Conduct Manual.

### Complaint and Whistleblowing Management Process

- 1) Facts are screened and investigated in accordance with the Whistleblowing Policy by authorized personnel. Information relating to whistleblowers and related facts is treated as confidential and access is restricted. The Company has established protection measures for whistleblowers, information providers, and individuals providing assistance or cooperation to prevent unfair treatment or unsafe conditions.
- 2) Each case with sufficient evidence of wrongdoing is considered by an investigation committee assigned from the Human Resources Department. If the misconduct relates to violations of the Code of Conduct and causes damage to the Company, disciplinary actions will be considered in accordance with the Company's regulations.
- 3) Appropriate remediation is considered for affected parties.
- 4) Corrective and preventive measures are established to prevent recurrence, together with additional communication to ensure employees acknowledge and strictly comply with the Company's policies and Code of Conduct.
- 5) A summary report on operational results is submitted to the Board of Directors at least once a year to prevent recurring issues and potential future issues. Relevant information is also disclosed in the annual Sustainability Report.
- 6) In cases of violations of the Code of Conduct, the Human Resources Department imposes disciplinary actions based on the severity of the issue, including verbal warnings, written warnings, escalation to management consideration, or appointment of an investigation committee. The responsible department also establishes corrective actions and preventive measures to avoid recurrence in the future.

### 1.3 Anti-Corruption



#### Operational Target

- Conduct business with transparency, good governance, and anti-corruption practices

Srisawad Capital 1969 Public Company Limited is committed to conducting business in accordance with good corporate governance principles, with emphasis on transparency, accuracy, and accountability to all stakeholder groups. The Company is committed to preventing anti-corruption in all forms and has established clear and practical operational guidelines. The Company has been certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC), reflecting its commitment to transparent business operations and anti-corruption management systems in accordance with established standards. The Company continuously communicates and provides training on anti-corruption policies to employees at all levels. In addition, the Company communicates such policies to suppliers and stakeholders to promote understanding and mutual compliance. The Company also encourages personnel at all levels to develop awareness and recognize the importance of anti-corruption practices.



In addition, the Company has established and communicated a “No Gift Policy” during all festive seasons and on all occasions in order to strengthen a transparent corporate culture and reduce the risk of Conflicts-of-Interest. The Company also encourages its suppliers to participate as partners in anti-corruption initiatives. The Company will continue to develop and review its anti-corruption measures on an ongoing basis to ensure alignment with good corporate governance principles and to strengthen stakeholder confidence in the long term.



#### Policies and Guidelines for Compliance with the Anti-Corruption Policy

Srisawad Capital 1969 Public Company Limited requires all directors, executives, and employees at all levels to exercise caution regarding all forms of corruption as follows:

1. Directors, executives, and employees must not engage in or participate in any form of corruption, either directly or indirectly.
2. The Company shall ensure communication of anti-corruption policies to directors, executives, and employees at all levels, and all operational processes must strictly comply with applicable laws.
3. Directors, executives, and employees shall not engage in or support corruption under any circumstances and must strictly comply with anti-corruption measures.
4. Directors, executives, and employees are required to report any acts that may constitute corruption involving the Company to their supervisors or responsible persons and cooperate in related investigations.
5. The Company shall provide fairness and protection to whistleblowers reporting corruption, including persons cooperating in reporting and investigation processes.
6. Persons involved in corruption shall be subject to disciplinary actions in accordance with the Company's regulations and may also be subject to legal penalties.
7. Directors, executives, and employees are required to comply with the Company's corporate governance and anti-corruption policies. The Board of Directors assigns management to communicate and implement anti-corruption measures throughout the organization.
8. Directors, executives, and employees are prohibited from requesting or accepting assets or any other benefits for themselves or others that may improperly influence decisions or cause loss to the

Company's legitimate interests. They are also prohibited from offering or giving assets or benefits to external parties in order to induce unlawful actions, improper performance of duties, or obtain inappropriate privileges, as follows:

- **Giving and Receiving Bribes**

Giving or receiving bribes in any form in exchange for business benefits is prohibited. Employees must not assign others to give or receive bribes on their behalf.

- **Business Relations and Government Procurement**

The Company's operations and interactions with government agencies must be conducted transparently, honestly, and in compliance with applicable laws.

- **Giving or Receiving Gifts, Entertainment, and Other Benefits**

Entertainment, hospitality, and other benefits, including events such as meals, entertainment, training, meetings, travel, and accommodation, where the host or payer participates in the event with the recipient, shall be considered gifts. Any gifts, entertainment, hospitality, or other benefits exceeding the prescribed threshold must receive written approval from authorized approvers designated by the Company. Giving or receiving gifts, entertainment, hospitality, or other benefits must be appropriate, consistent with traditions and customary practices, and comply with applicable laws in each country where the Company operates.

- **Political Contributions**

The Company has no policy to support or provide assistance to political parties, political groups, or politicians, either directly or indirectly.

- **Fraud and Other Misconduct**

Directors, executives, employees, and subsidiaries are prohibited from engaging in extortion, fraud, deception, collusion, embezzlement, money laundering, cybercrime, or other similar misconduct, including theft of Company assets for personal benefit.

- **Donations, Charitable Contributions, Public Benefit Activities, and Sponsorships**

The Company requires that donations, charitable contributions, public benefit activities, and sponsorships comply with the following requirements:

- (1) They must be transparent, lawful, ethical, and not cause harm to society.
- (2) They must not be related to or used as a means of bribery.
- (3) They must comply with the Company's review and approval procedures for charitable contributions, public benefit activities, and sponsorships.
- (4) In cases of legal uncertainty, written consultation must be obtained from the Legal Department. For other significant matters, consideration shall be at the discretion of management.

### Assessment of Corruption Risk and Performance on Compliance with the Anti-Corruption Policy

Srisawad Capital 1969 Public Company Limited has established a corruption risk assessment process to identify risk factors and potential impacts on the organization, consisting of the following:

1. Identification of corruption risks that may arise within the organization
2. Risk assessment by considering the likelihood of occurrence and potential impacts on the organization
3. Determination of control measures and risk prevention measures

Based on the risk assessment results, the Company has established appropriate internal control measures and risk management approaches, including:

- Establishing an internal audit system and regularly monitoring operational compliance
- Providing training and communication on Code of Conduct and Anti-Corruption policies to directors, executives, and employees
- Establishing whistleblowing and complaint channels, along with whistleblower protection measures
- Promoting implementation of the “No Gift Policy” through the Company’s online communication channels

In addition, the Company continuously monitors anti-corruption performance through internal audits and ongoing reviews of the effectiveness of control measures to ensure that corruption risks can be appropriately prevented and mitigated.

### Anti-Corruption Performance Indicators

The Company has established performance indicators to assess the effectiveness of its governance system and anti-corruption measures. The operating results are as follows:

Indicator	2023	2024	2025
Number of corruption cases	0	0	0
Number of corruption-related complaints	0	0	0
Number of bribery cases	0	0	0
Number of political contribution cases	0	0	0
Number of Conflict-Of-Interest cases	0	0	0
Number of business confidential information/personal data disclosure cases	0	0	0
Number of insider trading cases	0	0	0
Number of harassment, sexual harassment, or bullying cases	0	0	0
Percentage of regular monitoring and assessment of corruption risks in key operational processes	100	100	100
Percentage of employees trained in anti-corruption policy	100	100	100

Indicator	2023	2024	2025
Percentage of employees acknowledging the “No Gift Policy” and anti-corruption policy	100	100	100
Percentage of suppliers acknowledging and complying with the Company’s anti-corruption policy	100	100	100

Srisawad Capital 1969 Public Company Limited is committed to conducting business with transparency in accordance with its Anti-Corruption Policy. The Company has clearly established a practice that it does not employ government employees, government officials, or former government officials as employees or consultants of the Company in order to prevent conflicts of interest and avoid the use of relationships or insider information for the Company’s benefit. In 2025, the Company did not employ any personnel in such capacity.

#### Communication with Employees on the Anti-Corruption Policy

The Company instills understanding among all employees regarding compliance with the Anti-Corruption Policy, applicable laws, and related regulations, as well as appropriate practices concerning the giving and receiving of gifts, starting from their first day of employment through ethics and code of conduct training programs. This is to ensure employees understand their roles and responsibilities and to foster corporate culture and awareness of good employee conduct for future generations. In addition, the Company has established fraud investigation procedures through its whistleblowing channels, enabling employees or any persons who become aware of misconduct to report information through secure channels.

#### Complaint and Whistleblowing Measures

The Company provides complaint and whistleblowing channels to receive complaints, comments, or suggestions from stakeholders who are affected or may potentially be affected by the Company’s business operations or by the actions of the Company’s executives and employees regarding unlawful acts, non-compliance with the code of conduct, behaviors indicating possible fraud, or acts that may constitute corruption directly or indirectly related to the Company. Such matters may be reported to the Company for further investigation.

#### Procedures Upon Receiving Complaints

1. Upon receiving a whistleblowing report or complaint, the Company will appoint a responsible person to handle the complaint as appropriate. The responsible person will screen the matter, gather relevant facts, conduct investigations, and determine violations related to breaches or non-compliance with the code of conduct. In cases where the accused is an executive director of the Company, the complaint must be submitted to the Audit Committee for consideration and determination.
2. The matter will be proposed to the President for consideration and appointment of an investigation committee comprising qualified and impartial individuals to investigate the complaint.

3. The investigation committee will collect information related to the complaint through interviews and/or document reviews.
4. The investigation committee will evaluate and determine the facts in order to consider appropriate corrective actions and procedures.
5. The investigation committee will establish corrective and remedial measures for affected persons, taking into consideration the overall impact and damages, and report the results to the President for acknowledgement by the Board of Directors.
6. The investigation committee will inform the whistleblower of the investigation results, provided that the whistleblower has disclosed their identity.

#### **Protection and Confidentiality Measures**

Srisawad Capital 1969 Public Company Limited has established protection measures against retaliation and measures to mitigate damages for whistleblowers, complainants, or persons cooperating in reporting violations or breaches of the Code of Conduct. Whistleblowers, complainants, or persons cooperating in fact-finding investigations shall receive protection and fair treatment providing information or useful evidence to the Company regarding fraud, non-compliance with laws or regulations issued by government authorities, as well as violations or non-compliance with the Company's regulations, rules, or Code of Conduct, as follows:

1. Whistleblowers, complainants, or cooperating persons may choose to remain anonymous if they believe that disclosing their identities may cause insecurity or lead to any harm or damage. However, disclosure of their identities would enable the Company to report results and provide remedies more conveniently and promptly.
2. The Company shall treat related information as confidential and disclose it only when necessary to persons responsible for resolving the matter, while taking into consideration safety and potential damage to whistleblowers or related persons.
3. In cases where complainants believe they may face insecurity, hardship, or damages, they may request the Company to establish appropriate protection measures. The Company may also provide protection measures without request if it considers that there is a likelihood of hardship, damage, or insecurity. Persons suffering damages shall receive remediation through an appropriate and fair process.

#### **Communication of the Anti-Corruption Policy**

1. The Company has announced the Anti-Corruption Policy prominently within office premises so that all employees can access it and read it.
2. The Company communicates the Anti-Corruption Policy through various communication channels, including the corporate website, email, annual report, sustainability report, and Annual Report (Form 56-1 One Report).
3. The Company provides anti-corruption policy training to all new employees.

4. The Company regularly reviews the Anti-Corruption Policy

#### Complaints and Whistleblowing

In the event of any observed violations or non-compliance with the Code of Conduct, including acts that may constitute corruption, fraud, or illegal conduct, inquiries or complaints may be submitted through the following channels:

1. Employees shall not ignore or overlook any conduct that is contrary to the Company's regulations or orders, or any act that may cause or raise suspicion of corruption related to the Company. Employees must report such matters to their supervisors or responsible persons. If in doubt, employees may seek advice from their supervisors.
2. Persons who observe or suspect acts that may constitute corruption, or who are affected by anti-corruption matters, may report information or submit complaints through any of the following channels:
  - Directly to the Chairman, Chief Executive Officer, or President
  - Directly to the Chairman of the Audit Committee through the Audit Committee Secretary
  - Directly to supervisors
  - Directly to the Chairman of the Audit Committee in cases involving senior executives or directors
  - Postal Mail : Send to Chairman of the Audit Committee, Chairman of the Corporate Governance and Sustainability Committee, Company Secretary, Head of Internal Audit, or Head of Human Resources at Srisawad Capital 1969 Public Company Limited 99/392 Srisawad Building, Floors 1, 5, and 6, Soi Chaeng Watthana 10, Yak 3 (Benjamit), Chaeng Watthana Road, Thung Song Hong Subdistrict, Lak Si District, Bangkok 10210, Thailand
  - Email : [AC@srisawadcapital.co.th](mailto:AC@srisawadcapital.co.th)
  - Corporate website: [Whistleblowing Channel](#)
3. Employees are required to cooperate in investigations and provide factual information regarding suspected corruption cases.
4. The Company shall provide fairness and protection to employees who report information or refuse corruption practices in accordance with the Company's whistleblowing and anti-corruption complaint procedures.

## 1.4 Risk Management and Business Continuity Management



### Operational Targets

- Establish organization-wide risk management systems and processes capable of formulating strategies and identifying risks in a timely manner.
- Monitor and review risk management on a regular basis, ensuring that company risks are managed appropriately.

### 2025 Performance

- The 2025 Risk Management Report was prepared with particular emphasis on Emerging Risks, specifically Cybersecurity and Data Security risks, including those related to the Personal Data Protection Act (PDPA), which are identified as significant risks with high likelihood of occurrence in the future. Accordingly, risk mitigation measures and management approaches have been established.

### Risk Management

The Company places great importance on risk management by requiring at least an annual assessment of business performance and evaluation of risks that may impact the Company. Senior management is responsible for analyzing potential risks and presenting findings to the Board of Directors for acknowledgment and recommendations to limit or manage risks to an acceptable level. Should any risk pose an obstacle to achieving business objectives as planned, the Company must implement appropriate risk management measures.

#### Risk Management Structure

##### • Board of Directors

The Board of Directors establishes or approves a scope and effective risk management framework by defining the Company's Risk Appetite at levels appropriate to the degree of risk, through the Risk Management Committee. This framework covers five risk dimensions: Strategic Risk, Market Risk, Credit Risk, Liquidity Risk, Operational Risk, and Information Technology Risk, while regularly reviewing operational strategies and policies.

##### • Risk Management Committee

The Risk Management Committee is responsible for screening the Company's overall risk management policies and guidelines, covering all significant risk categories. It formulates risk management strategies and approaches in alignment with risk management policies, and is capable of assessing, monitoring, and

maintaining the Company's risk exposure at appropriate levels. The Committee also establishes risk measurement criteria and acceptable risk thresholds, as well as mitigation measures suitable to prevailing conditions.

- **Secretary of the Risk Management Committee**

The Secretary to the Risk Management Committee is responsible for designing and defining risk management tools and processes, coordinating the implementation of these tools and processes across business units, and analyzing, monitoring, and preparing risk reports to maintain risk at acceptable levels.

- **Internal Audit**

The Internal Audit is responsible for auditing and evaluating the internal control systems of the Group, as well as reviewing operations to ensure compliance with Company policies, rules, and regulations, including risk assessment processes and the quality of internal operations.

- **Risk Management Working group**

The Risk Management Working Group comprises various divisions and departments responsible for managing risks related to the products and services within their respective units, while maintaining operational processes and systems within acceptable risk management levels.

### Risk Management Process

The Company defines roles, responsibilities, and accountabilities for all parties involved in the risk management process, including designating decision-making authority for enterprise risk management within the Group. The Board of Directors is responsible for overseeing the Group's policies and appointing qualified members to serve on the Risk Management Committee. The Risk Management Committee is responsible for reviewing the Group's risk management policies and overseeing the effectiveness of risk management across the Group, reporting to the Board of Directors at least quarterly. The Risk Management Working Group, comprising representatives from Risk Management in each business group, is responsible for formulating the Group's risk management policies, presenting risks to the Risk Management Committee, and monitoring the effectiveness of risk management with reports submitted to the Risk Management Committee at least quarterly.

The Company has defined guidelines and a risk management process comprising five components:



### ESG Risk Management

The Company manages Environmental, Social, and Governance (ESG) risks with the objective of developing a systematic approach to ESG risk management and administration. An ESG risk management framework has been established, comprising five process components:

- 1) Risk Identification and Materiality Assessment
- 2) Integration into Risk Type Frameworks and Processes
- 3) Risk Mitigation
- 4) Scenario Analysis and Stress Testing
- 5) Targets and Integration into Risk Management

The risk identification and materiality assessment focuses on selecting risks that are material to the organization within the Environmental, Social, and Governance dimensions, in order to prioritize and allocate resources for management to achieve maximum overall effectiveness. These risks are then integrated into the existing risk frameworks and categorized risk processes for efficient management. Consideration is then given to possible risk impact mitigation processes, taking into account impact and likelihood, including scenario analysis of potential impacts and losses under crisis conditions that may affect significant risks, in order to maintain risks within defined thresholds in accordance with the Company's enterprise risk management approach.

### Risk Level

The Risk Level is an indicator used to determine the significance of each identified risk. The risk level is derived by comparing the probability of occurrence against the impact/severity to the organization, enabling the establishment of an acceptable Risk Tolerance level that guides operational practices within the defined risk tolerance framework.

### Sustainability Risk Factors (Risk Matrix)



## Risk Assessment Matrix (ESG)

Risk Factor	ESG	Risk Issues and Potential Impacts	Mitigation Plan
Transition Risk to a Low-Carbon Society	E	Risks arising from changes in environmental laws, regulations, and policies, including new climate disclosure standards, which may impact operational costs and business operations.	<ul style="list-style-type: none"> <li>• Continuously assess climate related risks in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) framework</li> <li>• Regularly monitor environmental legislation and trends</li> </ul>
Climate Change and Natural Disaster Risk	E	Natural disasters such as floods, storms, or droughts may affect debtor quality, collateral value, and employee operations in disaster-affected areas.	<ul style="list-style-type: none"> <li>• Annual review of the Business Continuity Plan (BCP) Implement customer assistance measures for affected customers</li> </ul>
Sustainable Finance Landscape Risk	E	The Company must develop financial products and services in alignment with Sustainable Finance trends and stakeholder requirements.	<ul style="list-style-type: none"> <li>• Develop financial products that support greenhouse gas emission reductions</li> </ul>
IT System Disruptions or Security Breaches	S	Information system instability and cybersecurity vulnerabilities may affect customer data and business operations.	<ul style="list-style-type: none"> <li>• Information Technology Security Policy</li> <li>• Develop network protection systems and data backup systems</li> </ul>
Employee Fraud	S	Fraudulent or unethical behavior may affect the Company's reputation and stakeholder confidence.	<ul style="list-style-type: none"> <li>• Anti-corruption and anti-fraud policies and practices</li> <li>• Internal operational procedures for relevant departments</li> <li>• Regular monitoring and detection of employee fraud</li> </ul>
Insufficient Personnel / Below Standard Service Quality and Skills	S	Insufficient personnel in each unit, and knowledge and skills do not match the job requirements or Company standards.	<ul style="list-style-type: none"> <li>• Effective personnel recruitment and selection management, including employee skills and competency development</li> </ul>

Risk Factor	ESG	Risk Issues and Potential Impacts	Mitigation Plan
NPL Volume Exceeding Acceptable Levels	G	An increase in Non-Performing Loans (NPL) may adversely impact the Company's financial position and operational performance.	<ul style="list-style-type: none"> <li>• Establish credit risk management plans</li> <li>• Closely monitor loan quality and customer repayment capacity</li> </ul>
Government Regulation of Hire Purchase of Motorcycle	G	Hire purchase of Motorcycle will be regulated by the Bank of Thailand.	<ul style="list-style-type: none"> <li>• Develop relevant policies in accordance with regulatory criteria; adapt operational procedures and train employees to be prepared for the changed requirements</li> </ul>
Title Document Management	G	Return of title documents to customers beyond the Company's defined period.	<ul style="list-style-type: none"> <li>• Title document return management guidelines with continuous monitoring</li> </ul>
Violations of Other Regulatory Requirements Under Business Licenses	G	Violations of applicable business regulations.	<ul style="list-style-type: none"> <li>• Company operational policies and procedures</li> <li>• Regular monitoring and review of legal requirements</li> </ul>
Late Submission of Financial Reports	G	System errors, processing delays, and complex software.	<ul style="list-style-type: none"> <li>• Develop an operational control plan to ensure compliance with external regulatory requirements</li> </ul>
Ineffective Business Strategy	G	Business strategy does not progress as planned.	<ul style="list-style-type: none"> <li>• Continuous evaluation and review of business strategies</li> <li>• Analysis of risk factors and market trends</li> </ul>
Unauthorized System Access	G	Unauthorized access to personal data may result in data leakage and personal data breaches.	<ul style="list-style-type: none"> <li>• Data security and authorized access control measures</li> <li>• Control and restrict system access rights on a need-to-know basis</li> </ul>

## Emerging Risk Management

The Company is aware of and prepares to respond to Emerging Risks. Regular risk assessments are conducted to identify risks to the Company's business operations by monitoring changing conditions and analyzing various risk factors that may cause damage or impact operations. These are considered in risk management planning to ensure preparedness in responding to or reducing the likelihood and impact of such risks in both the short and long term.

