

ESG Performance

Company Name : Chase Asia Public Company Limited Symbol : CHASE
Market : SET Industry Group : Financials Sector : Finance & Securities

Environmental management

Information on environmental policy and guidelines

Environmental policy and guidelines

Environmental policy and guidelines : Yes
Environmental guidelines : Electricity Management, Fuel Management, Renewable/Clean Energy Management, Water resources and water quality management, Waste Management, Greenhouse Gas and Climate Change Management

The Company has set out the environmental management policy, which has been approved by the Board of Directors, to outline the scope and guidelines for the Company's business operations to be in line with its intention to operate the business by taking into account the environmental issues, manage natural resources, the environment and climate, including proper management of waste and products after use to minimize the environmental impact and support the development under the Sustainable Development Goals (SDGs). Such practices shall focus on compliance with laws and regulations applicable to the environment, incorporate the environmental issues as one of the factors for business risk assessment, support the procurement process of ecofriendly products and services, as well as reduce energy consumption by promoting the use of renewable energy and raising awareness of all staff regarding sustainable environmental management procedures to minimize impact of climate change, and move forward to the Green Building goal.

The Company is committed to optimizing the efficient utilization of resources, and in 2024, used 675,735 kilowatts-hour of power, which achieved its target of power consumption not to exceed 700,000 kilowatts-hour in 2024. In 2025, the Company sets its goal to reduce its power consumption at least by 5 percent from the power consumption of 2024 within 2025.

Moreover, in 2024, the Company utilized 6,355 cubic meters of water, which met its target of water consumption not to exceed 7,000 cubic meters in 2024. In 2025, the Company plans to reduce the water consumption at least by 5 percent from the power consumption of 2024 within 2025.

In 2024, the Company managed a total of 27,346 kilograms of garbage and waste, which were sorted as garbage, and hazardous and non-hazardous waste. In 2025, the Company has set its garbage and waste reduction goal at least by 10 percent from those of 2024 within 2025.

The Company remains committed to optimizing the efficient utilization of resources by focusing on the use of renewable energy, alternative energy sources and energy-saving devices in the office building. Campaigns for staff's cost-efficient use of energy and garbage and waste reduction are embedded in various activities of the Group and monthly meetings.

Information on review of environmental policies, guidelines, and/or objectives over the past years

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

Review of environmental policies, guidelines, and/or goals : Yes
over the past year
Changes in environmental policies, guidelines, and/or goals : Greenhouse Gas and Climate Change Management

Amend the roles and responsibilities of the Corporate Governance and Sustainability Development Committee in overseeing information technology security and managing risks related to sustainability, such as disaster and climate risks, and the roles and responsibilities of the working group in preparing the company's stakeholder engagement report according to sustainability recommendations.

Information on compliance with environmental management principles and standards

Compliance with environmental management principles and standards

Environmental management principles and standards : Other : Environmental management guidelines stipulated by the Company

Compliance with energy management principles and standards

Energy management principles and standards : Other : Energy management guidelines stipulated by the Company

Compliance with water management principles and standards

Water management principles and standards : 3Rs or 5Rs

Compliance with waste management principles and standards

Waste management principles and standards : 3Rs, 5Rs or 7Rs

Compliance with greenhouse gas or climate change management principles and standards

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

Information on other environmental management

Plans, performance, and outcomes related to other environmental management

Energy Management

The Company realizes the significance of the cost-efficient utilization and care of available resources and reduction of consumable resources. In this regard, the Company sets out such energy saving practices for compliance by all units in the Company based on the following principles:

1. To promote the use of renewable energy by installing solar cell panels as an alternative source to generate power for consumption within the office building It is expected that such solar cell panels can generate 75,690 kilowatts-hour of electricity or help save the power consumption up to approximately Baht 352,658 per year;
2. To use air conditioning with the most energy-efficient standards, install all LED bulbs in the new office building to save energy, use technology to control the electricity systems to optimize the energy saving goals, and arrange for the bulb illumination metering to ensure appropriate lighting for staff workplace;
3. The Company's new office is located in such areas which are convenient for commute by public transport, i.e., buses and mass rapid transit systems. These modes of transportation will help reduce the number of personal vehicles to a certain extent, and reduce air pollution accordingly.

In 2024, the Company has implemented energy-related campaigns and promoted the efficient power consumption through the following activities:

- Energy saving campaign: This campaign is to promote a culture where staff appreciates the value of electricity and plays a part to contribute to reduce the global warming, by distributing public relations materials in the form of Infographic via LINE group and e-mail channels, as well as notice boards, to communicate with staff to switch off appliances and air-conditioners during lunch break or when not in use, set the air-conditioners' temperature not lower than 25 degrees, and regularly check and keep office equipment and appliances clean.
- New energy-efficient office program: The Company's new office building is designed with the concept of energy saving and cost-efficient utilization of resources, and to ensure a good quality of life for staff. In this regard, the Company has installed solar cell panels with a capacity of 66 kilowatts-hour to generate power for consumption to replace electricity consumption, used LED bulbs throughout the office building, used standard air-conditioners and the Variable Refrigerant Volume (VRV) air-conditioning system for centralized control of air-conditioners and setting proper temperature for each room to save energy, and also installed insulated glass to reduce the use of air-conditioners.

Water Management

The Company realizes and is attentive to the significance of management of water resources, as an essential element of the ecosystem and living things, and supports the sustainable development goals by promoting a culture of cost-efficient water usage and personnel engagement for water management, by way of water resource conservation, optimization of water

usage, and reduction of water consumption. For example, the cost-efficient water usage campaign encourages staff to turn water off after every use, selects energy-saving sanitaryware in the office building, and regularly checks any water leaks on faucets, valves and pipelines, as well as planning for inspection and maintenance of the water supply system to remain efficient and available for utilization, without discharging any effluent from various activities in the organization outside.

In 2024, the Company has implemented its water management through the following activities:

The Company has organized a campaign for cost-efficient water usage by the People Department to provide knowledge on water saving to staff in the organization by way of public relations materials in the form of Infographic via LINE group and e-mail channels, as well as notice boards, to build awareness of cost-efficient water usage and saving, adapt water usage behavior, and put them into application.