In 2025, the Company identified the following Emerging Risks and risk management approaches:

### (1) Climate Change Risk

Causes of Risk	<ul style="list-style-type: none"> <li>• Structural climatic changes lead to natural disaster events such as earthquakes, droughts, floods, and increasingly severe storms.</li> </ul>
Potential Impacts	<ul style="list-style-type: none"> <li>• Climate change events such as floods, droughts, or other natural disasters may affect the operations of customers' businesses, preventing customers from repaying debts on schedule and necessitating debt restructuring negotiations, thereby impacting the Company's operations.</li> </ul>
Risk Management Plan	<ul style="list-style-type: none"> <li>• The Company has approaches to mitigate impacts and risks from such situations by reviewing risk management processes, exercising greater caution in reviewing new credit extensions, continuously monitoring and controlling credit quality, and engaging in debt restructuring negotiations.</li> <li>• The Business Continuity Plan (BCP) is updated annually to cover future natural disaster scenarios.</li> </ul>

### (2) Rapid Technological Change Risk

Causes of Risk	<ul style="list-style-type: none"> <li>• The rapid development of technology without clear industry standards or established guidelines.</li> <li>• The use of Generative AI by employees or external parties without adequate governance or oversight.</li> </ul>
Potential Impacts	<ul style="list-style-type: none"> <li>• Rapid technological changes may render the Company's technology investments unable to support long-term usage as planned, affecting investment value and potentially generating additional costs.</li> <li>• Reputational damage may occur if AI chatbots respond inappropriately or unintentionally disclose information.</li> <li>• Cybersecurity attacks via Generative AI are also a concern.</li> </ul>

<p>Risk Management Plan</p>	<ul style="list-style-type: none"> <li>• Regularly monitor and evaluate technology trends to plan investments and system improvements appropriate to future changes.</li> <li>• The Company has established policies and IT risk management measures covering risk assessment and analysis, as well as monitoring and control for remediation. A comprehensive Information Technology Security Policy has been implemented, including restricting system access rights based on individual roles and requirements.</li> </ul>
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### (3) Risk from Border Situations

<p>Causes of Risk</p>	<ul style="list-style-type: none"> <li>• The border situation between Thailand and neighboring countries remains fragile and may affect business operations. Border-area economies rely heavily on cross-border trade and travel. If border-related issues arise, border checkpoints may be closed and population evacuations may occur, causing economic activities to come to a halt.</li> </ul>
<p>Potential Impacts</p>	<ul style="list-style-type: none"> <li>• This could impact the income of local entrepreneurs, create shortages of cross-border labor, and disrupt the supply of raw materials from neighboring countries. As a result, supply chains in certain industries may be affected.</li> <li>• In addition, the Company's customers may also be affected by relocation or temporary business shutdowns in various sectors. This may result in some customers being unable to repay interest or principal on schedule and may require negotiations to reduce interest rates or extend repayment periods. Consequently, such circumstances could negatively affect the Company's operating performance.</li> </ul>
<p>Risk Management Plan</p>	<ul style="list-style-type: none"> <li>• To mitigate the impact and risks arising from such situations, the Company has implemented measures including considering the evacuation of employees in high-risk areas and preparing alternative work locations to enable employees to continue their duties.</li> <li>• The Company also reviews its risk management processes, exercises greater caution in granting new loans, and continuously updates its business continuity plans to align with evolving situations</li> </ul>

## Fostering a Risk Governance and Management Culture

The Company recognizes that organizational culture is a critical component of successful risk management. Accordingly, the Company designates senior management as the primary communicators of the importance of risk management and as role models for risk management practices. This includes establishing practical approaches to implement risk management effectively, by defining acceptable risk levels and implementing a uniform risk assessment system. Roles and responsibilities for risk owners are clearly defined, with risk management topics included as part of the new employee orientation program to build broad risk management awareness from the commencement of employment. Risk management is also integrated into training and development curricula for directors, executives, and employees to ensure all personnel have the knowledge and understanding of the benefits of adhering to the risk management framework on an ongoing basis.

### Risk Management Communication

The Company has established communication channels for risk management guidelines through various channels, including the Company's website, to disseminate the risk management policy. Communication channels between management and employees are also maintained through various meetings to ensure employees are informed of current situations and risk management approaches for various scenarios.

### Risk Management Training and Education

Board of Directors: Upon the appointment of new directors, the Company conducts an orientation program to provide important information on business overview, risk management and control, and good corporate governance policies. Risk Management Committee meetings include reports on risk assessment results and risk management approaches for various risk factors relevant to the Company's business operations, as well as measures for managing risks to the Board of Directors and reports on matters requiring corrective actions.

Senior Management: Receive knowledge of new regulations or various risk factors related to the Company's business operations and newly developed risk management approaches through management meetings at each scheduled session.

Employees: Receive training in various relevant courses through the Company's e-Learning system, covering topics such as the Company's risk management policy and relevant regulations and laws applicable to operations. In 2025, 100% of new employees completed the required training.

### Business Continuity Management

The Company's business operations currently face significant risks in several areas. Operational risk is one of the most critical, and despite the Company maintaining effective control systems, certain risks cannot be fully prevented particularly those arising from external factors such as natural disasters, terrorism, or events that may affect the Company's reputation. The Company recognizes the importance of ensuring business

continuity in the event of disaster impacts. Business Continuity Management (BCM) and the Business Continuity Plan (BCP) are therefore essential tools for mitigating damage when such events occur.

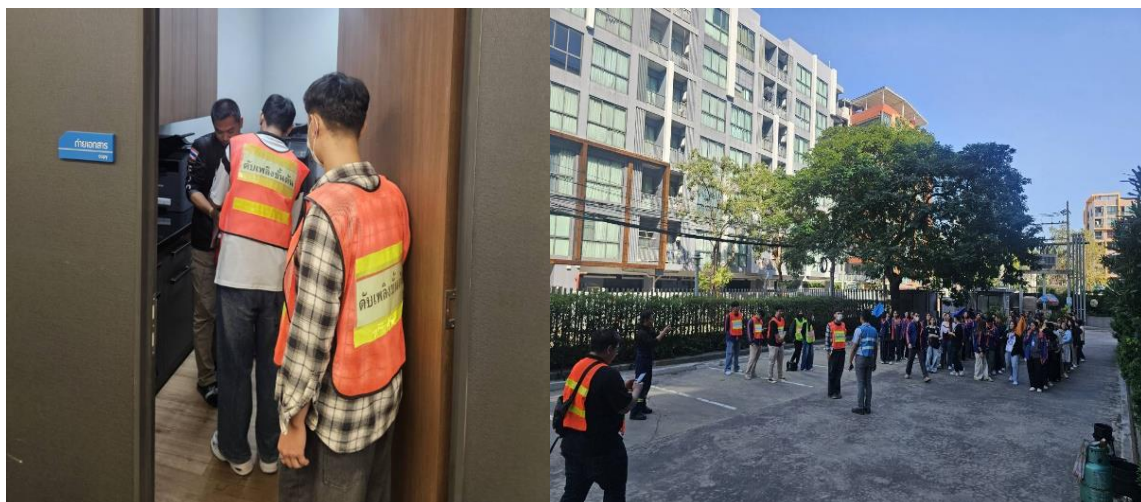
The Company has a Business Continuity Management system aligned with the Bank of Thailand's guidelines on Business Continuity Management (BCM) and Business Continuity Planning (BCP). The following contingency plans have been established:

1. A Business Contingency Plan to address natural disaster situations and civil unrest events affecting the Company's operations.
2. A Financial Contingency Plan to address the Company's liquidity requirements for withdrawals and legally transacted credit approvals under normal operating conditions, Company-specific crises, and crises arising from other financial institutions (Contagion Effect).
3. An Information Technology Contingency Plan to address IT-related scenarios in which the Company's information systems become disrupted (Disaster), providing a framework for planning the recovery of operational status following an event that causes operational stoppage.
4. A written Business Continuity Plan (BCP) defining steps and operational processes for restoring operations to normal, enabling the business to continue functioning when an operational disruption occurs.

The Company requires that all contingency plans and Business Continuity Plans (BCP) be prepared, reviewed, and tested at least once a year, or whenever there is a significant change in factors materially affecting the Company's business operations.

### Crisis Management Results

In 2025, a simulated scenario involving a fire in the office building and partial operational suspension for building restoration was conducted. The drill results were deemed satisfactory, and analysis was conducted to identify opportunities for improvement in crisis management, covering personnel readiness, facilities and necessary resources, communication systems, and rapid recovery to normal operations.



## 1.5 Sustainable Supply Chain Management



The Company has announced and enforced guidelines for business partners under the "Supplier Code of conduct" to establish standards for business partners' conduct in dimensions beyond commercial considerations namely Environmental, Social, and Governance (ESG) aspects and to encourage business partners to adopt these guidelines in their own operations and communicate them to their own suppliers. The Company has set a target for all business partners doing business with the Company to acknowledge and comply with these guidelines as part of disseminating its sustainability management policy and building a sustainable supply chain, in alignment with UN Sustainable Development Goal (SDG) No. 12.

The Company also enters into ESG-based contracts with business partners that include terms and conditions aligned with environmental management, occupational health and safety, and corporate social responsibility regulations and policies, as well as sanctions for violations of such terms.

**In 2025, Total number of suppliers : 305**

**Critical suppliers completing ESG risk assessment : 100%**

### Supplier Management

#### 1. Supplier Selection

The Company evaluates both critical suppliers and indirect suppliers using the same assessment criteria, considering four dimensions: level of supplier dependency, substitutability, service and delivery performance, and cost impact. Critical and indirect suppliers must achieve a combined score of 80 points or above all four dimensions. Critical suppliers are those with whom the Company transacts regularly.

#### 2. Identification of Critical Suppliers

The Company applies clear criteria for classifying suppliers by analyzing annual expenditure per supplier in conjunction with a criticality assessment and a comprehensive ESG risk evaluation. Suppliers are categorized into two types:

### Critical Tier 1 Suppliers

Criteria for Critical Tier 1 classification:

- Suppliers with high purchase volume
- Suppliers of strategic importance with a significant impact on competitive advantage and market success
- Suppliers with limited alternatives or those that are non-substitutable

### Critical Non-Tier 1 Suppliers

Criteria for Critical Non-Tier 1 classification:

- Suppliers with medium to low purchase volume
- Other supplier groups that are substitutable

In 2025, Total number of suppliers : 305  
Number of Critical Tier 1 Suppliers : 123 (40%)  
Number of Critical Non-Tier1 Suppliers : 182 (60%)

## 3. Supplier Risk Assessment

The Company conducts satisfaction and risk assessments across various dimensions that may arise from its suppliers, beginning with new supplier registration, screening and selection, supplier audits, and continuous performance monitoring. Sustainability risks are classified into three main dimensions: Environmental, Social, and Governance, conducted at least once a year to promote and support suppliers in conducting sustainable business operations.

ESG supplier risk assessment criteria include:

- Environmental assessment: e.g., management of pollutant waste and reduction of greenhouse gas emissions
- Social assessment: e.g., human rights, workplace safety, and equality
- Economic/Governance assessment: e.g., anti-corruption, product quality, and legal and regulatory compliance

## 4. Supplier Audits

All critical suppliers that have completed the economic and sustainability self-assessment will undergo on-site audits covering economic, environmental, social, and governance aspects. The frequency of audits is determined by the supplier's risk level. Critical suppliers assessed as high-risk will be subject to

immediate on-site audits. Medium-risk critical suppliers will be audited annually, and low-risk critical suppliers will be audited every two years.

Audit scores are graded as follows: 80 and above = Grade A (Pass); 70–79 = Grade B; 60–69 = Grade C; Below 59 = Grade D (Requires Improvement).

Supplier Audit Results 2025	2025
Critical Tier 1 Suppliers — proportion completing audit within the year	123 suppliers / 100%
Critical Non-Tier 1 Suppliers — proportion completing audit within the year	182 suppliers / 100%
New suppliers — proportion completing audit within the year	76 suppliers / 100%
Existing suppliers — proportion completing audit within the year	229 suppliers / 100%

In 2025, the ESG risk assessment of 100% of Critical Tier 1 suppliers found “No” ESG risk issues arising from the Company's suppliers.

#### 5. New Supplier Registration

The Company has established guidelines for evaluating and selecting new suppliers, including a pre-procurement qualification screening process to verify that suppliers and contractors meet defined standards. All new suppliers are required to complete a sustainability risk assessment covering economic, social, environmental, and governance (ESG) dimensions using a supplier's self-assessment form prior to registration. If the assessment score meets the threshold and no ESG risk issues are identified, the supplier is registered. If the score does not meet the threshold or risks are identified, the supplier must prepare preventive or corrective measures and resubmit for Company approval before registration.

#### 6. Supplier Development and Engagement

The Company places importance on conducting business fairly with its suppliers to promote cash management liquidity and financial management for both suppliers and the Company. The Company conducts an annual Supplier Regulatory Compliance and Workplace Safety Development program through online channels, covering Company operational policies, ESG-related regulatory compliance, procurement procedures, and joint discussions on enhancing operational efficiency.

#### Trade Credit Terms

The Company has established trade credit terms based on principles of fairness and appropriateness. Payment terms to trade creditors are within 30–50 days, with payments processed through banking channels. The payment period may vary depending on business type, product and service contracts, and quality standards, among other factors.

### Promotion of Environmentally Friendly Procurement

In 2025, the Company implemented environmental management measures and safety standards for both internal employees and external contractors. These include selecting materials and equipment meeting environmental standards, waste segregation (general waste, recyclable waste, and organic waste), and proper disposal at designated collection points.

The Company has maintained ongoing collaborative plans with its business partners to jointly develop and improve environmental performance. This is achieved through the establishment of a procurement policy that incorporates environmental impact considerations into its criteria and operational procedures, while requiring all business partners to acknowledge the Company's regulations prior to commencing operations. These regulations set out clear practices in compliance with applicable legal requirements, grounded in respect for human rights and with due regard for the management of environmental and social impacts.

To effectively manage and mitigate potential impacts arising from operations with business partners, the Company classifies its business partners according to procurement value, product and service characteristics, and the level of business criticality to the organization. This classification enables the organization to adopt appropriate business partner management approaches and to align operational practices with the requirements of relevant regulatory bodies.

### Environmentally Friendly Procurement Process

- 1) All business partners are informed of and acknowledge the organization's Supplier Code of Conduct.
- 2) Business partners are classified according to their importance to the organization's business operations.
- 3) Business partners are selected based on Environmental, Social, and Governance (ESG) criteria.
- 4) Business partner practices are monitored and reviewed with respect to environmental management, workplace safety and working conditions, and legally mandated labor practices.
- 5) Business partner operational performance is evaluated.

### Environmentally Friendly Products and Solutions Initiative

In 2025, the Company has selected environmentally friendly products and solutions, such as printers that use environmentally friendly technology, and the Company has participated in the "Product Parts Return Program" with Fujifilm Business Innovation (Thailand) Co., Ltd. to ensure proper recycling and disposal of used components.

## 1.6 Responsible Lending, Investment, and Development of Socially and Environmentally Responsible Financial Products



The Company places importance on balancing business operations across economic, social, and environmental dimensions, addressing ESG challenges, and collaborating toward sustainable business and social development. As a financial intermediary responsible for allocating funds to business and individual sectors, the Company gives priority to a careful and prudent credit review process to reduce environmental, social, governance, and climate change risks and impacts. A Responsible Lending Policy has been established as a guideline for management and employees, with a focus on effectively managing ESG risks and impacts arising from lending activities. This policy is formulated with primary consideration for customer benefit and encompasses three key elements:

- 1) Providing customers with access to formal financial system funding through the development of suitable products for each customer segment, considering repayment cycles and repayment capacity. After deducting debt obligations and other expenses, customers must retain sufficient funds for daily living expenses. This includes expanding service areas to make the Company's financial products more accessible.
- 2) Assisting customers experiencing financial distress, with consideration for assistance in accordance with the Bank of Thailand's Responsible and Fair Lending criteria.
- 3) Presenting products in a clear and transparent manner while providing financial literacy education to customers, emphasizing the consequences of failure to repay within the specified period.

The Company has reviewed and updated its Responsible and Fair Lending Policy and operational guidelines by incorporating ESG risk considerations into the credit review process and defining an Exclusion List/Prohibited List of credit types that the Company will not support for individuals and organizations engaged in unlawful business activities.



## Responsible Lending Policy

The Company is committed to conducting its lending business under principles of good governance, fairness, and social responsibility, adhering to the principle of "Responsible Lending" to reduce the risk of customers becoming over-indebted and to promote long-term financial stability for customers.



## Lending Practices

### 1. Debt Repayment Capacity Assessment

- The Company carefully assesses customers' debt repayment capacity based on income, repayment history, current debt obligations, and other relevant factors.
- The Company will not encourage or induce customers to use credit beyond their needs or capacity.

### 2. Transparency and Disclosure

- The Company provides clear, complete, and easily understandable information about lending products, including interest rates, fees, payment terms, and the consequences of default.
- Customers are encouraged to fully understand the terms before making a decision to use the service.

### 3. Fair Treatment of Customers

- The Company treats all customer groups equitably, without discrimination, and respects customer rights.
- Inappropriate or coercive methods in sales or debt collection are avoided.

### 4. Promotion of Customer Financial Discipline

- The Company promotes financial literacy and discipline among customers through educational materials and staff guidance.
- Customers are supported in managing their debts appropriately and sustainably.

#### 5. Debt Management and Customer Assistance

- The Company provides assistance to customers experiencing financial difficulties, such as debt restructuring or relief measures within appropriate frameworks.
- Communication channels for consultation and complaint handling are maintained effectively.

Furthermore, the Company placed importance on the management of ESG-related impacts by inquiring into the purpose of fund utilization in order to assess credit risks that may generate adverse impacts. The Company will not extend credit to activities falling within prohibited purposes or the Exclusion List. Compliance monitoring processes are in place to ensure adherence to defined lending conditions, and regular credit reviews are conducted alongside close and continuous monitoring of debtors' debt repayment capacity.

#### Fair Customer Service Management (Market Conduct)

The Company placed importance on transparent and fair business operations. Guidelines on fair customer service management as announced by the Bank of Thailand have been applied and formulated into a customer fair service policy, placing primary importance on customer benefit throughout the service process, covering all nine key components stipulated by the Bank of Thailand:

1. Roles and responsibilities of directors and senior management
2. Product development and customer segmentation
3. Remuneration structure determination
4. Sales process
5. Employee communication and education
6. Customer data management
7. Complaint resolution and management
8. Internal controls and operational oversight
9. Operations and contingency plans

The Company strives to promote awareness and understanding of good corporate governance practices at all employee levels, as well as recognition of the importance of fair customer service. Knowledge development and understanding in operational practices are continuously reinforced, alongside close oversight of operations, from the new employee orientation process through to meetings and communications of operational guidelines promoting knowledge of responsible and compliant lending service.

All employees are required to complete knowledge and understanding assessments through the Company's e-Learning system annually. Responsible departments are clearly designated for overseeing related operations and supporting tools and service systems are developed to enhance customer care efficiency in accordance with Market Conduct and Responsible Lending guidelines.

## 1.7 Financial Inclusion



The Company continues to focus on customer accessibility through its strategy of expanding the network of motorcycle dealership partners nationwide, in line with the Company's strategic business plan. The Company believes that promoting universal access to financial services combined with adequate financial literacy will generate positive economic and social impacts, strengthen financial security for individuals and households, create new opportunities for businesses, reduce inequalities, and contribute to sustainable economic and social development.

The Company is committed to promoting universal access to financial services by prioritizing the expansion of financial service coverage and developing products and services that address the needs of all customer groups — whether small, large, or vulnerable. The Company also remains committed to cultivating financial knowledge and discipline among customers and the general public of all ages on a continuous basis to contribute to the sustainable resolution of household debt.

In 2025, the Company expanded its motorcycle dealership partner network to 4,152 outlets, covering all regions nationwide.

### Expanding Access to Financial Products and Services in 2025

1. The Company secures funding in collaboration with financial institutions to strengthen economic resilience, improve the quality of life for Thai society, and support the Thai economy in the long term.
2. Financial products have been developed to cover all customer groups, with diverse product designs to meet the needs of all customer types while considering each group's debt repayment capacity and liquidity.
3. The motorcycle dealership partner network has been expanded to cover all regions nationwide, enabling all customer groups to access financial services more easily and conveniently.
4. Communication and financial literacy channels that are convenient and accessible to all stakeholder groups have been established.
5. Employee communication skills with customers and relevant stakeholders have been developed to avoid overselling financial products or employing sales practices that disrespect customer interests.

### Continuously Enhancing Customer Satisfaction

The Company continuously strives to "create differentiation" to meet the needs of customers, employees, shareholders, communities, and society by offering accessible and easy-to-understand financial products and services, alongside sustainable social initiatives to elevate society. The Company seeks digital-era approaches to create new experiences for all customer groups.

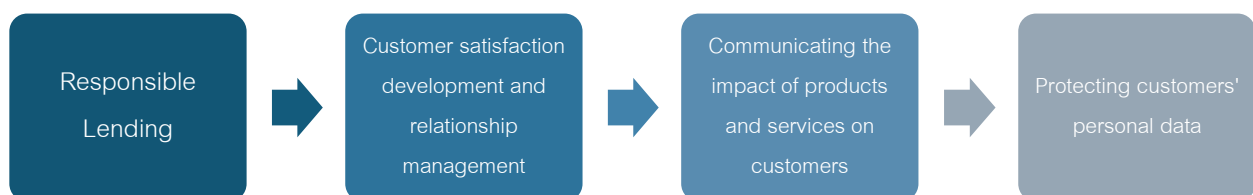
### Advertising Policy and Fair Lending Service Practices

In creating long-term sustainable value, the Company places great importance on marketing operations, believing that communications from advertising must provide accurate and clear information to help consumers make informed product choices and build confidence in the Company's lending service operations.

#### Practices:

1. Deliver accurate and precise information on the Company's products and services in compliance with applicable laws, regulations, and fair lending policies.
2. Refrain from marketing through misinformation or false data.
3. Present products in a clear and transparent manner while providing customers with financial discipline education, emphasizing the consequences of failure to repay within the specified period.
4. Communicate and market creatively, clearly, and accessibly to enable customers to make informed decisions aligned with their actual needs.

In 2025, the Company adhered to correct, responsible, and customer-fair marketing practices. No unethical advertising, false or misleading information, exaggerated claims, or other content potentially harmful to society in the short or long term was employed.



### Responsible for Customer Satisfaction Management

In providing responsible customer service to manage customer experience, the Company considers delivering differentiated products and services in accordance with the needs of each target customer group, while continuously improving and developing the delivery of such experiences through in-depth customer data analysis. To achieve the goal of delivering seamless customer experience across all channels, the Company

regularly gathers customer feedback and implements preventive and corrective measures to ensure that customers receive an experience that exceeds expectations.

The Company surveys and evaluates customer experience through online channels to ensure that customer issues are addressed within an appropriate period. Service quality monitoring and control mechanisms have been established to meet industry standards, preventing prolonged unresolved complaints. A mechanism for collecting customer issue data and requirements across various service channels has also been implemented.

The Company places great importance on sustainable problem resolution by establishing a systematic mechanism for managing customer feedback, working with relevant internal and external stakeholders to analyze root causes of customer issues and identify service improvements to prevent recurrence and better meet customer needs.

#### **Communication of Products and Services Impact Information to Customers/Consumers**

The Company conducts its business with a commitment to providing responsible financial services in accordance with the regulations established by the Bank of Thailand (BOT), while fully communicating information regarding the impacts of its products and services to customers in a transparent and verifiable manner. This is undertaken as part of the Company's contribution to driving the resolution of household debt to appropriate levels, promoting quality of life, and elevating the standard of financial services through the provision of financial literacy to communities, as well as extending credit with due regard for customer benefit and fairness, with the aim of facilitating the transition of informal debt into the formal financial system. The conditions and criteria for assistance consideration are assessed based on each customer's actual repayment capacity, with confidence that the Company will be able to assist customers seeking to resolve liquidity challenges, reduce financial burdens, and systematically manage debt resolution in a sustainable manner over the long term.

#### **Enhancing Customer Satisfaction and Strengthening Customer Relationships**

In accordance with the Company's vision to be the leader retail loan provider of hire-purchase loan of motorcycle and personal loans, recognized among customer groups in each locality, and its commitment to serving customers with integrity, the Company places customer service at the forefront of its operations. Customer satisfaction surveys on products and services are conducted to gather customer requirements and measure satisfaction levels, with the findings used to improve and develop service quality on an ongoing basis. Customers may complete the satisfaction survey through the corporate Website and LINE Official Account. The survey covers the following topics:

1. The Company offers products that meet customer needs.
2. The Company utilizes diverse communication channels to reach customers promptly, such as its website and social media platforms.

3. The Company provides complete and comprehensive information and updates.
4. The Company's employees deliver services that are prompt, accurate, and attentive.
5. Overall, customers are satisfied with the Company's services.

2025 Customer Satisfaction Survey Result: 85.75%



The organization will utilize the assessment results to enhance and improve various dimensions through three measures:

1. Develop innovative products to meet customer needs
2. Elevate service quality to be faster and more customer-satisfaction-focused
3. Employees must be well-prepared to communicate and provide appropriate advice to customers



## 1.8 Data Governance and Management



### 1. Data Governance and Personal Data Protection

The Company places ongoing importance on protecting customer personal data. A Data Protection Officer (DPO) serves as the central function responsible for preventing and monitoring the protection of customer personal data, providing guidelines and policies to ensure the organization operates within the framework of applicable laws and regulations across all subsidiary companies, and acting as an advisor to various departments on customer data collection and retention.

#### Personal Data Protection Governance

To ensure effective, rigorous, and legally compliant personal data protection governance, the Company has established a Data Protection Officer (DPO) department and appointed a Data Protection Officer to oversee personal data protection matters.

Personal Data Protection Department	Data Protection Officer (DPO)
<p>Responsible for overseeing personal data protection operations, proposing improvements to relevant policies and practices, and ensuring that personal data risk management is conducted appropriately and in alignment with the Company's overall risk management framework.</p>	<p>Responsible for supervising and controlling the processing of personal data in compliance with applicable legal requirements.</p>

#### Personal Data Protection Policy and Standards

The Company has established a Personal Data Protection Policy and standards in compliance with the Personal Data Protection Act B.E. 2562 (2019), with mandatory application across the Group, including business partners and external service providers. An operational manual for personal data protection has been prepared for various departments to ensure correct implementation. All employees are required to acknowledge and comply with the requirements specified in the Personal Data Protection Policy.

The Company has published a Privacy Notice for prospective customers, current customers, and related parties on the Company's website.

### Response to Personal Data Breach Incidents

To ensure clarity and systematic order, the Company has defined guidelines, procedures, and responsible parties for responding to personal data breach incidents in accordance with regulatory requirements and the Company's Personal Data Protection Policy. A personal data breach reporting form has also been prepared covering key details for use by affected departments to report to the responsible department head and the Data Protection Officer department.

In the event of a personal data breach, customers may file complaints through the Company's complaint channels or contact the Data Protection Officer or the Data Protection Officer department. The Company will investigate facts transparently and fairly. If a breach is confirmed, the Company will take action against the responsible party in accordance with defined sanctions and appropriately compensate affected parties.

### 2025 Performance

- Training on the Personal Data Protection Act B.E. 2562:

**Targets:** Training was conducted to build knowledge and understanding among directors, executives, and employees.

**Performance:** In 2025, all directors, executives, and employees completed the required training.

- Customer Personal Data Management:

**Targets:** Properly manage customers' personal data in accordance with applicable laws, regulations, and the Company's data protection measures.

**Performance:** The Company has established a personal data breach notification mechanism and reporting channels, with provisions for urgent investigation and resolution in the event of an incident, along with measures for careful and rigorous data governance and personal data security to prevent such occurrences. The Company is also able to report personal data breaches in a timely manner.

As a result of the above operations, the Company did not identify any significant personal data breach incidents in 2025.

Complaint Data	2023	2024	2025
Number of complaints received from external organizations	0	0	0
Number of complaints from regulatory bodies	0	0	0

In 2025, the Company found Zero significant personal data breach incidents, and No instances of customer personal data being used for unauthorized purposes were detected.

## 2. Cybersecurity

The Company has implemented systems and protocols for managing and monitoring cybersecurity. The Cybersecurity unit is specifically responsible for protecting and raising awareness of the organization's cybersecurity posture. The Company is committed to protecting its systems from cyber threats by continuously improving systems and infrastructure to meet information security standards, conducting security assessments and reviews prior to system launches, and enhancing capability and responsiveness to cybersecurity incidents. The Company also maintains 24-hour monitoring and response to cyber threats through a centralized alert system to ensure timely incident response.

### Information and Cybersecurity Governance

To establish clear operational direction and ensure transparency in both policy level and operational level management, the Company has established an Information Technology Security Policy aligned with the NIST Cybersecurity Framework, with three levels of governance:

Level	Role	Relevant Committees / Departments
Governance Level	<ul style="list-style-type: none"> <li>Oversee and ensure compliance with IT security policies and strategy governance</li> </ul>	Board of Directors, Audit Committee, Risk Management Committee
Management Level	<ul style="list-style-type: none"> <li>Oversee IT information management strategy implementation and accuracy monitoring</li> <li>Oversee IT security</li> </ul>	Executive Committee, IT Executive Management Team
Operational Level	<ul style="list-style-type: none"> <li>Define systems, procedures, and services for users</li> <li>Assess performance monitoring and report risks to the enterprise Risk Management Committee</li> </ul>	Information Technology Department

### Information and Cybersecurity Processes — NIST Cybersecurity Framework

			
<p>Regularly assess information technology security policies.</p>	<p>Regularly review and assess the effectiveness of the cyber security operation plan by practicing cyber threat response and information system recovery plans within the company.</p>	<p>Establish a working group tasked with formulating operational plans and procedures, which includes assessing the company's performance in managing and monitoring cybersecurity.</p>	<p>Consistently enhance awareness and readiness for cybersecurity among directors, executives, employees at all levels, and business partners by conducting training on the risks associated with Cyber attacks.</p>

### Information and Cybersecurity Readiness

The Company strengthens cybersecurity awareness and readiness among directors, executives, and employees at all levels through the "Information Systems Security Policy" training course and evaluates understanding through post-training assessments. In 2025, the knowledge and understanding assessment scores for directors, executives, and employees in information and cybersecurity were 100%.

Training Course	Directors (Person)	Executives (Person)	Employees (Person)
1. Cybersecurity Case Study: Email Phishing Scams	7	6	2,033
2. Personal Device Security	7	6	2,033

### Information and Cybersecurity Infrastructure

The Company has implemented an information security management system and asset security practices in accordance with international standards. External parties conduct annual inspections and reviews of information and cybersecurity infrastructure. Reviews in previous years confirmed that the Company's information and cybersecurity infrastructure meets international standards with no deficiencies identified.

The Company conducts Vulnerability Assessments (VA) of computer systems at least once a year and regularly prepares Business Continuity Plans. In 2025, the Company conducted an annual Cyber Incident Response Tabletop Exercise to test the Company's information security and IT systems by simulating a cyber-attack scenario involving unauthorized external access to the Company's information systems resulting in data leakage. In 2025, no complaints were received regarding customer data security issues, data loss, data falsification, or unauthorized data access.

## 1.9 Innovation for Sustainability



### Innovation Policy

The Company pursues an innovation policy by leveraging digital technology as a primary tool to enhance business efficiency across the entire supply chain, while fostering a culture in which employees actively contribute as creative innovators. The Company embraces external innovation to accelerate development capabilities in response to change through collaboration with organizations and research institutions to rapidly incorporate external knowledge and apply it within the organization, driving the Company toward innovation leadership and delivering "Better Value" to all stakeholders sustainably.

### Driving the Organization through Innovation and Technology (Innovation & Digital Transformation)

#### 1. Digitalization Across the Value Chain

The Company places emphasis on applying digital technology as a primary tool to enhance business efficiency across the entire supply chain, from the credit review process to customer database management.

- Approach: Reduce process complexity, increase service speed, and minimize natural resource consumption to maximize customer satisfaction.

#### 2. Building an Internal Innovation Culture

The Company promotes all-level employee participation as "creative contributors" by providing opportunities for employees to propose new ideas or solutions to improve work processes.

- Approach: Develop digital skills and create an environment conducive to experimentation, transitioning from traditional work culture to a learning and innovation organization.

#### 3. Open Innovation and Strategic Partnership

To keep pace with the rapidly changing financial world, the Company employs an Open Innovation policy, not limiting development to internal initiatives alone.

- Approach: Build collaborations with external organizations and technology partners to transfer knowledge and rapidly implement prototype innovations (Rapid Implementation), accelerating competitive capabilities and reducing time to develop new products and services.

### Management Toward Innovation Leadership

The Company's goal is to drive SCAP toward becoming a "Financial Innovation Leader" that focuses not only on profit but on delivering "Better Value" to all stakeholders:

- Customers: Receive services that are accessible, convenient, and fast

- Employees: Possess expert innovation skills and work efficiently
- Society and Environment: Reduce negative operational impacts and create opportunities for universal financial access

### 2025 Innovation Results for Customers

In the current competitive business environment, placing importance on customers is a critical success factor — particularly in an era where consumers have diverse choices. Digital innovation is essential as it involves the continuous development of people, business processes, products, and services, enabling rapid and efficient response to customer needs.

The Company has developed a Web Application integrated with the Company's LINE Official Account to support various customer services, including installment payments, vehicle tax renewal, insurance renewals, registration matters, and motorcycle title transfers.

### Internal Innovation Development and Process

- 1) Establish dedicated units for the development of product and service innovations, gathering stakeholder feedback to review and develop new innovations on an ongoing basis.
- 2) Promote the cultivation of organizational values that encourage and support creative thinking among employees.
- 3) Support the development of innovations that generate value across economic, social, and environmental dimensions.

### Digital Innovation Strategy — Value and Benefits

- 1) End-to-End Digital Lending Platform (E2E Digital Lending)
  - Customers can fill in information, apply for credit, and upload documents via mobile phone
  - Approval results received within minutes, with rapid vehicle pickup scheduling
- 2) Digital KYC and e-Contract
  - Identity verification and electronic contract signing without the need to travel
  - Security compliant with National Digital ID (NDID) standards and the Personal Data Protection Act
- 3) Web Application integrated with LINE Official Account for post-sales tracking and service
  - Customers can view balances, make payments, request receipts, report issues, or apply for debt restructuring in one application
  - Payment reminders and personalized promotions for each customer
- 4) Big Data for Personalized Lending
  - In-depth customer data analysis to offer appropriate credit limits and interest rates
  - Predictive repayment capacity analysis to reduce NPL risk

## 1.10 Tax Management



### Tax Policy

- 1) To promote effective and well-governed operations for the Company and its subsidiaries, with correct tax administration and business operations in compliance with the Revenue Code and applicable tax laws.
- 2) The Company is responsible to shareholders by maintaining sound financial standing, appropriate tax operational systems, and effective tax governance for organizational sustainability.
- 3) The Company pays taxes in accordance with applicable tax laws. Inter-company transaction values are set at appropriate levels consistent with arm's length commercial transaction values, with product or service pricing primarily to market prices.
- 4) The Company does not adopt fraudulent, incorrect, or artificially complex tax structures to gain tax advantages or evade taxes.
- 5) The Company aims to utilize tax benefits (Tax Benefits) correctly in accordance with the law and to full effect, within the framework of sustainable, correct, and transparent business decision-making, in alignment with the principles of tax system efficiency as intended.
- 6) The Company will comply with government policies on tax structure, tax rates, and tax collection mechanisms for each authority. The Company is also committed to responsible tax management, adhering to and complying with the tax laws and regulations of all countries in which it operates.
- 7) The Company has established guidelines for submitting tax returns on time, accurately, and completely, in accordance with relevant standards, while managing risks to minimize revisions, penalties, and surcharges.
- 8) The Company monitors and reviews income tax reports appropriately and transparently, with audits conducted by independent auditors and revenue officers (as required by the Revenue Department).

### 2025 Performance

The Company managed tax affairs correctly and in compliance with applicable laws through the following actions:

- 1) Conducted training for employees responsible for the Company's tax matters
- 2) Monitored laws and various criteria related to tax operations to ensure full and accurate regulatory compliance
- 3) In 2025, the Company received no significant tax rulings from tax regulatory authorities
- 4) Analyzed tax impacts arising from changes in laws or regulations to enable planning and preparation for potential impacts

The Company correctly fulfilled corporate income tax and other relevant tax obligations in accordance with Revenue Department requirements, both domestically and internationally.