Garbage and Waste Management

The Company launches a campaign 3Rs: Reduce, Reuse and Recycle, to build awareness and collaboration to reduce garbage, waste and pollutants by the following practices:

Reduce

1. This campaign is for staff to use personal water bottles or pocketable water bottles for water refill instead of buying drinking water in single-use plastic bottles, whereby the Company has provided drinking water dispensers for staff on every floor, so as to help reduce the use of plastic and become more environmentally friendly and conscious;
2. This campaign is for use of cloth bags in place of non-degradable plastic bags to reduce waste, and as such, the Company distributed cloth bags to every staff for their everyday use;
3. This campaign is to encourage more customers to use e-slips, and proceed with the litigation services via electronic system (e-court) to reduce paper use and save traveling time to court, which helps save energy, and moreover, the Company has developed a Mobile Application to provide information services to clients, where clients can check their debt balances, payment records, and request documents in electronic format;
4. Information technology system is implemented in various work units of the organization, e.g., human resource system, procurement system, IT Helpdesk system, and documentations and authorization by software, including the transition to meetings based on electronic documents to reduce paper use for unnecessary transactions.

Reuse

This campaign is for staff to optimize their paper use by supporting recycled paper use solely for internal affairs in the organization.

Recycle

This campaign is for staff to effectively proceed with waste sorting, whereby recycle waste will undergo a recycle process, and once accumulated to the designated volume, will be sold as used materials and forwarded to various recycle projects, so as to make sure that the Company's waste will be sent for proper recycle process which will help minimize the volume of waste for landfill.

In 2024, the Company has participated in the "Care the Whale, Invisible Waste" waste sorting program, which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream, so as to resolve waste problems that may lead to the global warming, and promote the sustainability concept for staff in terms of social and environmental responsibility.

- The waste sorting campaign in the organization classifies wastes into 4 types, i.e., general waste, recycle waste, organic waste and hazardous waste, and encourages staff in the organization to be aware of the significance of waste sorting and contribute to solid waste reduction and sorting accordingly.
- Public relations materials in the form of Infographic titled "Waste Sorting for Global Warming Mitigation," and video clips have been prepared to provide knowledge on types of wastes and proper sorting via LINE group and e-mail channels, as well as notice boards.
- The Company collects and records monthly data on waste volumes, whereby the People Department will use the same as basic data for assessment and set targets for solid waste reduction and management.
- The Company collaborates with its partners for effective garbage and waste management, whereby solid waste sorted will be sent and distributed to its partners for sustainable waste management.

The waste sorting campaign has enabled staff at the head office building to effectively proceed with waste sorting and become instrumental of reducing the environmental impact and promote a low carbon society.

The Company is committed to comprehensive waste management that covers both hazardous and non-hazardous waste disposal, so as to maximize the utilization of resources across the value chain, while minimizing the volume of wastes produced, on the basis of 3Rs, and arranging for waste management procedure from collection, sorting and recycle, including storage and reporting of waste data via the waste management data system.

In 2024, the Company managed a total of 27,346 kilograms of garbage and waste, which were sorted as garbage, and hazardous and non-hazardous waste. In 2025, the Company has set its garbage and waste reduction goal at least by 10 percent from those of 2024 within 2025. In addition, the Group has a policy to reduce paper use in every work process of the organization through various environmental campaigns for paper use reduction, as follows:

- Customers are encouraged to receive electronic documents relating to payments instead of paper documents, both in the telephone conversation with debt collectors, and in the execution of transactions via the Mobile Application. In 2024, the percentage of paper documents issued to customers reduced by 24 percent of all customers' payment transactions.
- Every work process is changed from paper to more electronic documents. In 2024, the Company's volume of paper use at the head office reduced by 21.8 percent from the volume of paper use in the previous year.

Climate Action

The Company is well aware of problems arising from climate change, and as such, is committed to reducing greenhouse gas emissions and environmental impact from its business operations in line with the Company's environmental goals, by setting out guidelines for activities on management of greenhouse gas emissions in 2024 as follows:

1. To design its operational space with the concept of Green Building as part of the cost-efficient utilization of natural resources, whereby the Company has installed solar cell panels to generate power for consumption to replace electricity consumption within the new office building, and designed the office building for energy saving, i.e., installation of insulated glass to reduce the use of air-conditioners, exposure to natural lighting to reduce electricity use, and use of energy-efficient air-conditioners. Moreover, the Company also schedules for maintenance of electric appliances to meet efficiency standards to reduce power consumption, uses LED bulbs to save energy, and uses technology to control electricity systems to optimize the energy saving goals.
2. To promote and support activities for enhancement of efficient energy use and cost-efficient utilization of natural resources by way of such energy saving campaigns as turning off the lights when not in use, removing power cables or switching off all devices after use, turning air-conditioners on and off on time schedule and at designated temperature.
3. To promote and support activities for waste sorting, garbage and waste management via the "Waste Sorting for Global Warming Mitigation," by disseminating public relations materials to provide staff in the organization with knowledge on proper and effective waste sorting to establish our collaborative efforts to reduce greenhouse gas emissions, which will link to staff household waste sorting. In addition, the Company has participated in the "Care the Whale, Invisible Waste" waste sorting program organized by the SET, which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream.
4. To promote the use of digital technology in its work process to reduce greenhouse gas emissions, namely, e-documents in various sections of the organization to reduce paper use and minimize human errors, e.g., human resource system, procurement system, IT Helpdesk system, suggestion for customers to use e-slips instead of paper receipts, development of Mobile Application for non-performing asset management business, which has been completed within 2024, to add a communication channel to facilitate customers' access to information and execution of transactions.
5. To change its litigation services via electronic system (e-court) to reduce the number of trips to court, which helps save energy, and in 2024, the Company has filed lawsuits via e-court system, representing approximately 99.9% of all litigation cases.
6. To promote awareness and understanding of climate change for staff and key stakeholders through training and public relations materials providing knowledge on climate change and greenhouse gas emissions, which have been distributed to branch offices for waste sorting, campaign for container reuse, reduction of use of plastic bags, and communicated at monthly head meetings, and raise such awareness from the start of employment at monthly new staff orientation on cost-efficient use of water and electricity.

In 2024, the Company has prepared its carbon footprint assessment for the second year, which defines the scope of consideration from the organization's greenhouse gas emission activities based on scope 1 emissions which address direct carbon footprint from the Company's burning fuels, e.g., fuels from use of the Company's vehicles; and scope 2 emissions which refer to indirect carbon footprint from energy use, such as, the Company's use of electricity purchased from third parties; and scope 3 emissions which arise from water and paper use. Such carbon footprint data was prepared in

accordance with the guidelines for organization carbon footprint review by TGO as the basis of preparations for the organization’s carbon footprint assessment.

Information on incidents related to legal violations or negative environmental impacts

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

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

Energy management

Disclosure boundary in energy management in the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	-
Actual number of disclosure boundaries	:	-
Data disclosure coverage (%)	:	0.00

Information on energy management

Energy management plan

The company's energy management plan : Yes

The Company realizes the significance of the cost-efficient utilization and care of available resources and reduction of consumable resources. In this regard, the Company sets out such energy saving practices for compliance by all units in the Company based on the following principles:

1. To promote the use of renewable energy by installing solar cell panels as an alternative source to generate power for consumption within the office building. It is expected that such solar cell panels can generate 75,690 kilowatts-hour of electricity or help save the power consumption up to approximately Baht 352,658 per year;
2. To use air-conditioners with the most energy-efficient standards, install all LED bulbs in the new office building to save energy, use technology to control the electricity systems to optimize the energy saving goals, and arrange for the bulb illumination metering to ensure appropriate lighting for staff workplace;
3. The Company's new office is located in such areas which are convenient for commute by public transport, i.e., buses and mass rapid transit systems. These modes of transportation will help reduce the number of personal vehicles to a certain extent, and reduce air pollution accordingly.

Information on setting goals for managing energy

Setting goals for managing electricity and/or oil and fuel

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

Details of setting goals for electricity and/or fuel management

Target(s)	Base year(s)	Target year(s)
Reduction of electricity purchased for consumption	2024 : purchased electricity for consumption 675,735.00 Kilowatt-Hours	2025 : Reduced by 5% or 641,948.00 Kilowatt-Hours

Information on performance and outcomes of energy management

Performance and outcomes of energy management

Performance and outcomes of energy management : Yes

In 2024, the Company has implemented energy-related campaigns and promoted the efficient power consumption through the following activities:

1. Energy saving campaign: This campaign is to promote a culture where staff appreciates the value of electricity and plays a part to contribute to reduce the global warming, by distributing public relations materials in the form of Infographic via LINE group and e-mail channels, as well as notice boards, to communicate with staff to switch off appliances and air-conditioners during lunch break or when not in use, set the air-conditioners' temperature not lower than 25 degrees, and regularly check and keep office equipment and appliances clean.
2. New energy-efficient office program: The Company's new office building is designed with the concept of energy saving and cost-efficient utilization of resources, and to ensure a good quality of life for staff. In this regard, the Company has installed solar cell panels with a capacity of 66 kilowatts-hour to generate power for consumption to replace

electricity consumption, used LED bulbs throughout the office building, used standard air-conditioners and the Variable Refrigerant Volume (VRV) air-conditioning system for centralized control of air-conditioners and setting proper temperature for each room to save energy, and also installed insulated glass to reduce the use of air-conditioners.

Information on electricity management

Company's electricity consumption ^(*)

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	646,433.00	710,887.71	751,344.77
Electricity purchased for consumption from non-renewable energy sources (Kilowatt-Hours)	646,433.00	663,384.00	675,735.03
Electricity purchased or generated for consumption from renewable energy sources (Kilowatt-Hours)	0.00	47,503.71	75,609.74
Intensity ratio of total electricity consumption within the organization to total number of employees (Kilowatt-Hours / Person / Year)	1,330.11	1,346.38	1,428.41

Additional explanation : ^(*) Exclude electricity consumption outside of the Company

Electricity Consumption Intensity

	2022	2023	2024
Intensity of total electricity consumption within the organization (Kilowatt-Hours / Person (employee))	1,330.11000000	1,256.41000000	1,284.67000000

Electricity Expense ^(*)

	2022	2023	2024
Total electricity expense (Baht)	3,319,675.09	3,938,371.33	3,498,042.06
Percentage of total electricity expense to total expenses (%) ^(**)	0.69	0.79	0.52
Percentage of total electricity expense to total revenues (%) ^(**)	0.49	0.58	0.43
Intensity ratio of total electricity expense to total number of employees (Baht / Person / Year)	6,830.61	7,459.04	6,650.27

Additional explanation : ^(*) Exclude electricity expense outside of the Company

^(**) Total revenues and expenses from consolidated financial statement

Information on fuel management

Company's fuel consumption

	2022	2023	2024
Diesel (Litres)	N/A	801.49	655.49
Gasoline (Litres)	N/A	N/A	201.56

Additional explanation : Not include external fuel consumption

Company's fuel expense ^(*)

	2022	2023	2024
Total fuel expense (Baht)	N/A	26,925.00	28,440.00
Percentage of total fuel expense to total expenses (%) ^(**)	N/A	0.01	0.00
Percentage of total fuel expense to total revenues (%) ^(**)	N/A	0.00	0.00

Additional explanation : ^(*) Exclude electricity expense outside of the Company

^(**) Total revenues and expenses from consolidated financial statement

Information on total energy management (electricity + fuel)

Energy Consumption

	2022	2023	2024
Total energy consumption within the organization (Megawatt-Hours)	646.43	719.84	760.91

Energy Consumption Intensity

	2022	2023	2024
Intensity ratio of total energy consumption within the organization to total revenues (Megawatt-Hours / Thousand Baht of total revenues) ^(*)	0.00095539	0.00105632	0.00093194
Intensity of total energy consumption within the organization (Kilowatt-Hours / Person (employee))	1,330.11000000	1,256.41000000	1,284.67000000

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Water management

Disclosure boundary in water management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	-
Actual number of disclosure boundaries	:	-
Data disclosure coverage (%)	:	0.00

Information on water management plan

Water management plan

The Company's water management plan : Yes

The Company realizes and is attentive to the significance of management of water resources, as an essential element of the ecosystem and living things, and supports the sustainable development goals by promoting a culture of cost-efficient water usage and personnel engagement for water management, by way of water resource conservation, optimization of water usage, and reduction of water consumption. For example, the cost-efficient water usage campaign encourages staff to turn water off after every use, selects energy-saving sanitaryware in the office building, and regularly checks any water leaks on faucets, valves and pipelines, as well as planning for inspection and maintenance of the water supply system to remain efficient and available for utilization, without discharging any effluent from various activities in the organization outside.