**SOCIAL**



## 2. Social Dimension

### Sustainable Value Creation and Quality of Life

The Company strongly believes that valuable human resources possess both knowledge and integrity. This core focus involves continuous human resource development to foster a corporate culture that supports sustainability. By consolidating organizational knowledge through innovation, the Company delivers the highest quality services to customers, reinforcing a business model capable of providing improved performance. To achieve this, the Company ensures fairness in its recruitment and selection processes while promoting high-quality people's development to maximize employee potential. The Company is also committed to fostering a positive and inclusive work environment that promotes employee well-being, unity, and collaboration, thereby establishing a strong foundation for sustainable growth.

As new employees join the Company and contribute to building a strong foundation for growth, the Company fosters their understanding of the corporate culture. The Company structures personnel development in alignment with business operations and career path planning to support the sustainable growth of both the organization and its workforce. Various employee development programs are implemented to enhance work efficiency.

### 2.1 Sustainability Management in the Social Dimension



The Company is committed to conducting its business in a manner that creates positive change and enhances social value. Its core mission is to improve the quality of life of its employees and all stakeholder groups. This commitment encompasses key areas such as respecting human rights, ensuring fair labor practices, managing human resources effectively, demonstrating responsibility toward service users, and contributing to community development.

The Company has integrated the principles of Corporate Social Responsibility (CSR) into its core business processes. It strictly adheres to good governance and transparent management to create sustainable shared value for society, through the following operational guidelines

#### 1. Respect for Human Rights

The Company strictly complies with the United Nations Guiding Principles on Business and Human Rights (UNGPs). It encourages directors, executives, and employees at all levels to uphold fairness, equality, and human dignity, without discrimination based on race, nationality, religion, gender, age, or education.

- **Human Rights Due Diligence (HRDD Process):** The Company has developed a system to assess and manage human rights impacts throughout the value chain. This process includes declaring policy commitments, identifying and assessing risks, defining mitigation measures, monitoring performance, and establishing clear grievance and remedy mechanisms to ensure that business operations remain free from human rights violations in all dimensions.

## 2. Human Capital Management

Recognizing that people are the key to driving the organization toward success, the Company emphasizes modern human resource management strategies that align with business changes.

- The Company focuses on potential development, fostering continuous learning and training to cultivate "talent and virtuous individuals," and preparing them for the corporate succession plan.
- **Compensation and Benefits Management:** The Company allocates fair and appropriate benefits, such as a provident fund, group health insurance, and annual health check-ups, to boost morale and support well-being in the workplace.
- **Health and Safety:** The Company enforces Safety, Health, and Environment (SHE) standards in compliance with legal requirements to systematically prevent workplace accidents and occupational diseases.

## 3. Customer Responsibility and Relationship Management

The Company adheres to responsible business conduct (Market Conduct) with a strong emphasis on fairness and transparency. It offers financial products and services that meet customer needs, are easy to understand, and clearly disclose terms and conditions to enable customers to make well-informed decisions.

- **Financial Inclusion:** The Company aims to closely reach and understand the contextual needs of customers in each area.
- **Listening to the Voice of Customers:** The Company provides efficient channels for complaints and feedback, which are utilized to continuously improve and elevate service quality.

## 4. Corporate Social Responsibility toward Communities and Society

The Company adopts the concept of gaining social acceptance and supports the United Nations Sustainable Development Goals (SDGs) through a framework of project implementation based on three key pillars:

- **Quality of Life Development:** Supporting educational opportunities and health and well-being for people in communities.
- **Promoting Savings:** Building financial discipline to ensure long-term stability for communities.
- **Eco-Friendly Way of Life:** Campaigning for and conducting activities that reduce impacts on natural resources.

## 2.2 Human Rights Management



### Policies and Guidelines for Human Rights Management

The Company has established human rights management guidelines across the value chain in accordance with the United Nations Guiding Principles on Business and Human Rights (UNGP). Consequently, the Company has enacted a Human Rights Policy to prevent and avoid human rights violations against employees within the corporate group, business partners, suppliers, and local communities, serving as a business model that upholds human rights principles. The key operational achievements are as follows.

#### 1. Fair Treatment of Employees

The Company provides employment status for employees in all departments, including appropriate remuneration and benefits, such as medical services, Uniforms, Traditional Holidays, Overtime Pay, Personal leave (Sick, Business, Holidays, maternity leave) or training leave. Grievance mechanism Provident Fund Annual Group Health Insurance Annual health check-up, social security and annual bonus. In addition, it promotes occupational safety and hygiene and adheres to the policy of cultivating a learning organization by providing opportunities for employees in each department to receive continuous internal and external training

#### 2. Promotion of Gender Equality

Since Thailand enacted the Gender Equality Act B.E. 2558 (2015) to protect against discriminatory acts involving gender, the Company has announced its Human Rights Policy to serve as operational guidelines for gender equality. This ensures equal treatment across all genders regarding recruitment, compensation, career advancement, working conditions, and facilities.

#### 3. Promoting Human Rights Practices

To ensure that all employees acquire the knowledge and understanding of human rights practices necessary to perform their duties correctly and appropriately, everyone is required to consistently understand and comply with these practices. The Company organizes human rights training for new employees, which is integrated into every orientation session.

#### 4. Respect for Rights and Liberties under Human Rights Principles

The Company strictly respects and complies with human rights laws and does not employ illegal labor, such as child labor, forced labor, or illegal migrant labor. It emphasizes respect for human dignity, rights, liberties, and equality certified or protected under the Constitution of the Kingdom of Thailand. Protection, remediation, and grievance mechanisms are provided through various channels. It also respects differences in culture, gender, race, nationality, education, beliefs, and religion among individual employees, while instilling awareness across all departments to prevent violations of thought and action. This extends to

protecting against the unauthorized disclosure or transfer of personal data—such as personal histories, health records, or employment profiles—to unrelated parties, which could cause harm. Additionally, employee grievance mechanisms exist through various contact channels to encourage participation and expression of views, supported by regular employee feedback surveys.

#### 5. Supporting Persons with Disabilities in Social Employment

The Company recognizes the importance of upgrading the quality of life for persons with disabilities or underprivileged individuals, enabling them to show their abilities, earn an income, achieve self-reliance, and reduce the caretaking burdens on families and society. This also empowers them to become key contributors to the economic reinforcement of their families and the nation. Operating under Section 33 of the Persons with Disabilities Quality of Life Promotion Act, B.E. 2550 (2007), the Company hires persons with disabilities to work both within the Company and in public benefit organizations. In 2025, the Company supported careers for 24 persons with disabilities, completely fulfilling the quota required by law.

#### The Company's Comprehensive Human Rights Due Diligence Process

This systematically structured process comprises the following steps and goals:

1. **Declaring the Human Rights Policy:** The Company has promulgated the Human Rights Policy as a guideline for responsible business conduct, publishing it via the corporate information system and communicating it to ensure strict compliance among employees, executives, and stakeholders.
2. **Assessing Human Rights Risks and Impacts:** The Company evaluates human rights risks across the value chain, mapping them against criteria of severity (Impact) and likelihood (Likelihood) of potential events to identify risk areas affecting stakeholders.
3. **Integrating Assessment Results into Internal Management:** Following the risk assessment, the Company defines mitigation measures and risk management plans to integrate into organizational operational processes, thereby preventing, reducing, and controlling potential human rights impacts.
4. **Monitoring and Reporting Operational Performance:** The Company conducts regular monitoring and performance evaluations against its human rights risk management plans. Audits are performed to ensure process efficiency, and results are transparently disclosed to stakeholders.
5. **Remediation and Corrective Actions through Grievance Mechanisms:** If business operations are found to cause or be linked to negative human rights impacts, the Company implements remediation, correction, and prevention measures via its Grievance Mechanism, which offers a convenient, transparent, and fair channel for stakeholder feedback.



### Human Rights Risk Assessment 2025

In 2025, the Company conducted a human rights risk assessment across the entire business value chain. One hundred percent of business activities were evaluated under the corporate sustainability risk management framework.

The Company compared its likelihood criteria with organizational risk assessment standards and evaluated the level of impact according to the United Nations Guiding Principles on Business and Human Rights (UNGPR), covering potentially affected stakeholder groups, including:

- Employees
- Customers
- Business Partners
- Communities and the Environment

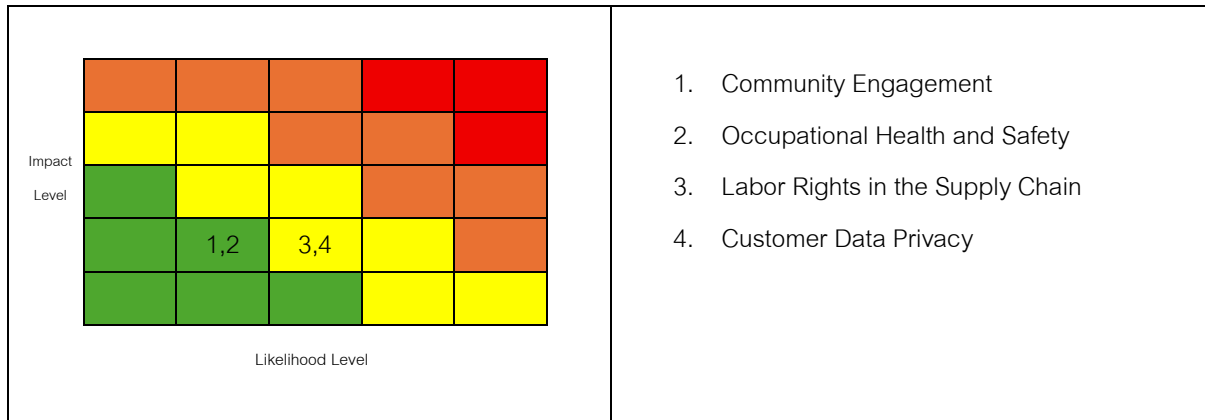
The human rights risk issues evaluated included

- Discrimination and equality in the workplace
- Occupational health and safety
- Privacy and personal data protection
- Fair employment conditions
- Freedom of association and collective bargaining
- Illegal labor employment, such as child labor, forced labor, and illegal migrant labor

Impacts on the standard of living and quality of life of communities

The assessment results revealed that, upon considering existing risk control measures, the risk level for most human rights issues was low to moderate, categorized as follows:

**Impact Level / Likelihood Level**



To achieve this, the Company identified 4 key human rights issues with a high level of priority across the following stakeholder groups:

1. Employees,
2. Communities and Environment
3. Business Partners
4. Customers

The Company has formulated supplementary measures to prevent and mitigate potential impacts, while continuously monitoring operational performance to ensure that its business conduct remains responsible and fully respects human rights.

**Human Rights Risk Matrix**

Human Rights Issue	Related Stakeholder Group	Likelihood	Impact	Risk Level	Control Measures
Discrimination and equality in the workplace	Employees	Low	Moderate	Low–Moderate	Equality and non-discrimination policy / Employee training
Occupational health and safety	Employees	Moderate	High	High	Safety management system / Safety training
Personal data protection	Customers / Employees	Moderate	High	High	Data security system
Labor rights in the supply chain	Business Partners	Low	Moderate	Low–Moderate	Supplier Code of Conduct

Human Rights Issue	Related Stakeholder Group	Likelihood	Impact	Risk Level	Control Measures
Illegal labor employment	Business Partners	Low	High	Moderate	Supplier audits / Supplier selection processes
Freedom of association and collective bargaining	Employees	Low	Moderate	Low	Human Rights Policy
Impacts on communities and environment	Communities	Moderate	High	High	Community Engagement / CSR

#### Risk Mitigation Measures for the 4 Key Issues

Key Risk Issue	Management Guidelines	Operational Measures
<b>Employees</b>	Protect labor rights and promote a fair working environment	<ul style="list-style-type: none"> <li>Establish a Human Rights Policy and Code of Business Conduct</li> <li>Provide 100% human rights and ESG training for employees</li> <li>- Establish grievance channels for employees</li> </ul>
<b>Community &amp; Environment</b>	Mitigate business impacts on communities	<ul style="list-style-type: none"> <li>Conduct community impact assessments</li> <li>Implement community development and CSR projects</li> <li>Engage with local stakeholders</li> </ul>
<b>Suppliers</b>	Promote responsible business conduct within the supply chain	<ul style="list-style-type: none"> <li>Formulate a Supplier Code of Conduct</li> <li>Assess suppliers on ESG and human rights criteria</li> <li>Supply Chain Human Rights Due Diligence</li> </ul>
<b>Customers</b>	Protect customer rights and personal data	<ul style="list-style-type: none"> <li>Enact a Personal Data Protection Policy (PDPA)</li> <li>Uphold fair customer service standards</li> <li>- Implement a customer grievance system</li> </ul>

The Company continuously monitors its human rights performance, while regularly communicating, educating, and providing training on human rights to employees. This proactive approach systematically prevents risks of

negative impacts through corporate activities and business relationships. The operational results for 2025 are as follows:

- One hundred percent of the Company's business activities and operations underwent human rights risk and impact assessments.
- One hundred percent of the activities identified with high human rights risks implemented impact mitigation measures and remediation processes.
- In 2025, there were zero incidents or legal cases involving human rights violations, comprehensively covering anti-human trafficking, forced labor, child labor, all forms of discrimination, harassment, or sexual harassment, freedom of association, collective bargaining rights, equal remuneration, and other human rights aspects.

#### Training Programs to Promote a Culture of Respect for Human Rights within the Organization

Training Topic	Number of Employee Participants (2023)	Number of Employee Participants (2024)	Number of Employee Participants (2025)
Labor Law and Human Rights Training for New Employees	628	36	242
Refresher Course on Labor Law, Labor Relations Operations, and Human Rights	2,173	2,305	1,791

#### Human Rights Grievances

The Company has established grievance channels for human rights violations through its reporting and whistleblowing portal on the corporate website. In 2025, the Company received zero grievances regarding such matters.

**Incidents of Non-Compliance with Laws or Regulations Concerning Social and Human Rights Issues** *Number of significant cases and incidents regarding violations of social and human rights laws or regulations:*

	2023	2024	2025
Total significant cases or incidents of non-compliance with social and human rights laws or regulations (Cases)	0	0	0
Total significant labor disputes (Cases)	0	0	0
Total incidents or grievances regarding consumer rights violations (Cases)	0	0	0
Total cases or incidents leading to disputes with communities / society (Cases)	0	0	0

Furthermore, the Company reports its human rights performance annually through its annual sustainability report or corporate website, providing open channels for all stakeholders to report human rights violations directly to the Company via the designated platforms.

**Whistleblowing Channels for Human Rights Violations:**

- Corporate Website: <https://www.srisawadcapital.co.th/th/contact-scap>
- Call Center: 02 691 5600
- By Mail :
  - Attn: Chief Executive Officer or Human Resources Executive
  - Subject: Whistleblowing Report (or Grievance) on Human Rights Violations
  - Address: 99/392 Srisawad Building, 5th Floor, Soi Chaengwattana 10 Yaek 3 (Benjamitr), Chaengwattana Road, Thung Song Hong Sub-district, Laksi District, Bangkok 10210

All received information will be consolidated into a centralized database to ensure that such clues or grievances are promptly addressed or investigated to establish the facts.

**Remediation and Corrective Action**

The Company attaches great importance to preventing and addressing human rights impacts that may arise from its business operations. It outlines remediation and corrective action guidelines in accordance with the United Nations Guiding Principles on Business and Human Rights (UNGP) to ensure that affected stakeholders can access remediation processes fairly, transparently, and efficiently. The Company provides a Grievance Mechanism for employees, customers, suppliers, and other stakeholders to report grievances through designated channels, such as the corporate whistleblowing system, website, or relevant departments, enabling the Company to acknowledge issues and conduct rapid fact-finding investigations.

When the Company identifies that its operations have caused or are linked to negative human rights impacts, it will execute the following steps:

1. **Grievance Receipt and Fact-Finding Verification:** Receive grievances and verify information fairly, transparently, and with full regard to the complainant's privacy.
2. **Formulating Corrective Measures:** Determine appropriate corrective actions to mitigate or terminate the impacts and refine operational processes to prevent recurrence.
3. **Remediation for Affected Parties:** Provide appropriate remediation to affected parties, such as compensation or improvements to working conditions.
4. **Follow-Up and Prevention of Recurrence:** Track the outcomes of corrective actions and enhance risk management measures to prevent similar incidents from occurring in the future.

## 2.3 Human Resource Management



The Company focuses on recruiting personnel suitable for each role in alignment with the Human Rights Policy published under the "Investor Relations" section of the corporate website. The Company embraces Diversity, Equity, and Inclusion (DEI) principles in its recruitment and personnel selection, regardless of physical differences, gender, race, gender identity, sexual orientation, age, disability, nationality, religion, social status, or political views. This is considered alongside capabilities, limitations, and operational risks. Consequently, there is no discrimination among the corporate workforce, which comprises employees from various localities with diverse backgrounds, knowledge, capabilities, and work experiences, encompassing both male and female personnel.

### Equal and Fair Recruitment

The Company maintains guidelines for recruiting and selecting employees in accordance with its corporate operational structure and direction. The recruitment process is transparent and fair, without regard to gender, race, religion, age, educational institution, or personal relationships. Manpower planning is conducted to support business growth targets, derived from corporate goals and strategic directions, which determine appropriate organizational staffing levels. The recruitment department works collaboratively with executives and heads of all lines to align manpower with the business direction.

### Retaining High-Potential Personnel

Supervisors regularly hold discussions and plan career paths with employees to ensure they understand advancement processes across various roles within their career track. Specialized tasks or special projects are assigned to high-potential employee groups, allowing them to utilize their knowledge and capabilities beyond routine tasks, thereby fostering diverse skills and expertise.

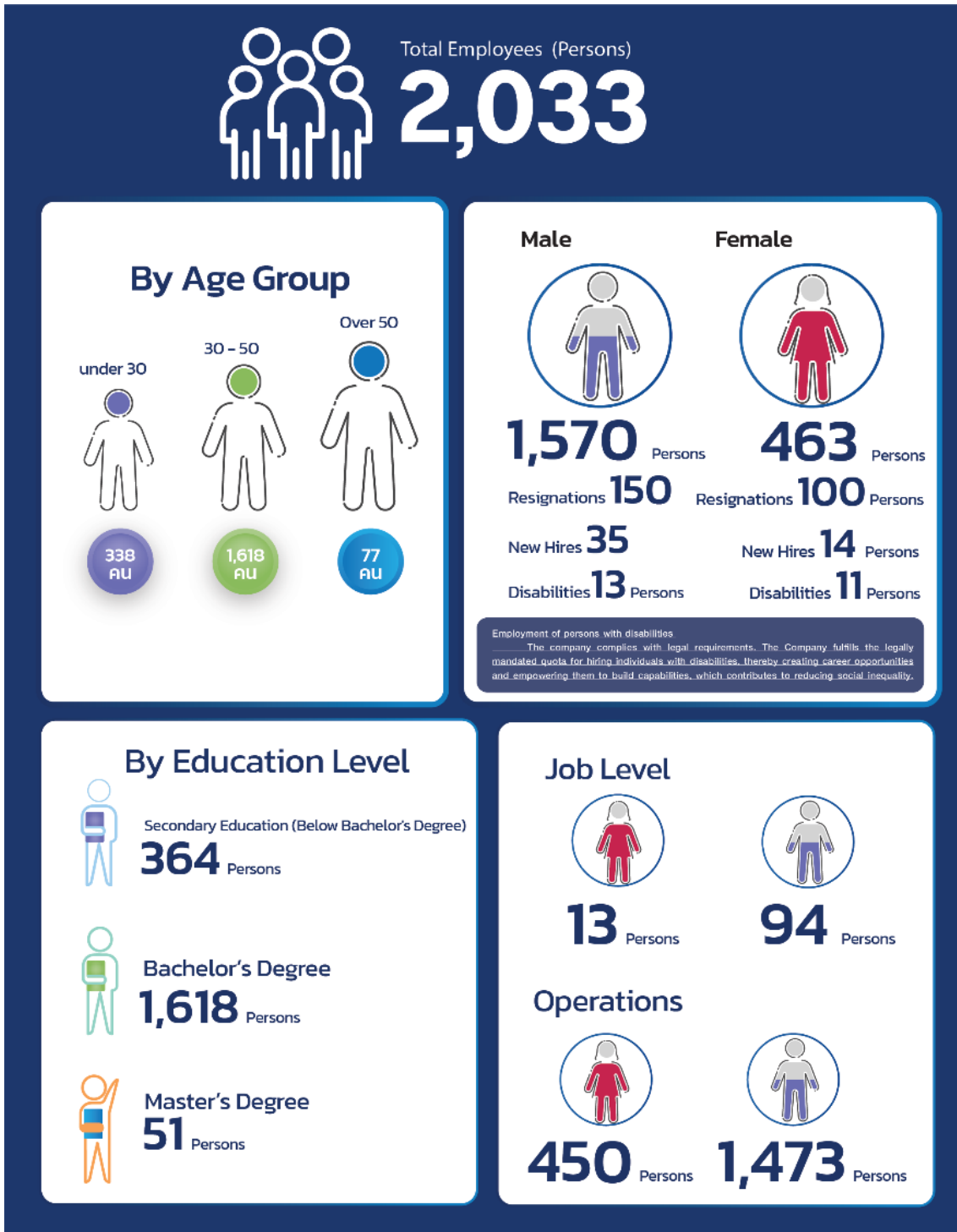
### Succession Planning

The Company has initiated succession planning, starting at the executive level, which assesses the individual skills and readiness of designated successors, identifying areas that require further tailored development to implement precise, targeted individual development plans.

The Company cares for its employees in accordance with corporate governance principles and code of conduct. It prioritizes human resource development while emphasizing equality, without restrictions or discrimination regarding gender, race, religion, and culture.

In 2025, the Company employed a total of 2,033 individuals across a diverse range of age groups, genders, and educational backgrounds, with details as follows:

Corporate Workforce Data 2025



## Corporate Workforce Data 2025

*Detailed Personnel Profile and Number of Employment Positions:*

Employment Category	2023	2024	2025
Total Employment (Persons)	2,801	2,341	2,033
Percentage of Total Employment (%)	100.00	100.00	100.00
Total Employees (Persons)	2,801	2,341	2,033
Male Employees (Persons)	2,190	1,840	1,570
Percentage of Male Employees (%)	78.19	78.60	77.23
Female Employees (Persons)	611	501	463
Percentage of Female Employees (%)	21.81	21.40	22.77

## Number of employees categorized by age

	2023	2024	2025
Total number of employees under 30 years old (Persons)	2,234	497	338
Percentage of employees under 30 years old (%)	79.76	21.23	16.63
Total number of employees 30-50 years old (Persons)	538	1,771	1,618
Percentage of employees 30-50 years old (%)	19.21	75.65	79.59
Total number of employees over 50 years old (Persons)	29	73	77
Percentage of employees over 50 years old (%)	1.04	3.12	3.79

## Number of male employees categorized by age

	2023	2024	2025
Total number of male employees under 30 years old (Persons)	1,782	328	194
Percentage of male employees under 30 years old (%)	81.37	17.83	12.36
Total number of male employees 30-50 years old (Persons)	386	1,452	1,313
Percentage of male employees 30-50 years old (%)	17.63	78.91	83.63
Total number of male employees over 50 years old (Persons)	22	60	63
Percentage of male employees over 50 years old (%)	1.00	3.26	4.01

## Number of female employees categorized by age

	2023	2024	2025
Total number of female employees under 30 years old (Persons)	452	169	144
Percentage of female employees under 30 years old (%)	73.98	33.73	31.10
Total number of female employees 30-50 years old (Persons)	152	319	305
Percentage of female employees 30-50 years old (%)	24.88	63.67	65.87
Total number of female employees over 50 years old (Persons)	7	13	14
Percentage of female employees over 50 years old (%)	1.15	2.59	3.02

## Number of employees categorized by position

	2023	2024	2025
Total number of employees at operational level (Persons)	2,590	2,176	1,923
Percentage of employees at operational level (%)	92.47	92.95	94.59
Total number of employees at management level (Persons)	207	158	105
Percentage of employees in management level (%)	7.39	6.75	5.16
Total number of employees at executive level (Persons)	4	7	5
Percentage of employees in executive level (%)	0.14	0.30	0.25

## Number of male employees categorized by position

	2023	2024	2025
Total number of male employees in operational level (Persons)	2,111	1,707	1,473
Percentage of male employees in operational level (%)	96.39	92.77	93.82
Total number of male employees in management level (Persons)	77	129	94
Percentage of male employees in management level (%)	3.52	7.01	5.99
Total number of male employees in executive level (Persons)	2	4	3
Percentage of male employees in executive level (%)	0.09	0.22	0.19

## Number of female employees categorized by position

	2023	2024	2025
Total number of female employees in operational level (Persons)	479	469	450
Percentage of female employees in operational level (%)	78.40	93.61	97.19
Total number of female employees in management level (Persons)	130	29	11
Percentage of female employees in management level (%)	21.28	5.79	2.38
Total number of female employees in executive level (Persons)	2	3	2
Percentage of female employees in executive level (%)	0.33	0.60	0.43

## Employment of workers with disabilities

	2023	2024	2025
Total employment of workers with disabilities (persons)	23	37	24
Percentage of disabled workers to total employment (%)	0.82	1.58	1.18
Total number of employees with disabilities (Persons)	23	37	24
Total male employees with disabilities (persons)	10	20	13
Total female employees with disabilities (persons)	13	17	11

## Employee engagement

	2023	2024	2025
Total number of employee turnover leaving the company voluntarily (persons)	201	451	250
Total number of male employee turnover leaving the company voluntarily (persons)	115	309	150
Total number of female employee turnover leaving the company voluntarily (persons)	86	142	100
Proportion of voluntary resignations (%)	7.18	19.27	12.30

Employee Turnover Rates *Detailed statistics on employee voluntary resignations and turnover rate:*

## Employee Benefits and Well-being Management

The Company strives to manage compensation and benefits fairly and appropriately in accordance with legal criteria and competitive standards within the same industry group, aimed at boosting morale and supporting long-term performance.

### Information on compensation for employees

#### Employee remuneration by gender

	2023	2024	2025
Total employee remuneration (baht)	937,933,000.00	900,176,968.56	815,321,963.60
Total male employee remuneration (baht)	733,369,813.00	709,879,916.98	633,203,574.10
Percentage of remuneration for male employees (%)	78.19	78.86	77.66
Total female employee remuneration (baht)	204,563,187.00	190,297,051.58	182,118,389.50
Percentage of remuneration for female employees (%)	21.81	21.14	22.34
Average of remuneration of employees (Baht/persons)	334,856.48	384,526.68	401,043.76
Average of remuneration for male employees (Baht/persons)	334,872.06	385,804.30	403,314.38
Average of remuneration for female employees (Baht/persons)	334,800.63	379,834.43	393,344.25
Rate of average of remuneration between female employees and male employees	1.00	0.98	0.98

### Other Benefits

**Provident Fund** The Company has established a policy requiring all permanent employees with at least one year of service to register as members of the provident fund established by the Company. Members retain the right to resign from the fund while maintaining their employment status; however, those who choose to resign will forfeit their eligibility to re-apply for membership. Contributions to the fund are accumulated by employees and matched by the Company at the following rates:

#### Overview of Employee Contribution and Employer Matching Contribution Structures

- **Employee Contribution Rates (Accumulated Fund):** Members can voluntarily select their contribution rate at 3%, 5%, 7%, 9%, 11%, 13%, or 15% of their basic salary. Members may request to adjust their contribution rate once a year, effectively in January of each year.
- **Employer Matching Contribution Rates:** The Company's matching contribution is determined based on the employee's years of service as follows:
  - 3% of basic salary for employees with less than 5 years of service.
  - 5% of basic salary for employees with at least 5 years but less than 10 years of service.

- 7% of basic salary for employees with 10 or more years of service.
- **Vesting Schedule for Employer Contributions:** The percentage of the employer's matching contribution paid out to members upon termination of membership is based on their years of service as follows:
  - 0% for employees with less than or equal to 3 years of service.
  - 25% for employees with more than 3 years but not exceeding 5 years of service.
  - 50% for employees with more than 5 years but not exceeding 7 years of service.
  - 100% for employees with more than 7 years of service.

**Insurance** The Company provides comprehensive healthcare, life, and accident insurance benefits to ensure convenient access to medical treatment, enhance employee welfare, and minimize healthcare expenses for personnel. Additionally, the Company offers exclusive commercial and compulsory motor insurance programs (for both motorcycles and personal automobiles) to employees at special, preferential rates.

#### Participation in provident fund membership

##### Details of provident fund participation

##### Number of employees joining in PVD (persons)

	2023	2024	2025
Number of employees eligible to participate in PVD (persons)	1912	2142	1918
Number of employees joining in PVD (persons)	1911	2001	1650
Number of PVD members / Total employees (%)	68.23	85.48	81.16
Number of PVD members / Total eligible employees (%)	99.95	93.42	86.03

#### Financial Assistance Benefits

The Company provides financial assistance to employees for various personal milestones and occasions, such as academic scholarships for employees' children and financial aid in the event of the death of an employee or their parents.

**Employee Accommodation** To alleviate the cost of living burden on personnel, the Company provides employee accommodation. Employees are permitted to reside at designated corporate facilities located within various service areas based on operational necessity. Additionally, personnel stationed at the Head Office are permitted to reside at the corporate dormitory, which is situated near the Head Office building in Bangkok.

**Relationship-Building Activities** Recognizing that unity and solidarity among employees are the core drivers of operational success and maximum efficiency, the Company organizes relationship-building activities for its personnel. These include the annual New Year celebration party, internal sports competitions, and

annual department-specific Team Building activities, as well as Corporate Social Responsibility (CSR) programs that offer employees opportunities to contribute to the society and communities in which they operate.

### SCAP Employee Training

The Company establishes an annual training plan that continuously aligns with the development needs of each department and supports the Company's business objectives. This includes both in-house and external training programs designed to enable employees to perform duties in accordance with their job responsibilities, prepare personnel for career path advancement, and cultivate positive attitudes and behaviors that align with corporate values. Planning and developing the training curriculum is a vital process for organizational development and growth in all dimensions. Consequently, mastering the techniques for planning and executing annual training programs is essential to managing the organization appropriately and with the highest efficiency.

**Training Curriculum Categories** The training curriculum is divided as follows:

**1) Soft Skills Development for Organizational Employees** The primary objective is to enhance essential skills that enable employees to work more efficiently, improve team collaboration, and foster a positive workplace environment. The Company aims to develop soft skills across the following key areas:

- 1. Fostering a Positive Corporate Culture:** Emphasizing soft skills helps build an optimal working atmosphere, which enhances employee satisfaction and retention. It enables personnel to collaborate more effectively with others, mitigates workplace conflicts, and allows individuals to manage emotions and workplace situations efficiently.
- 2. Developing Adaptability:** Employees equipped with soft skills can adapt and respond more effectively to organizational changes, providing a competitive advantage in a rapidly shifting market environment.
- 3. Enhancing Leadership Capabilities:** Effective communication, team management, and sound decision-making skills are essential traits for executives and leaders within the organization.

**2) Hard Skills Development for Organizational Employees** The primary objective is to improve work efficiency, cultivate specialized expertise, enhance market competitiveness, and enable the organization to respond effectively to various changes and challenges. Developing hard skills is therefore a critical factor that drives long-term corporate success. The Company aims to develop hard skills across the following key areas:

- 1. Developing and Retaining Specialized Expertise:** Developing technical skills enables employees to perform specialized tasks effectively and deepens their expertise in that specific field, which is essential for an organization that requires technical knowledge or high-quality skills.

2. **Enhancing Competitiveness:** In a rapidly changing business world, specialized knowledge and skills enable employees to adapt and respond better to new challenges, thereby allowing the organization to maintain its competitiveness in the market.
3. **Improving Work Efficiency:** Training in hard skills enables employees to work more rapidly and efficiently, mitigates operational errors, and assists the organization in better achieving its goals.
4. **Promoting Career Growth:** Developing hard skills enables employees to enhance their capabilities in desired roles or fields, increasing opportunities for career advancement and allowing personnel to grow alongside the organization.

Training Course Curriculum 2025	Duration (Hours)	Number of Participants (Persons)	Percentage of Participants Who Passed the Evaluation (%)
Professional Motorcycle Hire-Purchase Loan Officer Development	15	242	100
Strategic Sales Skills Development	6	44	100
Professional Personal Loan Services Knowledge Development	6	26	100
Sales Refreshment: Annual Sales Skills Development Program	16	1,212	100
Sales Sheet: Correct Usage Compliance with Bank of Thailand Regulations	2	757	100
Team Manager Management Skills Development	6	54	100
Strategic Management Capability Development	6	121	100
Product Management and Sales Support	6	28	100
Market Conduct (Fair Treatment of Customers) Management	6	325	100
Field Debt Negotiation and Collection	48	353	100
Negotiation Techniques for Debt Collection, Follow-up, and Acceleration	12	78	100
New Employee Orientation	3	36	100
Basic Communication Skills	6	125	100
Personality Analysis using the DISC Technique	6	45	100
Effective Team Building and Time Management	6	67	100
Personal Data Protection Act (PDPA)	6	2,033	100
Business Code of Conduct	6	2,033	100
Environmental, Social, and Governance (ESG) Knowledge	1	2,033	100
Risk Management and Responsible Marketing	1	2,033	100
Occupational Health and Safety Training	1	2,033	100
Anti-Corruption	1	2,033	100
Stress Management for Executives Project	1	2,033	100

## Annual Training Photos 2025



## Employee Training and Human Resource Development Data

	2566	2567	2568
Average Training Hours per Employee (Hours / Person / Year)	19.00	36.00	38.00
Human Resource Development Expenses (Baht)	1,535.00	1,008.00	965.00

## Annual Performance Evaluation

The Company conducts performance evaluations on an annual basis to objectively track operational achievements through a structured feedback process, coupled with continuous coaching, guidance, problem-solving, and improvement (Coaching and Improvement). Furthermore, the operational performance of executives and employees is measured against pre-established targets. The Company has formulated comprehensive performance evaluation criteria aligned with both short-term and long-term organizational strategies and directions. These criteria encompass financial Key Performance Indicators (Financial KPIs), non-financial Key Performance Indicators (Non-Financial KPIs), and sustainability development Key Performance Indicators (Sustainability Development KPIs). This process is executed through the cascading of performance indicators to the corporate level (Corporate Level), divisional level (Division Level), and individual level (Individual Level) as applicable. Additionally, behavioral indicators rooted in core corporate values are implemented for executives.

For the executive management level, the Company utilizes a 360-degree evaluation format. This serves as a strategic tool to assess personal behaviors and potential by combining self-assessment with synchronous evaluations conducted by surrounding stakeholders, including supervisors, peers, and subordinates. This

approach ensures comprehensive feedback from diverse perspectives, enabling the precise identification of required development areas for each individual.

### **Occupational Health, Safety, and Working Environment**

The Company has established policies and guidelines concerning occupational health, safety, and a positive working environment, covering employees, operational workers, as well as communities and stakeholders affected by the Company's business activities. The Company prioritizes health, safety, and a working environment free from hazards and occupational risks for its employees and related parties. In doing so, the Company strictly adheres to and complies with the stipulations of the Occupational Safety, Health, and Environment Act, B.E. 2554 (2011), while operating in accordance with established standards to set goals as management and operational frameworks. This includes monitoring safety performance to cultivate a robust corporate safety culture.

The Company drives its safety policies into practice through a unified, standardized system across all organizations operating under its management to serve as workplace occupational health measures. There is a continuous process for tracking, auditing, and inspecting operations to ensure compliance with specified guidelines, alongside the ongoing development of safety performance. Furthermore, recognizing the vital importance of safe operations among its business partners, the Company has integrated occupational health and safety as one of the mandatory guidelines that partners must adhere to under the Supplier Code of Conduct.

Furthermore, the Company has formulated an emergency prevention plan for operations at the Head Office and its subsidiaries to ensure that the Company's business continuity remains efficient in the event of unforeseen emergencies—such as fires, floods, political unrest, thefts, or pandemics. The Company has defined specific emergency roles and responsibilities, which include environmental and equipment inspections, information and news tracking, communication and incident reporting, situation management, succession of duties, and the backup of data and critical documentation. The emergency prevention plan is regularly tested to ensure that employees fully understand and recognize their designated roles and responsibilities under emergency conditions. In addition, the plan is continuously updated and reviewed to remain current, allowing it to effectively mitigate crisis events and reduce risks that impact the health and safety of personnel.

In 2025, the Company implemented programs to support employee hygiene and robust physical health, such as the annual health check-up program. The Company also promotes optimal sanitation in employee cafeterias and restrooms to ensure continuous cleanliness, alongside establishing measures and supporting various initiatives to oversee employee well-being and mitigate occupational health, safety, and environmental risks in the workplace.

Given the nature of the Company's business operations, sales are required to travel regularly to meet with clients. The Company has therefore established standard relief measures to assist personnel in the event of accidents. These guidelines serve to oversee employee safety, show regard for the livelihood of personnel,

and provide post-accident compensation. The ultimate objective is to maintain an average employee lost-time injury frequency rate (LTIFR) not exceeding 0.25.

#### Employee Injury Rates

Occupational Health and Safety Data	2023	2024	2025
Number of Work-Related Illnesses	0	0	0
Work-Related Illness Frequency Rate per Working Hour	0	0	0
Number of Work-Related Injuries	0	0	0
Lost-Time Injury Frequency Rate (LTIFR) per Working Hour	0	0	0
Number of Work-Related Fatalities	0	0	0

#### Employee Illness and Total Leave Data

2025	Female (Days)	Female (Hours)	Male (Days)	Male (Hours)
Employee Sick Leave Data	5,511	44,088	14,720	107,702
Total Leave Data	24,800	198,400	66,240	529,920

#### Maternity Leave and Return-to-Work Rates

The Company specifies that pregnant female employees are entitled to maternity leave for up to 98 days, inclusive of any holidays occurring during the leave period, and are entitled to receive basic wages for a period not exceeding 45 days in the event of a standard delivery. Furthermore, pregnant female employees retain the right to request a temporary reassignment of their current duties prior to or following childbirth. This policy aligns with the Children's Rights and Business Principles developed by UNICEF, the UN Global Compact, and Save the Children, ensuring the health and safety of pregnant mothers while guaranteeing that children receive appropriate maternal care.