Information on setting goals for water management

Setting goals for water management

Does the company set goals for water management : Yes

Details of setting goals for water management

Target(s)	Base year(s)	Target year(s)
Reduction of water withdrawal	2024 : Water withdrawal 6,355.00 Cubic meters	2025 : Reduced by 5% or 317.75 Cubic meters

Information on performance and outcomes of water management

Performance and outcomes of water management

Performance and outcomes of water management : No

In 2024, the Company has implemented its water management through the following activities:

The Company has organized a campaign for cost-efficient water usage by the People Department to provide knowledge on water saving to staff in the organization by way of public relations materials in the form of Infographic via LINE group and e-mail channels, as well as notice boards, to build awareness of cost-efficient water usage and saving, adapt water usage behavior, and put them into application.

Information on water management

Water withdrawal by source

	2022	2023	2024
Total water withdrawal (Cubic meters)	6,920.00	5,684.00	6,355.00

	2022	2023	2024
Water withdrawal by third-party water (cubic meters)	6,920.00	5,684.00	6,355.00
Intensity ratio of total water withdrawal to total number of employees (Cubic meters / Person / Year)	14.24	10.77	12.08
Intensity ratio of total water withdrawal to total revenues (Cubic meters / Thousand Baht of total revenues) ^(*)	0.01	0.01	0.01

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Water consumption

	2022	2023	2024
Total water consumption (Cubic meters)	6,920.00	5,684.00	6,355.00

Water Consumption Intensity

	2022	2023	2024
Intensity ratio of total water consumption to total revenues (Cubic meters / Thousand Baht of total revenues) ^(*)	0.01022737	0.00834091	0.00778339
Intensity of total water consumption (Cubic meters / Person (employee))	14.24000000	10.77000000	12.08000000

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Water withdrawal expenses

	2022	2023	2024
Total water withdrawal expense (Baht)	130,242.46	119,603.26	144,761.82
Total water withdrawal expense from third-party water (Baht)	130,242.46	119,603.26	144,761.82
Total water withdrawal expense from other sources (Baht)	0.00	0.00	0.00
Percentage of total water withdrawal expense to total expenses (%) ^(*)	0.03	0.02	0.02
Percentage of total water withdrawal expense to total revenues (%) ^(*)	0.02	0.02	0.02
Intensity ratio of total water withdrawal expense to total number of employees (Baht / Person / Year)	267.99	226.52	275.21

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Waste management

Disclosure boundary in waste management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	-
Actual number of disclosure boundaries	:	-
Data disclosure coverage (%)	:	0.00

Information on waste management plan

Waste management plan

The company's waste management plan : Yes

Garbage and Waste Management

The Company launches a campaign 3Rs: Reduce, Reuse and Recycle, to build awareness and collaboration to reduce garbage, waste and pollutants by the following practices:

Reduce

1. This campaign is for staff to use personal water bottles or pocketable water bottles for water refill instead of buying drinking water in single-use plastic bottles, whereby the Company has provided drinking water dispensers for staff on every floor, so as to help reduce the use of plastic and become more environmentally friendly and conscious;
2. This campaign is for use of cloth bags in place of non-degradable plastic bags to reduce waste, and as such, the Company distributed cloth bags to every staff for their everyday use;
3. This campaign is to encourage more customers to use e-slips, and proceed with the litigation services via electronic system (e-court) to reduce paper use and save traveling time to court, which helps save energy, and moreover, the Company has developed a Mobile Application to provide information services to clients, where clients can check their debt balances, payment records, and request documents in electronic format;
4. Information technology system is implemented in various work units of the organization, e.g., human resource system, procurement system, IT Helpdesk system, and documentations and authorization by software, including the transition to meetings based on electronic documents to reduce paper use for unnecessary transactions.

Reuse

This campaign is for staff to optimize their paper use by supporting recycled paper use solely for internal affairs in the organization.

Recycle

This campaign is for staff to effectively proceed with waste sorting, whereby recycle waste will undergo a recycle process, and once accumulated to the designated volume, will be sold as used materials and forwarded to various recycle projects, so as to make sure that the Company's waste will be sent for proper recycle process which will help minimize the volume of waste for landfill.

In 2024, the Company has participated in the "Care the Whale, Invisible Waste" waste sorting program, which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream, so as to resolve waste problems that may lead to the global warming, and promote the sustainability concept for staff in terms of social and environmental responsibility.

- The waste sorting campaign in the organization classifies wastes into 4 types, i.e., general waste, recycle waste, organic waste and hazardous waste, and encourages staff in the organization to be aware of the significance of waste sorting and contribute to solid waste reduction and sorting accordingly.
- Public relations materials in the form of Infographic titled "Waste Sorting for Global Warming Mitigation," and video clips have been prepared to provide knowledge on types of wastes and proper sorting via LINE group and e-mail channels, as well as notice boards.
- The Company collects and records monthly data on waste volumes, whereby the People Department will use the same as basic data for assessment and set targets for solid waste reduction and management.
- The Company collaborates with its partners for effective garbage and waste management, whereby solid waste sorted will be sent and distributed to its partners for sustainable waste management.

The waste sorting campaign has enabled staff at the head office building to effectively proceed with waste sorting and become instrumental of reducing the environmental impact and promote a low carbon society.

The Company is committed to comprehensive waste management that covers both hazardous and non-hazardous waste disposal, so as to maximize the utilization of resources across the value chain, while minimizing the volume of wastes produced, on the basis of 3Rs, and arranging for waste management procedure from collection, sorting and recycle, including storage and reporting of waste data via the waste management data system.