#### Return-to-Work and Retention Rates of Employees Following Maternity Leave Statistics

Data	2023	2024	2025
Number of Pregnant Employees in the Reporting Year	18	21	19
Number of Employees Exercising Maternity Leave Rights in the Reporting Year	18	21	19
Number of Employees Returning to Work After Completing Maternity Leave	17	19	18

Data	2023	2024	2025
Number of Employees Not Returning to Work After Completing Maternity Leave	1	2	1
Number of Employees Returning to Work After Completing Maternity Leave and Remaining Employed Without Resigning During the Year	17	19	18

## Employee and Labor Management: Employee Engagement and Internal Association

### Employee Engagement Evaluation

The corporate employee engagement survey is conducted on an annual basis, as SCAP deeply recognizes the significance of its human resources, understanding that every employee is a vital driver of the organization's progress. To reinforce this commitment, goals for increasing employee satisfaction scores are integrated into the performance indicators (KPIs) at the executive management level. The survey is scheduled for execution in October of each year, following a structured and sequential development and improvement plan. Furthermore, guidelines have been established to communicate the evaluation results to employees at all levels through all available channels, particularly via the internal corporate online network, such as emails and internal meetings. This ensures that all sectors play an active and meaningful role in this initiative. The evaluation framework consists of four main dimensions:

- **Organizational Dimension:** Corporate inclusivity, participation, and diversity.
- **Job Responsibility Dimension:** Professional pride and alignment with daily duties.
- **Growth Dimension:** Career path management and professional development opportunities.
- **Well-being Dimension:** Employee benefits and optimal work-life balance.

### Employee Engagement Survey Results

The survey encompassed personnel from the Head Office and various service areas, totaling 2,033 employees, representing 100% of the total workforce. According to the organizational engagement survey, participating employees expressed satisfaction with their work and a strong sense of commitment to the organization, yielding an overall consolidated corporate score of 83.57%. This indicates a high level of employee engagement. The Company remains dedicated to conducting this survey continuously on an annual basis to utilize the insights gathered for further refinements of the management system. Based on the questionnaire responses, the Company evaluated and analyzed engagement factors that potentially impact operational performance, subsequently reviewing and enhancing critical engagement drivers such as career growth, employee and high-potential talent management, and performance management.

To further elevate employee engagement, the Company conducted an in-depth analysis of the root causes affecting the evaluation scores across various engagement dimensions. Human resource management

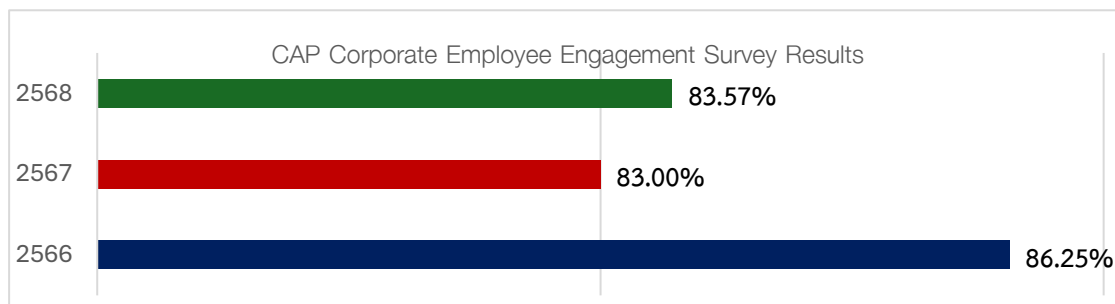
systems were integrated comprehensively to promote organizational agility and accommodate future business expansions based on the Role Model principle. Under this principle, senior executives serve as role-model in fostering engagement within their respective business units and act as conduits for two-way communication. This enables employees to understand business directions, access beneficial information, and directly exchange feedback with supervisors, which extends to inspiring personnel, optimizing operational performance, and driving career path development.

In 2025, the Company evaluated and analyzed engagement factors that could impact operational performance, thereby reviewing and improving key engagement elements, including career growth, senior leadership, employee and high-potential talent management, and performance management.

Engagement Factors	Implementation of improvements
1. Management of Employees and Subordinates	<ul style="list-style-type: none"> <li>● Design learning system development plans from various institutions to improve operational skills.</li> <li>● Review succession charts and guidelines for developing potential employees</li> </ul>
2. Career Growth and High-Potential Employees	<ul style="list-style-type: none"> <li>● Increase communication efficiency, such as career path development.</li> </ul>

In 2025, the voluntary employee turnover rate stood at 11.12%, representing a 57.70% decrease from the previous year. Furthermore, the corporate employee engagement evaluation score achieved 83.57%, exceeding the established target of 80.00%.





### Internal Employee Association

The Company believes that providing opportunities for employees to associate and participate in expressing their viewpoints is a vital foundation for positive labor relations and a strong corporate culture. Consequently, the Company respects the rights of its employees to form constructive associations, whether through various institutional committees, employee clubs, or internal activity groups. These initiatives aim to establish platforms for knowledge exchange, collaborative learning, and the formulation of organizational development recommendations.

In 2025, the Company supported a diverse range of association activities to strengthen relationships and engagement among personnel at all levels. Promoting this two-way communication mechanism not only allows the Company to actively listen to the authentic voices of its workforce but also serves as a primary driver in elevating the quality of work-life balance and mobilizing the organization to achieve its collective goals with optimum efficiency.

### Fair Labor Practices

The Company maintains a policy and practice of treating all employees equally and fairly across all levels without exception. This encompasses the determination of remuneration, employee transfers, training, occupational health and safety, career advancement, and labor protection. Additionally, the Company has established a Welfare Committee in the Workplace, which is responsible for formulating operational plans, organizing labor relations activities, and coordinating with relevant departments to prevent and manage labor disputes.

Since its establishment, the Company has never encountered any labor disputes because the Board of Directors and the management team have strictly complied with the laws and regulations of the Company. In addition, the Company establishes and allocates comprehensive benefits to all employees and provides opportunities for internal growth based on performance. Competence and alignment with organizational values under unified operating standards throughout the organization. To ensure that the Agency is treated equally and has equal standards throughout the Agency. Therefore, the Company has provided the following channels for whistleblowing and complaints:

- **Submitted in person or sent by post to the Company's office** : 5th Floor, Srisawad Building, No. 99/392 Soi Chaeng Watthana 10 Yaek 3, Chaeng Watthana Road, Thung Song Hong Subdistrict, Laksi District, Bangkok 10210.
- **Corporate Website** : Submitted or send the email through the Company's website at <http://www.srisawadcapital.co.th> (under the "Complaints" section).
- **Call Center**: 02 691 5600

## 2.4 Developing the Quality of Life for Communities and Society



### Management

Guidelines with a commitment to conduct business on the basis of good corporate governance, Srisawad Capital 1969 Public Company Limited promotes sustainable business development based on creating value for stakeholders throughout its business value chain. To elevate sustainable development and ensure that corporate business strategies and organizational growth align toward these shared objectives across the entire entity, the Company operates under the principles of balancing Environmental, Social, and Governance (ESG) aspects. This approach helps mitigate social inequality regarding access to essential public services and financial solutions to elevate quality of life. The Company actively participates in supporting and assisting society, including underprivileged groups enabling them to develop capabilities and become self-reliant. Furthermore, the Company delivers long-term value to stakeholders through various projects and activities conducted both within and beyond core business processes, alongside providing support through social enterprises, with employee volunteers serving as a driving force behind these initiatives.

#### 1. The "PanKan: A Sharing Society"

Project Srisawad Capital 1969 Public Company Limited participated in the "PanKan: A Sharing Society" project in collaboration with the Yuvabadhana Foundation. This initiative focuses on fostering a culture of sharing and mutual assistance within society by accepting donations of unused items to be repurposed as merchandise in the project's charity shops. These donated items include clothing, household goods, toys, books, and other functional objects that retain practical value. All proceeds generated from the sale of these goods are allocated as capital to fund social benefits and drive positive socio-economic transformations, such as supporting educational initiatives for children and youth, funding assistance programs for underprivileged groups, establishing vocational skills training projects, and providing financial resources to create jobs or economic opportunities for those in need.

The project is committed to building a sustainable and environmentally conscious society by reducing waste generation and optimizing resource efficiency through the recycling and revaluation of used items. Furthermore, it encourages community engagement in philanthropy and mutual aid, raising awareness about the importance of giving and social contribution. It also serves as an accessible channel for individuals in need of obtaining essential items at affordable prices.

Ultimately, the "PanKan: A Sharing Society" project serves as an inspiration for everyone to contribute to positive social change through multi-stakeholder support and collaboration. This collective effort fosters sustainable advancements across multiple dimensions—not only by maximizing resource efficiency but also by cultivating meaningful community networks grounded in empathy and mutual care.



## 2.The "Donate Your Old Calendars" Project: Supporting Learning Media for the Visually Impaired

Srisawad Capital 1969 Public Company Limited believes in fostering an equitable society alongside environmental stewardship. In 2025, the Company organized an initiative to collect used calendars and donate them to the Educational Technology Center for the Blind. These calendars were repurposed to produce Braille learning materials, effectively transforming paper waste into valuable educational opportunities.

### Project Results and Achievements

- Total number of calendars collected: 1,938 units
- Number of participating employees: 1,323 persons

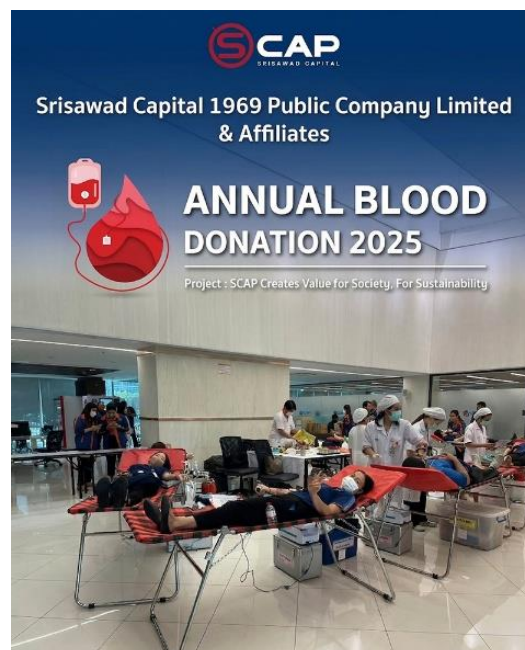
Alignment with Sustainable Development Goals (SDGs): This project aligns with the United Nations Sustainable Development Goals in the areas of Goal 4: Quality Education, by supporting accessible learning media for people with disabilities, and Goal 12: Responsible Consumption and Production, by reducing waste generation and maximizing resource efficiency.



### 3. SCAP Blood Donation: Giving Blood, Saving Lives

The Company, in collaboration with the Thai Red Cross Society, organized the "SCAP Blood Donation: Giving Blood, Saving Lives" project. This initiative was established to campaign and encourage the Company's employees, business partners, and people in nearby areas to realize the vital importance of blood donation, ensuring an adequate blood supply for patient nationwide and promoting a better quality of life for Thai people.

The Company intends to continuously conduct blood donation campaigns for the Thai Red Cross Society, aiming to support fellow human beings in a sustainable manner. Blood donation is a simple act that, when encouraged on a regular basis every three months, along with proper education on physical readiness and preparation prior to donation for volunteers and the general public, can make a meaningful contribution.



#### 4. Providing Assistance for the Southern Flood Victims

Guided by the Approach: "Agility and Reliability"

In response to the severe flooding across the southern region in late 2025, the Company prioritized the hardships and urgent needs of its customers and the public primarily. Operating under the conviction that "customers' financial stability is the cornerstone of societal recovery," the Company announced proactive measures to alleviate financial burdens and inject liquidity immediately.

**Debt Moratorium Measures: Creating "Breathing Room" for Customers to Rebuild Their Financial Status** The Company introduced a 2-month debt moratorium program (effective from December 1, 2025, to January 31, 2026) covering all types of loan products. This initiative aimed to offer financial flexibility and reduce debt-related anxieties at a time when customers needed to focus on caring for their families and repairing their homes.

**Enhancing Liquidity:** Providing customers with emergency budgets for basic necessities and livelihood restoration.

**Ease of Access:** The Company utilized accessible loan service channels to ensure that assistance reached affected individuals comprehensively and as quickly as possible.

**Reflecting the Mission: "Enhancing the Well-being of Thai Society"** These measures were established with the corporate intent of being a "Socially Responsible Financial Anchor" grounded in the principles of "Responsible Lending." The Company aims not only to approve loans that create opportunities but stands ready to "pause and support" financial burdens when customers confront sudden adversity.

"The Company stands firmly alongside the community and all stakeholders, committed to being a driving force that helps the Thai public overcome crises, recover resiliently, and advance toward sustainable growth together."



**SCAP**  
 Srisawad Capital 1969  
 Public Company Limited

## Customer Assistance Measures

Srisawad Capital 1969 Company Limited would like to express our concern for customers affected by the floods in the central and southern regions and also the unrest along the Thai Cambodian border. A two-month moratorium was placed on debt payments for affected customers in December 2025 and January 2026  
 We stand by you

"SCAP .... easing financial burdens through every challenge"

## 2.5 Financial Literacy



In 2025, the Company elevated its financial advisory standards through the “SCAP Financial Mentor” project, focusing on building capacity from within. Employees participating as Financial Mentors are required to complete the “Happy Money Financial Mentor” course certified by the Stock Exchange of Thailand (SET), ensuring that knowledge transfer aligns with international standards.

In addition, the Company has developed an in-house e-Learning program covering both technical competencies (hard skills) and mindset and behavioral development. The Company’s financial literacy initiative originated from a small group of employee volunteers who went on-site to provide financial counseling to small-scale entrepreneurs across various markets. This hands-on approach yielded tangible results, enabling participants to manage their debts and achieve a better quality of life. Following this initial success, the initiative was scaled up into the “Knowledge to the Community” project, which actively recruits “S-CAP Volunteers” nationwide to drive literacy promotion activities across local communities. This initiative not only delivers meaningful benefits to society but also deepens employees’ understanding of the lifestyles, behaviors, and financial challenges confronting customers, thereby fostering the customer empathy needed to develop products and services that truly address authentic needs (Customer Empathy).

### Literacy Strategy and Target Groups

The Company has designed and updated its financial curriculum to suit diverse target groups—ranging from customers, employees, and communities to senior citizens, youth, and university students. The curriculum focuses on three core lessons:

- Financial Foundations: Income management, savings, and responsible spending.
- Practical Planning: Revenue-expense bookkeeping and cash management techniques.
- Sustainable Security: Fostering inspiration to achieve long-term financial goals.

Fostering Financial Well-being Trained employee volunteers serve as educators, sharing financial management techniques and providing skill-enhancing tools such as “Savings Diaries” and financial planning public relations media. These efforts place a strategic focus on “Debt Clearance” and “Savings,” which are the topics of highest interest within the communities.

The Company firmly believes that expanding financial opportunities must be paired with “immunity of knowledge.” This dual approach safeguards the Thai public from the cycle of informal, predatory debts while ensuring they can access transparent and fair financial services, ultimately cultivating a robust financial well-being and sustainable quality of life across Thai society.

### 2025 Operational Performance

Over the past year, the Company successfully executed the project more than twice, reaching over 550 employee volunteers and public participants nationwide through both online and offline channels to build economic immunity for the public. Participants experienced tangible benefits and expressed a satisfaction rate of 85%, with details as follows:

- **Access and Benefit Rate:** 100% of the participants received benefits aligned with the project's core objectives.
- **Internal Knowledge Fostering:** 100% of employees were empowered with personal finance knowledge (Personal Finance) via the online system, covering debt management, savings planning, and basic investment concepts to comprehensively build financial security in their personal lives.



## Social Dimension Performance Summary

Policy / Strategy	Short-Term Target	Performance 2025
<b>Human Rights</b>		
- Human Rights Policy	<ul style="list-style-type: none"> <li>Number of employee training sessions on human rights and labour: 6 sessions</li> <li>Number of complaints and lawsuits related to human rights violations: zero</li> </ul>	<ul style="list-style-type: none"> <li>Number of employee training sessions on human rights and labour: 8 sessions</li> <li>No complaints or lawsuits filed for human rights violations</li> </ul>
<b>Human Resource Management</b>		
- Recruitment and Workforce Planning Strategy - Employee Knowledge and Capability Development Policy	<ul style="list-style-type: none"> <li>Employee engagement level exceeding 70%</li> <li>Executives and employees receive capability development training</li> </ul>	<ul style="list-style-type: none"> <li>Employee engagement level: 83.57%</li> <li>Average training hours for executives and employees: 38 hours per person per year</li> </ul>
<b>Occupational Health, Safety, and Working Environment</b>		
- Occupational Health, Safety, and Working Environment Policy	<ul style="list-style-type: none"> <li>Employee accident rate: zero</li> <li>Work-related employee fatalities: zero</li> <li>Lost-time injury frequency rate (LTIFR): zero</li> <li>Occupational illness rate: zero</li> </ul>	<ul style="list-style-type: none"> <li>No work-related accidents recorded</li> <li>No work-related employee fatalities</li> <li>Lost-time injury frequency rate (LTIFR): zero</li> <li>No occupational illnesses recorded</li> </ul>
<b>Corporate Social Responsibility and Community Development</b>		
- Corporate Social Responsibility Strategy	<ul style="list-style-type: none"> <li>Social development projects</li> </ul>	<ul style="list-style-type: none"> <li>5 social development projects implemented</li> </ul>

**Environmental**



### 3. Environmental Dimension

The company is committed to encouraging employees and the organization to participate in managing factors that impact the environment. The Company also maintains a policy of promoting energy conservation by instilling key concepts—such as reducing energy consumption—to achieve positive long-term outcomes for society and the environment. In parallel, these environmental principles are linked to a fundamental concern for the basic health and well-being of both employees within the organization and society. The Company has therefore initiated numerous programs to raise awareness and understanding of energy conservation and environmental stewardship, in relation to the health and well-being of employees and the communities and social organizations in which it operates. Through a wide range of internal and external activities, the Company has established targets and Decarbonization Pathways, with a commitment to achieving a 50% reduction in net greenhouse gas emissions (Net-Zero Emission) by 2050.

#### Climate-Related Indicators and Targets

The Company has defined approaches to support and promote the transition to a green economy through environmentally, targeting net greenhouse gas emissions under Scope 3. With regard to operations, the Company integrates environmental impact management into its green operational processes, encompassing activities that directly contribute to reductions in energy consumption and greenhouse gas emissions. Performance is monitored and evaluated on a regular basis.