Information on setting goals for waste management

Setting goals for waste management

Does the company set goals for waste management : Yes

Details of setting goals for waste management

Target(s)	Base year(s)	Target year(s)	Waste management methods
Reduction of waste generation Waste type: Non-hazardous waste	2024 : non-hazardous waste 27,346.00 Kilograms	2025 : Reduced by 10% or 2,734.60 Kilograms	<ul style="list-style-type: none"> Recycle Other : Recycle

Information on performance and outcomes of waste management

Performance and outcomes of waste management

The company's performance and outcomes of waste management : Yes

In 2024, the Company has participated in the “Care the Whale, Invisible Waste” waste sorting program, which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream, so as to resolve waste problems that may lead to the global warming, and promote the sustainability concept for staff in terms of social and environmental responsibility.

1. The waste sorting campaign in the organization classifies wastes into 4 types, i.e., general waste, recycle waste, organic waste and hazardous waste, and encourages staff in the organization to be aware of the significance of waste sorting and contribute to solid waste reduction and sorting accordingly.
2. Public relations materials in the form of Infographic titled “Waste Sorting for Global Warming Mitigation,” and video clips have been prepared to provide knowledge on types of wastes and proper sorting via LINE group and e-mail channels, as well as notice boards.
3. The Company collects and records monthly data on waste volumes, whereby the People Department will use the same as basic data for assessment and set targets for solid waste reduction and management.
4. The Company collaborates with its partners for effective garbage and waste management, whereby solid waste sorted will be sent and distributed to its partners for sustainable waste management.

Information on waste management

Waste Generation^(*)

	2022	2023	2024
Total waste generated (Kilograms)	32,085.00	25,820.00	27,346.00
Total non-hazardous waste (kilograms)	32,085.00	25,820.00	27,346.00
Intensity ratio of total waste generated to total revenues (Kilograms / Thousand Baht of total revenues) ^(**)	0.05	0.04	0.03
Intensity ratio of total non-hazardous waste to total revenues (Kilograms / Thousand Baht of total revenues) ^(**)	0.05	0.04	0.03

Additional explanation : ^(*) Exclude the total weight of waste generated outside of the Company, which is not responsible for the waste disposal or treatment cost

^(**) Total revenues and expenses from consolidated financial statement

Waste reuse and recycling

	2022	2023	2024
Total reused/recycled waste (Kilograms)	N/A	N/A	1,893.60
Percentage of total reused/recycled waste to total waste generated (%)	N/A	N/A	6.92

Additional explanation : Exclude the total weight of reused/recycled waste outside of the Company, which is not responsible for the waste disposal or treatment cost

Greenhouse gas management

Disclosure boundary in greenhouse gas management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	-
Actual number of disclosure boundaries	:	-
Data disclosure coverage (%)	:	0.00

Information on greenhouse gas management plan

Greenhouse gas management plan

The company's greenhouse gas management plan : Yes

The Company is well aware of problems arising from climate change, and as such, is committed to reducing greenhouse gas emissions and environmental impact from its business operations in line with the Company's environmental goals, by setting out guidelines for activities on management of greenhouse gas emissions in 2024 as follows:

1. To design its operational space with the concept of Green Building as part of the cost-efficient utilization of natural resources, whereby the Company has installed solar cell panels to generate power for consumption to replace electricity consumption within the new office building, and designed the office building for energy saving, i.e., installation of insulated glass to reduce the use of air-conditioners, exposure to natural lighting to reduce electricity use, and use of energy-efficient air-conditioners. Moreover, the Company also schedules for maintenance of electric appliances to meet efficiency standards to reduce power consumption, uses LED bulbs to save energy, and uses technology to control electricity systems to optimize the energy saving goals.
2. To promote and support activities for enhancement of efficient energy use and cost-efficient utilization of natural resources by way of such energy saving campaigns as turning off the lights when not in use, removing power cables or switching off all devices after use, turning air-conditioners on and off on time schedule and at designated temperature.
3. To promote and support activities for waste sorting, garbage and waste management via the "Waste Sorting for Global Warming Mitigation," by disseminating public relations materials to provide staff in the organization with knowledge on proper and effective waste sorting to establish our collaborative efforts to reduce greenhouse gas emissions, which will link to staff household waste sorting. In addition, the Company has participated in the "Care the Whale, Invisible Waste" waste sorting program organized by the SET, which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream.
4. To promote the use of digital technology in its work process to reduce greenhouse gas emissions, namely, e-documents in various sections of the organization to reduce paper use and minimize human errors, e.g., human resource system, procurement system, IT Helpdesk system, suggestion for customers to use e-slips instead of paper receipts, development of Mobile Application for non-performing asset management business, which has been completed within 2024, to add a communication channel to facilitate customers' access to information and execution of transactions.
5. To change its litigation services via electronic system (e-court) to reduce the number of trips to court, which helps save energy, and in 2024, the Company has filed lawsuits via e-court system, representing approximately 99.9% of all litigation cases.
6. To promote awareness and understanding of climate change for staff and key stakeholders through training and public relations materials providing knowledge on climate change and greenhouse gas emissions, which have been distributed to branch offices for waste sorting, campaign for container reuse, reduction of use of plastic bags, and communicated at monthly head meetings, and raise such awareness from the start of employment at monthly new staff orientation on cost-efficient use of water and electricity.

Information on setting greenhouse gas emission goals

Setting greenhouse gas emission goals

Does the company set greenhouse gas management goals : No

Information on performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas management : Yes

1. To design its operational space with the concept of Green Building whereby the Company has installed solar cell panels to generate power for consumption to replace electricity consumption within the new office building, and designed the office building for energy saving
2. To promote and support activities for enhancement of efficient energy use and cost-efficient utilization of natural resources by way of such energy saving campaigns as turning off the lights when not in use, removing power cables or switching off all devices after use, turning air-conditioners on and off on time schedule and at designated temperature.
3. To promote and support activities for waste sorting, garbage and waste management via the “Waste Sorting for Global Warming Mitigation,”
4. 1. To promote the use of digital technology in its work process to reduce greenhouse gas emissions, namely, e.g., human resource system, procurement system, IT Helpdesk system, suggestion for customers to use e-slips instead of paper receipts, development of Mobile Application for non-performing asset management business, which has been completed within 2024, to add a communication channel to facilitate customers’ access to information and execution of transactions. e.g., human resource system, procurement system, IT Helpdesk system, suggestion for customers to use e-slips instead of paper receipts, development of Mobile Application for non-performing asset management business, which has been completed within 2024, to add a communication channel to facilitate customers’ access to information and execution of transactions.
5. In 2024, the Company has filed lawsuits via e-court system, representing approximately 99.9% of all litigation cases.
6. To promote awareness and understanding of climate change for staff and key stakeholders through training and public relations materials providing knowledge on climate change and greenhouse gas emissions, which have been distributed to branch offices for waste sorting, campaign for container reuse, reduction of use of plastic bags, and communicated at monthly head meetings, and raise such awareness from the start of employment at monthly new staff orientation on cost-efficient use of water and electricity.

In 2024, the Company has prepared its carbon footprint assessment for the second year, which defines the scope of consideration from the organization’s greenhouse gas emission activities based on scope 1 emissions which address direct carbon footprint from the Company’s burning fuels, e.g., fuels from use of the Company’s vehicles; and scope 2 emissions which refer to indirect carbon footprint from energy use, such as, the Company’s use of electricity purchased from third parties; and scope 3 emissions which arise from water and paper use. Such carbon footprint data was prepared in accordance with the guidelines for organization carbon footprint review by TGO as the basis of preparations for the organization’s carbon footprint assessment.

Information on greenhouse gas management

The company's greenhouse gas emissions

	2022	2023	2024
Total GHG emissions (Metrics tonne of carbon dioxide equivalents)	396.09	411.99	464.09
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	0.00	33.00	66.57
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	323.15	331.62	337.80
Total greenhouse gas emissions - Scope 3 (Metric tonnes of carbon dioxide equivalent)	72.94	47.37	59.72

Greenhouse Gas Emissions Intensity

	2022	2023	2024
Intensity ratio of total GHG emissions to total revenues (Metric tonnes of carbon dioxide equivalent / Thousand Baht of total revenues) ^(*)	0.000585	0.000605	0.000568
Intensity ratio of total GHG emissions to total number of employees (Metric tonnes of carbon dioxide equivalent / Person)	0.82	0.78	0.88

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Information on verification of the company's greenhouse gas emissions over the past year

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

Verification of the company's greenhouse gas emissions : No

Information on reduction and absorption of greenhouse gas

Reduction of Greenhouse Gas

	2022	2023	2024
Total reduced GHG (Metric kilograms of carbon dioxide equivalent)	0.00	0.00	5,661.00
Care the Whale Project (Metric kilograms of carbon dioxide equivalent)	N/A	N/A	5,661.00

Absorption and removal of Greenhouse Gas

	2022	2023	2024
Total absorbed and removal of GHG (Metric kilograms of carbon dioxide equivalent)	0.00	0.00	0.00

Remarks - This document is automatically generated based on information processed as received from the listed company on “as is” basis. The Stock Exchange of Thailand (“SET”) does not make any representations regarding accuracy, completeness, appropriateness, recency or reliability of the information contained in this document, nor does it make any guarantee of a result of the use of the information contained in this document. In no event shall SET be responsible for any loss or damage resulting from the use of this document or the information contained herein.

ESG Performance

Company Name : Chase Asia Public Company Limited Symbol : CHASE
Market : SET Industry Group : Financials Sector : Finance & Securities

Human rights

Information on social and human rights policies and guidelines

Social and human rights policy and guidelines

Social and human rights policy and guidelines	: Yes
Social and human rights guidelines	: Employee Rights, Migrant/foreign labor, Child Labor, Consumer/customer rights, Community and environmental rights, Safety and Occupational Health at Work, Non-discrimination, Supplier rights

The Company has set out its practices for social dimension as follows:

- (1) To support and respect the protection of human rights in line with the international standard requirements on a firmwide basis, build the body of human rights knowledge in the organization, with assessments from time to time. In this respect, all stakeholders, whether they be staff, communities and society in the neighborhood, shall be treated with respect for human values, taking into account equality and freedom, without violation of basic rights, and without any discrimination in terms of race, nationality, religion, language, color, gender, age, education, physical condition, or social status;
- (2) To treat staff fairly, and provide equal opportunity and assignment to suit their competency, and provide remuneration as appropriate to their knowledge, ability, functions and responsibilities as well as performance;
- (3) To ensure the occupational health and safety in workplace to prevent any work-related illness or harm, and set up a safety unit, Occupational Safety, Health, and Working Environment Committee, to be in charge of monitoring, inspecting and improving the work environment safety in accordance with international standards and applicable laws;
- (4) To regularly promote and develop staff competency, as the Group well realizes that qualified personnel is the organization's driving force to success, and as such, in order to ensure the efficient and effective performance, the Group has a policy to encourage staff at all levels to improve their knowledge and competency in all areas, taking into account staff requirements and positions, and also promote creativity in work performance and development of staff engagement with the organization;
- (5) To determine the direction for sustainable supply chain management from selection of trading partners, monitoring, inspection and evaluation of trading partners' performance in accordance with the trading partners' code of business conduct;
- (6) To build values in association with communities and society through community relations activities for regular contribution to society and communities, by giving lecture and providing knowledge on financial literacy to communities and via the Debt Collection Business Association, and providing support and assistance to society and communities via corporate social responsibility (CSR) activities.

Information on review of social and human rights policies, guidelines, and/or goals over the past year

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

Review of social and human rights policies, guidelines, and/or goals over the past year	: Yes
Changes in social and human rights policies, guidelines, and/or goals	: Employee Rights, Child Labor, Consumer/customer rights, Community and environmental rights, Safety and Occupational Health at Work, Non-discrimination

1. To create job opportunities for a diverse variety of people in society, treat labor fairly, respect human rights and recognize diversity of people, and refrain from raising any sexual orientation or race issue to exclude certain individuals from employment
2. To prevent human trafficking, child labor below the legal age, and illegal immigrant labor
3. To focus on promotion and development of the quality of life for persons with disabilities by employing those

physically challenged to work at the percentage compatible with applicable laws;

4. To provide a whistleblowing procedures and channels for human rights, both inside and outside the organization, including such mechanism for protection of whistleblowers and complainants as well as confidentiality of complaints.
5. To conduct corporate risk assessment that extends to human rights violations, and set out measures to control and prevent consequences in order to minimize potential risks (action plan)
6. To provide a fair and transparent procedure for selection of trading partners in line with the trading partners' code of business conduct
7. To disclose accurate and transparent information on human rights and the Company's treatment of labor.