Key Performance Indicator	2025 Annual Target	2025 Performance
<b>Reducing Environmental Impact from Business Operations</b>		
Reducing Environmental Impact from Business Operations	<ul style="list-style-type: none"> <li>Expand reporting scope to cover head office and subsidiaries</li> </ul>	<ul style="list-style-type: none"> <li>Expanded reporting scope to cover head office and subsidiaries</li> </ul>
	<ul style="list-style-type: none"> <li>Become a member of an environmental program</li> </ul>	<ul style="list-style-type: none"> <li>Became a member of the Carbon Markets Club program</li> </ul>
	<ul style="list-style-type: none"> <li>Reduce the ratio of net Scope 1, 2, and 3 GHG emissions by 5% from the previous year</li> </ul>	<ul style="list-style-type: none"> <li>Net Scope 1, 2, and 3 GHG emissions decreased by 28.02% from the previous year, driven by improved energy efficiency within the organization</li> </ul>
<b>Climate Change Adaptation</b>		
Climate Change Adaptation	<ul style="list-style-type: none"> <li>Publicly announce the Company's net-zero greenhouse</li> </ul>	<ul style="list-style-type: none"> <li>Publicly announced the Company's net-zero greenhouse</li> </ul>

Key Performance Indicator	2025 Annual Target	2025 Performance
	gas emission target from operations	gas emission target from operations through a press release to the public and media

### Greenhouse Gas Emissions from Company Operations

The Company places great importance on the collection of greenhouse gas emission data arising from its operations. Environmental data is systematically recorded and utilized to inform planning and target-setting for the reduction of operational greenhouse gas emissions. GHG volumes are calculated in accordance with the carbon footprint assessment standards of the Thailand Greenhouse Gas Management Organization (TGO). The summary of environmental performance for 2025 is presented below:

Category	Performance		% Change
	2024	2025	
<b>Materials</b>			
Paper consumption (kilograms)	11,578.00	16,947.60	46.38
<b>Energy</b>			
Fuel consumption (liters)	3,488,606	3,103,702	11.03
Electricity consumption (kWh)	1,460,903.56	507,279	65.28
<b>Water</b>			
Water consumption (m <sup>3</sup> )	20,309	6,251	69.22
<b>Greenhouse Gas Emissions</b>			
Scope 1 (tCO <sub>2</sub> e)	8,511.70	7,458.66	12.37
Scope 2 (tCO <sub>2</sub> e)	2,191.20	257	88.27
Scope 3 (tCO <sub>2</sub> e)	40.7	18.08	55.58
GHG emission intensity (FTE)	4.58	3.80	17.03

*Note: Further details on climate change-related performance can be found in the 2025 Sustainability Report, under the topic 'Progress Towards Operational Greenhouse Gas Emission Reduction Targets', page 159. The Company uses the Office Carbon Footprint Calculation Programme developed by the Thailand Greenhouse Gas Management Organization (Public Organization). (Reporting scope: head office and subsidiaries.)*

### 3.1 Climate related Financial Disclosures



#### Task Force on Climate-related Financial Disclosures: TCFD

The Company prepares its report in accordance with the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) framework, which comprises four components as follows:

1. Governance: The governance and management of climate-related risks and opportunities
2. Strategy: The actual and potential impacts of climate-related risks and opportunities on the Company's business, strategy, and financial planning
3. Risk Management: The processes used to identify, assess, and manage climate-related risks
4. Metrics and Targets: The assessment and management of climate-related risks and opportunities in alignment with the organization's environmental dimension targets

#### 1. Governance

The Company has established a sustainability governance structure to oversee sustainability development operations and climate change governance. The sustainability governance structure is presented on page 25 of this Sustainability Report, supporting Environmental, Social, and Governance (ESG) operations, with roles and responsibilities defined from the Board of Directors level through to the operational level, to ensure that the organization's climate risk management is conducted effectively and in alignment with the Company's sustainability management and greenhouse gas management policies, as follows:

##### Board of Directors

- Establish sustainability development policies
- Oversee operations to ensure alignment with targets

##### Risk Management Committee

- Oversee the adequacy and effectiveness of the ESG risk management system and ensure it is integrated as part of the enterprise risk management process

##### Corporate Governance and Sustainability Development Committee

- Oversee sustainability development practices to ensure alignment with principles and standard criteria

##### Sustainability Development Working Group

- Plan and drive sustainability operations in alignment with sustainability policies and established targets, through communication, support, and coordination with relevant internal and external parties
- Implement work plans and activities within the sustainability framework
- Execute operational plans in collaboration with all relevant stakeholder units

### Greenhouse Gas Emission Reduction Working Group

- Implement the Company's greenhouse gas management and reduction guidelines, plans, and targets in alignment with environmental policies, sustainability development goals, and the Company's business direction
- Carry out the disclosure and reporting of the Company's climate and environmental data in accordance with relevant standards or disclosure frameworks

## 2. Climate Change Management Strategy

The Company recognizes the urgency of climate change and places importance on managing climate-related risks at the organizational level. The Company has adopted the Task Force on Climate-related Financial Disclosures (TCFD) framework as a practical guide for risk management and sustainability opportunity assessment.

Thailand has announced an accelerated Net Zero greenhouse gas emissions target, bringing the deadline forward from 2065 to 2050, in alignment with the low-carbon economic development pathway and international climate standards. The Company has therefore established guidelines and operational targets toward achieving Net Zero greenhouse gas emissions, divided into three phases: short-term targets, aimed at achieving results within 1 year; medium-term targets, aimed at achieving results within 3–5 years; and long-term targets, representing continuous efforts over a period of more than 5 years.

Short-Term Target (2025)	Medium-Term Target (2026–2030)	Long-Term Target (2031–2050)
The Company targets a 5% reduction in greenhouse gas emissions, covering Scope 1 and Scope 2 emissions.	The Company targets a 10% reduction in greenhouse gas emissions, covering Scope 3 emissions.	The Company targets Net Zero Greenhouse Gas Emissions by 2050, covering Scope 1, 2, and 3 emissions.

## 3. Risk Management

The Company recognizes climate-related risks, encompassing both Physical Risks and Transition Risks, which may affect business operations both directly and indirectly. The Company therefore conducts risk and opportunity assessments through qualitative analysis to evaluate scenarios, likelihood, and the potential level of impact on all stakeholder groups.

The assessment scope covers the Company's core operational activities, considering both current conditions and future trends within an appropriate timeframe, in order to integrate assessment results into the enterprise risk management process. In addition, the Company is in the process of studying and developing

disclosure approaches aligned with the IFRS Sustainability Disclosure Standards to further enhance the effectiveness of its climate risk management.

## Climate Risk Management Process

### 1. Risk and Opportunity Identification

The Company conducts a process to identify climate-related risks and opportunities, providing representatives from each department with the opportunity to participate in risk assessments together with the Company's risk management unit, to ensure that considerations comprehensively cover climate-related financial disclosure topics in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) guidelines.

The Company considers both risks and opportunities that may affect business operations, categorizing risks into two types: Physical Risks, such as increased frequency and severity of natural disasters; and Transition Risks, arising from changes in laws, policies, technology, and consumer behavior. At the same time, the Company also considers related opportunities, such as efficient resource utilization and the development of products and services aligned with sustainability guidelines.

### 2. Assessment and Prioritization

#### 2.1 Likelihood

- Short-term risks (within 1 year): The Company may be affected by legal and policy risks as both domestic and international regulations and requirements increase, such as policies driving Thailand toward a low-carbon society through the target of achieving Net Zero greenhouse gas emissions by 2050, brought forward from the previous target of 2065.
- Medium-term risks (3–5 years): The Company may be affected by various climate-related factors, such as extreme weather events and flash floods. Climate events that develop gradually, as well as the transition to a low-carbon economy, tend to produce medium- to long-term impacts.
- Long-term risks (more than 5 years): The Company may experience structural business impacts under varying global temperature scenarios, such as the scenario where global average temperatures rise by more than 2°C, and the scenario where the world limits temperature increases to no more than 1.5°C, the effects of which will become increasingly apparent over a period of more than 5 years.

#### 2.2 Risk Impact

The Company analyses impacts to identify and assess risks and opportunities, both internal and external, arising from climate change, with reference to the operational guidelines of the Nationally Determined Contributions (NDCs) and the International Energy Agency's (IEA) 2°C scenario (2DS) target for limiting the increase in global average temperature to no more than 2 degrees Celsius. This is carried out in order to disclose risk management information that is beneficial to investors and all stakeholder groups.

### Assessment of Climate Change Impacts Under Various Assumptions

Based on the material topics identified through the materiality assessment process, in 2025 the Company identified the topics posing the greatest risk and potential impact on operations, assessed the impact on the Company's portfolio, and evaluated the overall impact on business operations. The scenario analysis covers the assessment of both potential positive and negative impacts by determining changes in multiple factors across various levels, based on the following impact levels:

- Operational impacts: Service continuity and operational efficiency
- Financial impacts: Revenue, cash flow, collateral, and asset values
- Strategic impacts: Competitive capability and corporate reputation

### 2.3 Risk Response and Monitoring

The Company assesses climate-related risks and opportunities that may affect its operations in accordance with the Task Force on Climate-related Financial Disclosures (TCFD) guidelines, covering two dimensions:

1. Transition Risk: Risks arising from the transition toward a low-carbon society
2. Physical Risk: Risks arising from physical climate change

### Management of Risks and Impacts Affecting the Company's Business Operations

In the context of businesses and countries worldwide accelerating their transition toward Net Zero Emissions targets, the Company has analyzed climate-related impacts through Climate-related Scenario Analysis to assess risks and opportunities that may affect business operations and to enable appropriate risk responses. The Company has integrated the analysis results into its risk management processes and operational planning. A summary of the risk and opportunity analysis is as follows:

#### 1. Physical Risks

Assumption: Under a scenario where global average temperatures increase by more than 2°C (High-emission scenario)

Physical Risks	
<b>Risk</b>	Increased frequency and severity of natural disasters
<b>Economic Impact</b>	Economic activity slows down; businesses and individuals are affected in terms of income and purchasing power; household debt and economic vulnerability increase.
<b>Impact on the Company</b>	- Customers may experience reduced debt repayment capacity and increased demand for financial assistance.

	- Some service areas may be temporarily unable to operate; utility systems and service delivery may be disrupted, affecting both the Company's and customers' income and assets.
<b>Financial Impact on the Company</b>	- Credit risk and non-performing loans (NPL) may increase. - Costs of repair, recovery, and emergency management increase, and revenue losses from service interruptions may occur.
<b>Mitigation Plan</b>	- Closely monitor and assess customers' credit risk, while implementing assistance measures for affected customers. - Study the application of technology to reduce the likelihood of natural disaster impacts, develop Business Continuity Plans (BCP), back up critical systems and data, and regularly monitor and assess risks in service areas.

## 2. Transition Risks

Assumption: Under a scenario where the world limits the increase in global average temperatures to no more than 1.5°C, and Thailand is expected to implement carbon tax measures or carbon pricing mechanisms by 2030 across all sectors, based on Singapore's carbon tax structure.

Transition Risks	
<b>Risk</b>	Laws or regulations governing the control of greenhouse gas emissions
<b>Economic Impact</b>	System-wide cost restructuring resulting from carbon taxes will increase energy and production costs, leading to "Green Inflation" — inflation arising from the transition to a green economy.
<b>Impact on the Company</b>	The Company may face increased energy expenses and operational costs from carbon tax collection or energy price adjustments, and may need to make additional investments in energy-efficient technologies, renewable energy systems, and greenhouse gas reduction projects. Furthermore, if the Company is unable to adapt in a timely manner, this may affect its competitive capability, access to funding sources, and long-term financial costs.
<b>Financial Impact on the Company</b>	Internal energy costs and expenditure on establishing greenhouse gas database systems for reporting in compliance with new legislation.

Mitigation Plan	The Company establishes transition risk management guidelines aimed at improving resource efficiency, as well as continuously monitoring and assessing greenhouse gas emission volumes. In addition, the Company studies Carbon Pricing measures and environmental regulatory trends in order to prepare for long-term transition readiness.
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### 3. Transition Opportunities

As businesses and countries set targets to achieve Net Zero greenhouse gas emissions and shift toward societies with greater use of renewable and clean energy, alongside the adoption of technologies to improve energy efficiency and reduce greenhouse gas emissions, the demand for financing to support the transition toward Net Zero targets is increasing. The Company has analyzed climate-related opportunities and their financial impacts as follows:

Opportunity Topic	Description	Business Opportunity	Response Approach
Products/Services	Development of environmentally friendly financial products and services aligned with the transition to a low-carbon society	Opportunity to expand the customer base and generate revenue from products and services	Develop and design products and services such as solar rooftop loans
Resource Efficiency	Efficient use of energy and resources, such as energy-saving equipment and environmentally friendly building extensions	Cost reduction and improved operational efficiency; enhanced employee quality of life and well-being	Develop internal support programmers to raise awareness and identify action plans for improving energy and resource efficiency

### 4. Metrics and Targets

The Company establishes metrics and targets divided into short-term, medium-term, and long-term targets, with success indicators defined in a phased manner to drive the organization in a unified direction. The Company has also reviewed and established greenhouse gas emission reduction targets covering Scope 1, Scope 2, and Scope 3 emissions, with a focus on key measures including the promotion of efficient resource

reduction within the organization. In addition, the Company is in the process of evaluating and studying further approaches to support the continuous reduction of greenhouse gas emissions, with the aim of driving the organization toward a Net Zero greenhouse gas emissions policy target by 2050, brought forward from the previous target of 2065. This policy shift represents a significant transformation in Thailand's climate policy direction.

## 3.2 Environmental Sustainability Management



The Company recognizes that energy is a critical factor in business operations. Effective energy management generates multiple benefits, including reductions in utility costs and greenhouse gas emissions. The Company therefore actively promotes responsible energy management and usage through various initiatives, such as the deployment of energy-efficient equipment, the adoption of renewable energy, the transition to electric motorcycles for debt collection and client visits, and the integration of energy-saving innovations into workplace design.

### 1. Energy Consumption Management

#### Environmentally Friendly Building Design

The Srisawad Building was designed under the concept of a Sustainable Building, with its structural layout developed in consideration of functionality, safety, a high-quality working environment, and maximum energy efficiency. The principles of substitution, remediation, and conservation were adopted as the guiding philosophy for construction and the selection of office materials and equipment, as follows:

- Maximizing natural daylighting alongside electrical lighting through a fully glazed building facade to minimize electricity consumption.
- Use of Triple Glazed windows fitted with solar control film and thermal insulation to reduce heat gain and internal temperature, thereby lowering energy demand for cooling.
- Installation of energy-efficient lighting systems in conjunction with natural daylighting; these systems also reduce heat generation, thereby decreasing the cooling load on air-conditioning units.
- Implementation of fire safety and prevention measures, including Smoke Detectors, fire extinguishers, and fire hose systems.
- Prioritization of energy-efficient office equipment such as energy-saving light bulbs and inverter air-conditioning units, with green space comprising no less than 40% of the open area.

### Organizational Energy Management

- Lights within office buildings are switched off during the lunch break (12:00 p.m. – 1:00 p.m.), with dedicated zone-specific lighting control switches installed throughout.
- Replacement of conventional lighting with energy-efficient bulbs.
- Air-conditioning units are operated only during working hours (08:30 a.m. – 17:30 p.m.) and set at a temperature of 25°C.
- Employees are encouraged to use stairs for single-floor travel instead of lifts; elevator services are suspended during low-usage periods.
- Automatic energy-saving settings are activated on all desktop PCs and laptops; monitors must be set to turn off when idle, energy-efficient office equipment is preferred, and all devices must be unplugged after work hours.

### Performance Results

The Company is committed to fostering a culture of efficient energy use by establishing a dedicated Energy Conservation Working Group responsible for overseeing, advising on, and implementing energy conservation and management measures. Employee training programs are conducted to raise awareness and encourage adherence to the organization's energy conservation policy, with a focus on reducing electricity consumption, air-conditioning usage, elevator usage, and general office equipment usage.

In 2025, the Company achieved significant progress in energy management, recording total net electricity consumption of 507,279 kWh — a reduction of 65.28% compared to the previous year. This remarkable outcome reflects the successful integration of energy-saving measures into the corporate culture, alongside continuous process optimization across the organization.

### Company Electricity Consumption

	2023	2024	2025
Total Electricity Consumption (kWh)	789,508.71	1,460,903.56	507,279.00
Purchased Electricity (kWh)	789,508.71	1,460,903.56	507,279.00
Total Electricity Consumption per Employee (kWh/person/year)	281.87	624.05	249.52

### Electricity Consumption Intensity

	2023	2024	2025
Total Electricity Consumption per Employee (kWh/person)	281.86	624.05	249.52
Total Electricity Consumption per Unit Area (kWh/m <sup>2</sup> )	285.85	528.93	183.66

*Note: In 2025, the Company's electricity consumption decreased by 65.28% compared to 2024.*

## 2. Fuel Consumption Management

Given that the Company's business operations inevitably involve fuel consumption — and in light of a continuously expanding customer base and an increasing loan portfolio that drives higher fuel usage — the Company diligently records fuel consumption data for transport vehicles and electricity usage within its offices. This tracking enables the monitoring of annual energy consumption trends and facilitates the assessment of greenhouse gas emissions, which are a primary driver of global warming and climate change. The following fuel management measures have been established:

### Management Approach

- Area-based field sales representatives are subject to fuel reimbursement caps commensurate with their operational requirements.
- The Company actively promotes the adoption of Electric Vehicles (EVs) for operational use.

### Fuel Consumption Data

	2023*	2024	2025
Diesel (Liters)	49,068.00	1,395,442.40	1,243,254.00
Gasoline (Liters)	N/A	N/A	491,625.00
Gasohol 95 (Liters)	N/A	2,093,164.00	1,280,421.00

*\*Note: The 2023 reporting scope covers only the Head Office.*

## 3. Water Resource Management

The Company implements a holistic approach to water resource management encompassing both water consumption activities and wastewater management. Due importance is placed on environmental concerns, the adoption of advanced technologies, and stakeholder collaboration in managing water resources in accordance with the Company's Environmental Policy. The 3Rs principle is applied — Reduce raw water

consumption, Reuse, and Recycle water through treatment processes — to maximize efficiency and minimize organizational water consumption. Examples include the reuse of wastewater for irrigation and road cleaning to suppress dust. Wastewater quality is regularly monitored to ensure compliance with applicable standards prior to discharge.

### Management Approach

- Regular inspection of water-use equipment; any defects identified are promptly repaired to prevent water loss.
- Employee education and awareness campaigns are conducted to promote environmental conservation and maximize the efficient use of resources.

### Wastewater and Waste Management

Wastewater generated from operations (Head Office) primarily originates from restrooms, flush toilets, and hand basins. The Company manages wastewater through a structured treatment process that includes: regular removal and cleaning of food waste and grease from waste traps or grease interceptors, at a frequency appropriate to the volume and level of contamination; proper disposal of food scraps, oils, and grease; routine inspection, maintenance, and repair of the wastewater treatment system to ensure continuous operational efficiency; regular inspection for leakage to prevent cross-contamination; and verification that treated water quality meets all legally mandated standards prior to discharge into public waterways.

In 2025, the Company generated 5,001 cubic meters of wastewater per year. Wastewater quality, measured by BOD (Biochemical Oxygen Demand), was within the standard for Type A buildings (not exceeding 20 mg/L), which is classified as “good quality water.” This is compliant with both industry and statutory standards.

For 2025, the Company set targets for wastewater and waste management, with implementation commencing at the Head Office. The Company recorded no discharge exceeding regulatory standards and incurred no environmental fines or penalties during the year.

### Performance Results

The Company conducted campaigns to reduce unnecessary water consumption through internal communications and notice boards at the Head Office and other channels to raise employee awareness and foster a conservation mindset. The Company set a target to limit water consumption in 2025 to no more than

19,294 cubic meters per year. Actual consumption in 2025 was 6,251 cubic meters — a reduction of 69.22% compared to 2024.

This achievement reflects the successful enhancement of a proactive inspection and maintenance system (Proactive Maintenance) to rigorously control water losses within the system, alongside the refinement of water usage measures in line with current operational realities.