Information on compliance with human rights principles and standards

Compliance with human rights principles and standards

Human rights management principles and standards : Others : Universal Declaration of Human Rights: UDHR

Information on Human Rights Due Diligence : HRDD

Human Rights Due Diligence : HRDD

Does the company have an HRDD process : No

1. Identify and assess the sources of impact
2. Identify and assess the risks of human rights impacts on the Group, namely, nature, scope, scale, and capability
3. Manage the risks of human rights impacts (prevent, mitigate, or remedy the impacts)
4. Monitor the performance of human rights management

Information on other social management

Plans, performance, and outcomes related to other social management

Work plans or activities related to improving safety, occupational health, and workplace environment are as follows:

1. Conduct training courses on safety, occupational health, and workplace environment for all employees. This is to ensure effective management and safe operations in compliance with the Ministry Regulation on Standards for Occupational Safety, Health, and Workplace Management (B.E. 2549). The training includes a pre-training assessment, imparting knowledge on workplace safety, and a post-training evaluation.
2. Organize annual fire drills, evacuation exercises, fire extinguisher usage, and first aid training at least once per year. This is aligned with the Ministry Regulation on Standards for Occupational Safety, Health, and Workplace Management concerning fire prevention and suppression (B.E. 2555). These activities aim to provide trainees with a clear understanding of workplace safety practices.
3. Establish a Safety, Occupational Health, and Workplace Environment Committee to review policies, work plans, and controls related to workplace safety. The committee is responsible for preventing accidents, injuries, and illnesses, effectively managing safety measures, supervising reports, proposing improvements to work conditions, and ensuring compliance with workplace safety laws. Furthermore, it promotes employee safety training. In 2024, the committee convened four monthly meetings since its establishment in September 2024.
4. Develop a workplace safety system following standardized measures, including fire prevention, lighting standards, proper temperature settings, and regular cleanliness inspections. Additionally, create annual safety inspection plans. Provide an infirmary equipped with medical supplies, on-site professional nurses at the headquarters building, and arrange annual health check-ups for all employees in the organization.

In 2024, the following projects and activities were implemented:

1. Annual Training on Basic Firefighting, Fire Drills, and Evacuation Exercise: Held on December 3, 2024, for employees at the headquarters. The aim was to ensure employees gained a strong understanding of workplace safety and received training in occupational health and safety practices. The company required participation from at least 40% of employees in each department to comply with the Ministry Regulation on Standards for Occupational Safety, Health, and Workplace Management (B.E. 2555). The training, conducted by instructors from the Pak Kret Fire and Rescue Station, included basic firefighting, first aid, and evacuation drills. A total of 60 employees participated in the training, while all employees present in the building took part in the evacuation drill. Additionally, internal training sessions were organized for staff across 10 branch offices, providing foundational knowledge in safety, occupational health, and workplace

environment, with plans to conduct training at least once annually.

2. Promoting Quality of Work Life through the Happy Workplace Concept: The headquarters building allocated diverse and flexible spaces for work, such as relaxation areas for employees to unwind, dining areas, learning spaces, and co-working spaces to foster collaboration. Efforts were made to maintain suitable working conditions, including monitoring and measuring air quality, temperature, and lighting.

3. Safety Training for New Employees: As part of the orientation program, all new employees received safety and occupational health training to prevent workplace hazards and accidents. In 2024, 100% of new employees completed this training.

4. Improvement of Workplace Safety and Awareness: Efforts were made to raise awareness of safe behavior among all employees, aiming to reduce workplace accidents to zero. The scope was extended to suppliers, using occupational health and safety criteria as part of the supplier selection process. Unfortunately, there was one work-related fatality in 2024 due to a motorcycle accident during work.

Additionally, the Company has set goals to enhance safety, occupational health, and workplace environment. This includes fostering employees' understanding and awareness of safe behaviors to reduce workplace accidents, supporting the objective of achieving zero work-related injuries and accidents. Furthermore, the scope extends to suppliers, utilizing criteria related to occupational health, safety, and workplace environment practices as part of the company's supplier selection process, alongside other operational considerations.

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

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

	2022	2023	2024
Total number of cases or incidents of significant legal or social and human rights violations (cases)	0	0	0
Total number of cases or incidents leading to significant labor disputes (cases)	0	0	0
Total number of incidents or complaints related to consumer rights violations (cases)	0	0	0
Total number of incidents or complaints related to business partner's rights violations (cases)	0	0	0
Total number of cases or incidents leading to disputes with the community/society (cases)	0	0	0
Total number of cases or incidents related to cybersecurity or customer data breaches (cases)	0	0	0
Total number of cases or incidents related to workplace safety and occupational health (cases)	0	0	0

Fair labor practice

Disclosure boundary in fair labor practice in the past years

Boundary type : Company
Data disclosure coverage (%) : 0.00

Information on employees and labor management plan

Employees and labor management plan

The company's employee and labor management plan : Yes
Employee and labor management plan implemented : Fair employee compensation, Employee training and development, Promoting employee relations and participation, Migrant/foreign labor, Child labor, Occupational health and safety in workplace
by the Company in the past year

The Company is committed to conducting its business with integrity, upholding its responsibility to society and all stakeholders in accordance with corporate governance principles and its code of ethics. In terms of human rights, the group adheres to principles of equality and fairness, ensuring non-discrimination based on race, nationality, religion, language, skin color, gender, age, education, physical condition, or social status. Proper welfare is also provided for employees.

The Group strictly complies with legal requirements and supports the Universal Declaration of Human Rights (UDHR) to ensure that its business operations respect and adhere to human rights laws. As such, the Company has established human rights policies and practices to prevent violations in all business activities. These policies align with labor protection laws and are implemented by various responsible parties, including the Human Resources Department, the Risk Management Working Group, the Legal and Compliance Department, the Procurement Department, and the Welfare Committee.