#### Company Water Consumption

	2023	2024	2025
Total Water Consumption (m <sup>3</sup> )	22,015.00	20,309.00	6,251.00
Total Water Consumption per Employee (m <sup>3</sup> /person/year)	7.86	8.68	3.06

*Note: In 2025, the Company's water consumption decreased by 69.22% compared to 2024, attributed to an enhanced proactive maintenance and inspection system to rigorously control water losses, alongside improvements in efficient water usage measures.*

#### 4. Waste Management

The Company manages waste through the following initiatives:

##### Paper Reduction Management

Paper remains an essential consumable in business operations, required for transaction documentation and client-facing records such as receipts and contracts, as well as internal operational support such as printed reports for account review purposes. In recognition of both the necessity and the environmental impact of paper use — to respond to external stakeholder requirements while supporting internal operations — the Company has analyzed and redesigned its workflows to maintain these functions while simultaneously reducing paper consumption, a value that is continuously instilled throughout the organization. Key paper reduction measures implemented on an ongoing basis include:

##### Management Approach

- Transitioning customer communication channels — such as payment due date notifications — to electronic channels including email and SMS.
- Storing document copies in electronic format within the organization's information management system, enabling relevant departments to access and review records without the need for printed copies.
- Supporting the sales function in executing contracts through electronic channels, with secure digital systems incorporating robust document storage and evidence management.
- Setting all printers to double-sided printing (Duplex) by default.
- Providing employee training on E-Learning Classroom as a substitute for paper-based processes.

- Conducting internal awareness activities and campaigns to highlight the importance of paper reduction.
- Monitoring and measuring paper usage on a periodic basis, with results communicated organization-wide.

### Performance Results

The aforementioned measures have not only contributed to a reduction in paper consumption — thereby helping to preserve the natural resources used in paper production — but have also reduced operational costs related to paper, printing supplies, and document distribution, while decreasing paper waste. Furthermore, these measures have enhanced operational efficiency, reduced the risk of documentation and communication errors, and enabled the Company to better align with the digital lifestyle preferences of its customers.

The Company has also promoted awareness among employees regarding the responsible use of organizational resources and the importance of resource conservation. Under the “Internal Paper Management Program,” Drop Points have been established near photocopiers to collect used paper for double-sided reuse. Employee awareness activities and electronic learning materials are developed and delivered on a continuous basis.

In 2025, paper consumption rose by 46.38%, primary due to the expansion of credit management and debt restructuring activities.

#### Company Paper Consumption (2025)

Year	A4 Paper (kg)
2023	5,694.00
2024	11,578.00
2025	16,947.60

*Note: In 2025, paper consumption increased by 46.38% due to higher credit management and debt restructuring activities. However, the Company has adopted Centralized Printing Management to enhance operational efficiency and reduce the environmental impact associated with transportation and external printing.*

#### Waste Sorting and Segregation at Head Office

Waste is recognized as a significant issue affecting public health and the environment. The Company has therefore implemented a participatory waste management program at the Head Office, cultivating employee awareness of waste reduction, proper segregation, and environmental stewardship within the organization. To address the challenge of increasing waste volumes, segregated waste bins have been

installed on each floor of the office building for ease of management. Waste categories include plastic cups, plastic bottles, and plastic straws, which are separated by type, collected, and sold — thereby generating additional value from waste and facilitating the recycling process. The proceeds from such sales are directed toward the Company's corporate social responsibility activities.

Systematic waste management from the point of origin — with clearly designated bins and bags by waste type — enhances waste management efficiency, mitigates downstream environmental impacts, and fosters a sense of responsibility among employees regarding their role in addressing the waste challenge.

### Performance Results

In 2025, the “We Use, We Separate” (Rao Chai Rao Yaek) program received strong engagement and active participation from employees.

### Company Waste and Waste Materials

	2023	2024	2025
Total Waste Generated (kg)	79,532.00	79,492.00	67,942.00
Total Hazardous Waste (kg)	0.00	0.00	0.00

*Note: In 2025, the Company reduced total waste from operations by 14.53% compared to the prior year.*

*This result was achieved through the application of source-level resource management principles — reducing unnecessary resource use (Reduce) and segregating recoverable materials for reuse (Reuse) — resulting in a measurable reduction in waste requiring final disposal.*

### 5. Climate Action: Care the Bear Program

The Company has joined the Stock Exchange of Thailand's Care the Bear program, aimed at modifying organizational behavior to reduce greenhouse gas emissions from various corporate activities, whether conducted online or onsite. These include shareholder meetings, e-AGM (Electronic Annual General Meetings), online meetings, Analyst Meetings, management-employee engagement sessions, training events, award ceremonies, and CSR activities. The program applies the 6 Cares principles to design, measure, evaluate, and embed new, sustainable behaviors within the organization:

1. Encourage travel by public transport or carpooling.
2. Reduce the use of paper, plastic in documents, and packaging.
3. Eliminate the use of polystyrene (foam) in packaging and decorations.
4. Reduce energy consumption from electrical equipment or transition to energy-efficient alternatives.
5. Design events using reusable decorative materials.
6. Minimize food waste generated at events.

The Care the Bear program serves as a key driver in advancing the Company's greenhouse gas emission reduction targets and contributes to a sustainable approach to managing emissions from organizational activities.

To ensure that sustainability development efforts align with the framework and guidelines stipulated in the Environmental Policy, the Sustainable Development Working Group has studied environmental management approaches and established concrete environmental targets and action plans within the Sustainable Development Roadmap. This framework drives the creation of projects and activities that promote environmental awareness among employees and stakeholders through various channels, while monitoring environmental management performance in accordance with the defined action plans. In 2025, the Company's environmental management performance was in line with the Sustainable Development Action Plan.



### 3.3 Progress Toward Operational Greenhouse Gas Emission Reduction Targets



The Company fulfills its greenhouse gas (GHG) management mandate through the measurement and reporting of its corporate carbon footprint, with the aim of identifying opportunities to reduce GHG emissions in alignment with the United Nations Framework Convention on Climate Change (UNFCCC) and national sustainability policies. Under a low-carbon organization framework, the Company has actively engaged stakeholders across all sectors to enhance business performance alongside environmental responsibility. In 2025, the Company completed the collection of data and assessment of GHG emissions across all three scopes for transparency and international-standard auditability, as detailed in subsequent sections of this report.

The Company calculated GHG emissions by reference to the organizational carbon footprint calculation program developed by the Thailand Greenhouse Gas Management Organization (Public Organization) (TGO). The applicable Emission Factors (EF) used in this assessment are those published in TGO's latest update, issued on 25 November 2025.

#### Scope 1 Direct GHG Emissions

Scope 1 emissions are calculated from fuel combustion by Company-owned vehicles and vehicles operated by employees for business purposes, for which the Company provides fuel allowances.

#### Fuel Consumption

Type	Volume of Consumption (Liters)			TonCO <sub>2</sub> e		
	2023 <sup>/1</sup>	2024	2025	2023 <sup>/1</sup>	2024	2025
Fuel Consumption	49,068	3,488,606	3,103,702	134.5	8,511.70	7,458.66

Note: <sup>/1</sup> The 2023 reporting scope covers data from the Head Office only.

In 2025, the Company achieved an 11.03% reduction in fuel consumption compared to the previous year, despite an increase in debt collection and debt restructuring activities. This success is the result of effective route and resource management measures, maximizing organizational benefit while sustainably reducing environmental impact.

### Scope 2 Indirect GHG Emissions

Scope 2 emissions are calculated from purchased electricity consumed in Company operations, with reference to the Company's energy conservation practices.

#### Electricity Consumption

Type	Volume of Consumption (kWh)			TonCO <sub>2e</sub>		
	2023	2024	2025	2023	2024	2025
Electricity Consumption	789,508.71	1,460,904	507,279	395.0	2,191.2	257.0

In 2025, the Company achieved a remarkable 65.28% reduction in electricity consumption compared to the previous year, resulting from improvements to office space optimization strategies and the return of surplus leased space to align with the most efficient operational model. This led to a significant overall reduction in the Company's energy consumption.

### Scope 3 Other Indirect GHG Emissions

Scope 3 emissions are calculated from actual paper usage and tap water consumption, estimated from expenditures on paper and water services. The measures and performance results under Scope 3 can be summarized as follows.

#### Paper Reduction Measures

- The Company encourages all employees to collaborate in reducing paper use by promoting the practice of double-sided printing and maximizing paper efficiency.
- The Company has developed an electronic receipt system (e-Receipt), adhering to guidelines and practices compliant with the Revenue Department's regulations.

#### Paper Consumption

Type	Volume of Consumption (kg)			TonCO <sub>2e</sub>		
	2023	2024	2025	2023	2024	2025
A4 Paper	5,694	11,578	16,947.60	12.0	15.93	24.4

In 2025, the Company's paper consumption increased by 46.38% compared to the previous year, primarily due to increased credit management and debt restructuring activities. Nevertheless, the Company continues to promote paper reduction through the adoption of digital technologies and electronic document

systems, while encouraging customers to receive documents via the Company's electronic platform, thereby helping reduce resource consumption, improve operational efficiency, and minimize environmental impact.

#### Water Conservation Measures

- Processes have been established to identify opportunities for reducing water consumption without adversely affecting service quality.
- New technologies and innovations are monitored and adopted to improve water use efficiency.

#### Water Consumption

Water resource consumption is estimated based on the actual tap water utility bills paid by the Company.

Type	Volume of Consumption (m <sup>3</sup> )			TonCO <sub>2</sub> e		
	2023	2024	2025	2023	2024	2025
Water Consumption	22,015	20,309	6,251	16.5	16.3	2.15

In 2025, the Company's operational water consumption decreased by 69.22% compared to the previous year. This reduction is attributable to the office space optimization strategy and the return of surplus leased space, which led to a significant overall reduction in the Company's resource consumption.

#### Summary of Carbon Footprint Management Performance

Category	Unit	Total GHG Emissions		
		2023	2024	2025
Scope 1 (Direct GHG Emissions)	TonCO <sub>2</sub> e	134.50	8,511.70	7,458.66
Scope 2 (Indirect GHG Emissions)	TonCO <sub>2</sub> e	395.00	2,191.20	257.00
<b>Scope 1 + 2 Combined</b>	TonCO <sub>2</sub> e	529.50	10,702.90	7,715.66
Number of Employees	Employees	2,801	2,341	2,033
GHG Emission Intensity (per FTE)	TonCO <sub>2</sub> e / person	0.18	4.58	3.80
Scope 3 (Other Indirect GHG Emissions)	TonCO <sub>2</sub> e	28.02	40.70	18.08

*Note: In 2025, the Company and its subsidiaries recorded total GHG emissions across all scopes of 7,733.74 TonCO<sub>2</sub>e, representing a 28.02% reduction from the prior year. This comprises Scope 1 emissions of 7,458.66 TonCO<sub>2</sub>e, Scope 2 emissions of 257.00 TonCO<sub>2</sub>e, and Scope 3 emissions of 18.08 TonCO<sub>2</sub>e. The decrease is a result of operational efficiency improvements and organizational restructuring, resulting in a reduction in GHG Intensity per FTE from 4.59 to 3.80 TonCO<sub>2</sub>e per person.*

### 3.4 Ecosystem Protection and Biodiversity



The company's operations in protecting ecosystems and biodiversity contribute to the achievement of three Sustainable Development Goals: SDG 6, SDG 14, and SDG 15

#### Ecosystem Protection and Biodiversity Management Approach

The management approach to ecosystem protection and biodiversity focuses on reducing the negative impacts of business operations on nature and increasing positive impacts such as reforestation and forest restoration, waste recycling, and the implementation of other biodiversity conservation projects within the company's strategy. Environmental education and awareness are considered important matters, and the company therefore participates in various projects that enable employees, partners, and communities to access the information and resources necessary for ecosystem and biodiversity protection.

#### Targets and Performance Results

##### Ecosystem Restoration Target

- The Company has projects or collaborations with partners to manage and monitor biodiversity.
- The Company's office locations are not located in areas at risk of causing impacts on biodiversity.

##### Performance Results

The Company is committed to protecting biodiversity and promoting sustainable coexistence between people and nature by encouraging environmentally friendly practices aligned with sustainability principles in the areas where the Company operates. As the Company's head office and the Company's office locations are not located in areas at risk of causing impacts on biodiversity, the biodiversity impact in 2025 was recorded at zero. The Company's office site selection process is governed by a policy that prioritizes locations which do not pose risks to biodiversity. Beyond ensuring that past business operations have not resulted in any impact on biodiversity, the Company also looks toward the protection, restoration, and development of the surrounding areas of its the Company's service area and head office by promoting activities that enhance biodiversity. In 2025, the Company joined one project as a member to manage and monitor biodiversity the Greener Bangkok project by participating in tree planting around the head office building to increase green space in the Lak Si District, Bangkok. The core concept of this project focuses not on the scale of the area, but rather on accessibility and ease of participation in tree planting, while also promoting environmental awareness to improve the quality of life and the environment in urban areas, and to strengthen biodiversity. This reflects the Company's commitment to integrating sustainability considerations into every dimension of its business operations.

## GRI Content Index and Corporate Sustainable Development Goals (SDGs) Alignment

**Statement of Use** : SCAP has reported in accordance with the GRI Standards for the period from 1 January to 31

December 2025

**GRI 1 Used** : GRI 1: Foundation 2021

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission
GRI 2: General Disclosures 2021	The Organization and Its Reporting Practices				
	2-1	Organizational details	13	SDG 8	
	2-2	Entities included in the organization's sustainability reporting	10, 13, 25		
	2-3	Reporting period, frequency and contact point	10		
	2-4	Restatements of information	10		
	2-5	External assurance	10		
Activities and Workers					
GRI 2: General Disclosures 2021	2-6	Activities, value chain, and other business relationships	31-32	SDG 8	
	2-7	Employees	120-134		
Governance					
GRI 2: General Disclosures 2021	2-9	Governance structure and composition	25, 65	SDG 16	
	2-10	Nomination and selection of the highest governance body	68- 69		
	2-11	Chair of the highest governance body	65		
	2-12	Role of the highest governance body in overseeing the management of impacts	66		
	2-13	Delegation of responsibility for managing impacts	25-26		
	2-14	Role of the highest governance body in sustainability reporting	25-26		
	2-15	Conflicts of interest	53-55		
	2-16	Communication of critical concerns	53-55		
	2-17	Collective knowledge of the highest governance body	45		

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission	
	2-18	Evaluation of the performance of the highest governance body	50			
	2-19	Remuneration policies	61			
	2-20	Process to determine remuneration	61			
	2-21	Annual total compensation ratio	12		Confidentiality constraints	
	<b>Strategy, Policies and Practices</b>					
	2-22	Statement on sustainable development strategy	27, 28	SDG 16		
	2-23	Policy commitments	24, 66			
	2-24	Embedding policy commitments	24			
	2-25	Processes to remediate negative impacts	113-115			
	2-26	Mechanisms for seeking advice and raising concerns	74			
	2-27	Compliance with laws and regulations	39			
	2-28	Membership associations	11			
	<b>Stakeholder Engagement</b>					
	2-29	Approach to stakeholder engagement	33-41	SDG 16		
2-30	Collective bargaining agreements	33-41				
<b>Material Topics</b>						
GRI 3: Material Topics 2021	3-3	Management of material topics	38-39	SDG 16		
	3-2	List of material topics	38-39			
<b>Energy</b>						
GRI 3: Material Topics 2021	3-3	Management of material topics	151-158	SDG 3 SDG 8 SDG 13		
GRI 302: Energy 2016	302-1	Energy consumption within the organization	152-153			
	302-3	Energy Intensity	152-153			
	302-4	Reduction of energy consumption	152-153			
	302-5	Reductions in energy requirements of products and services	107-180			
<b>Water</b>						
GRI 3: Material Topics 2021	3-3	Management of material topics	153-154	SDG 6		

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission
GRI 303: Water and effluents 2018	302-3	Management of water discharge-related impacts	153-155		
	302-5	Water consumption	153-155		
<b>Emissions</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	159-161	SDG 3	
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	159	SDG 8	
	305-2	Energy indirect (Scope 2) GHG emissions	160	SDG 13	
	305-3	Other indirect (Scope 3) GHG emission	160-161		
<b>Waste</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	156-157	SDG 12	
GRI 306: Waste 2020	306-2	Management of significant waste-related impacts	156-157		
	306-4	Waste diverted from disposal	156-157		
<b>Supply Chain Management</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	92-95	SDG 8 SDG 12 SDG 16	
GRI 308: Supplier Environmental Assessment 2016	308-2	Negative environmental impacts in the supply chain and actions taken	95		
GRI 414: Supplier Social Assessment 2016	414-2	Negative social impacts in the supply chain and actions taken	92-95		
<b>Employment</b>					
GRI 3: Material Topics	3-3	Management of material topics	120-134	SDG 5 SDG 8	
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	109-111		
	402-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	125-126		
	402-3	Parental leave	131		
<b>Occupational Health and Safety</b>					
GRI 3:	3-3	Management of material topics	130-131	SDG 3	

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission
Material Topics 2021	403-1	Occupational health and safety management system	131	SDG 8	
	403-2	Hazard identification, risk assessment, and incident investigation	130-131		
	403-3	Occupational health services	131		
	403-4	Worker participation, consultation, and communication on occupational health and safety	129		
GRI 403: Occupational Health and Safety 2018	403-5	Worker training on occupational health and safety	129	SDG 3 SDG 8	
	403-6	Promotion of worker health	128		
	403-8	Workers covered by an occupational health and safety management system	128		
	403-9	Work-related injuries	131		
	403-10	Work-related ill health	131		
<b>Training and Education</b>					
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	129	SDG 4	
	404-2	Programs for upgrading employee skills and transition assistance programs	128		
	404-3	Percentage of employees receiving regular performance and career development reviews	128		
<b>Diversity and Equal Opportunitie</b>					
GRI 3:Material Topics 2021	3-3	Management of material topics	111-112	SDG 5	
GRI405: Diversityand Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	121-123	SDG 8 SDG 10	
<b>Human Rights Assessment</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	113-119	SDG 4 SDG 5 SDG 8	
<b>Non-Discrimination</b>					

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission
GRI 3: Material Topics 2021	3-3	Management of material topics	114-115	SDG 4	
GRI406: Non-Discrimination 2016	406-1	Incident of discrimination and corrective actions taken	117-118	SDG 5 SDG 8	
<b>Marketing and Labeling</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	99-102	SDG 7	
GRI417: Marketing and Labeling 2016	417-3	Incidents of non-compliance concerning marketing communications	99-102	SDG 7	
<b>Financial Literacy</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	139-140	SDG 7	
<b>Customer Privacy</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	103-104	SDG 16	
GRI4 18: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	104		
<b>Local Communities</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	135	SDG 1	
GRI 413: Local Communities 2016	413-1	Operations with local community engagement impact assessments, and development programs	135-138	SDG 8 SDG 10	
<b>Cyber Security</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	105-106	SDG 16	
<b>Innovation Management</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	107-108	SDG 7	
<b>Risk Management</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	83-91	SDG 7	

GRI Standard		Disclosure	Page number(s) And/or URL(s)	SDGs	Detail/ Omission
<b>Climate Change Management</b>					
Material Topics 2021	3-3	Management of material topics	145-151	SDG 15	
<b>Economic Performance</b>					
GRI 3:Material Topics 2021	3-3	Management of material topics	14	SDG 7	
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	12	SDG 1	
	201-2	Financial implications and other risks and opportunities due to climate change	145-151	SDG 8 SDG 9	
	201-3	Defined benefit plan obligations and other retirement plans	125-127	SDG 10	
<b>Indirect Economic Impacts</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	99-102	SDG 8	
GRI 203: Indirect Economic Impacts 2016	203-2	Significant indirect economic impacts	101-102		
<b>Anti-Corruption</b>					
GRI 3: Material Topics 2021	3-3	Management of material topics	76-82	SDG 16	
GRI 205: Anti-Corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	79-81		
	205-3	Confirmed incidents of corruption and actions taken	79-81		

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