Information on setting employee and labor management goals

Setting employee and labor management goals

Does the company set employee : Yes
and labor management goals?

Details of setting goals for employee and labor management

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Employee training and development	Training and development of employees	-	2024: The Company aims to ensure that every employee undergoes at least 12 hours of training per person per year to enhance the overall operational capabilities of its workforce.

Information on performance and outcomes for employee and labor management

Performance and outcomes for employee and labor management

Performance and outcomes for employee and labor : Yes
management

Employee Training and Development

The Company has designed training and development programs for employees at all organizational levels to enhance skills ranging from foundational knowledge to new insights beneficial to individual potential growth. In 2024, the Company organized internal training courses for employees at all levels, featuring key programs such as Transformation to

Success, Middle Management Program, and Chase Leadership Development Program. These courses were tailored to strengthen employee capabilities, segmented into three groups: (1) Operational Staff/Officers, (2) Supervisors/Managers, and (3) Executives, with continuous development scheduled in Q4 2024.

Employee development plans are integrated into the Company's annual performance evaluation process. The Company measures efficiency and effectiveness before and after the training sessions, compiling development summaries upon completion for follow-up reviews. These evaluations are used to identify high-potential individuals for further learning and development opportunities. Based on performance assessments and post-training competencies, selected employees undergo succession planning, with continuous monitoring and evaluation aligned with the development plans.

Attracting and Retaining High-Potential Employees

The Company has implemented training and development programs for employees at all organizational levels. This includes pre- and post-training skill assessments to evaluate their learning potential and professional development. These assessments serve as key indicators for evaluating bonuses, salary adjustments, and promotions, as well as for identifying high-potential employees (Talent Employees). This group forms the core driving force of the organization, propelling it forward with strength and innovation.

The Company provides opportunities for these employees to undertake challenging and meaningful tasks and prepares them to assume critical roles (Successors) as appropriate. Moreover, the Company promotes tailored training programs to enhance the competencies and essential skills of this group, such as Coaching Skills, Growth Mindset, and Knowledge Sharing Success.

Employee Satisfaction

The Company conducts an Employee Engagement Survey at least twice a year, covering areas such as job roles, relationships with supervisors and colleagues, compensation and benefits, workplace environment, employee development, and career advancement. Once the survey results are collected, the People Department summarizes the evaluation and reports to management. This process aims to identify areas for improvement in personnel management, ensuring the retention of employees—valuable assets to the organization. The Company has set a target engagement and satisfaction rate of 80%. In 2024, the Company conducted the survey quarterly, totaling four times. The employee engagement and satisfaction rate for the year reached 77.7%, with a voluntary turnover rate of 23.57% by the end of 2024. This marks a significant improvement from the previous year's voluntary turnover rate of 40.53%.

Employee Engagement and Satisfaction Initiatives

The Company has developed plans to enhance employee satisfaction and engagement through measures such as professional development, fostering a positive workplace environment, career advancement opportunities, recognition of outstanding performance and long-serving employees, employee relations activities, and annual celebrations.

Employee Activities:

1. "Nam(Jai)Tuam Project" (Flood Relief):

The Company launched the "Nam(Jai)Tuam Project" to support employees from the Chiang Rai and Chiang Mai branches affected by flooding. This initiative involved colleagues offering encouragement and donating money or goods to help employees repair flood-damaged residences and secure essential daily living items. A total of 45,159 Baht was raised from employee donations and distributed to six affected employees.

2. Health and Wellness Yoga Course:

In Q1 of 2024, the Company organized weekly yoga classes every Wednesday for employees, aimed at promoting physical and mental well-being. This initiative is a key factor in the human resources development and reflects the organization's commitment to employee welfare, ultimately contributing to long-term happiness and productivity in the workplace.

3. CHASE MARKET Project with "Pun-Kan" Shop by Yuvabadhana Foundation:

The CHASE MARKET project encouraged employees and management to donate unused but reusable items. All proceeds from the sale of these items were donated, without deductions, to fund scholarships for underprivileged children through the Yuvabadhana Foundation. A total of 65,640 Baht was raised, providing approximately 42,000 Baht per scholarship for students.

4. Waste Segregation Awareness and Promotion Activities:

The Company conducted activities to instill and promote waste segregation within the organization, through sports competitions and team outings to foster teamwork and emotional well-being. Between May and December 2024, these efforts helped reduce accumulated CO2 emissions by 5,661 KgCO2e, equivalent to planting 596 trees.

Information on employment

Employment

	2022	2023	2024
Total Employment (Person)	486	528	526
Percentage of employees to total employment (%)	100.00	100.00	100.00
Percentage of non-employee workers to total employment (%)	0.00	0.00	0.00
Total employees (persons)	486	528	526
Male employees (persons)	167	161	165
Percentage of male employees (%)	34.36	30.49	31.37
Female employees (persons)	319	367	361
Percentage of female employees (%)	65.64	69.51	68.63
Total of workers who are not employees (Person)	0	0	0
Male workers who are not employees (Person)	0	0	0
Percentage of male non-employee workers (%)	0.00	0.00	0.00
Female workers who are not employees (Person)	0	0	0
Percentage of female non-employee workers (%)	0.00	0.00	0.00

Number of employees categorized by age

	2022	2023	2024
Total number of employees under 30 years old (Persons)	116	121	119
Percentage of employees under 30 years old (%)	23.87	22.92	22.62
Total number of employees 30-50 years old (Persons)	348	378	366
Percentage of employees 30-50 years old (%)	71.60	71.59	69.58
Total number of employees over 50 years old (Persons)	22	29	41
Percentage of employees over 50 years old (%)	4.53	5.49	7.79

Number of male employees categorized by age

	2022	2023	2024
Total number of male employees under 30 years old (Persons)	28	27	28

	2022	2023	2024
Percentage of male employees under 30 years old (%)	16.77	16.77	16.97
Total number of male employees 30-50 years old (Persons)	128	120	120
Percentage of male employees 30-50 years old (%)	76.65	74.53	72.73
Total number of male employees over 50 years old (Persons)	11	14	17
Percentage of male employees over 50 years old (%)	6.59	8.70	10.30

Number of female employees categorized by age

	2022	2023	2024
Total number of female employees under 30 years old (Persons)	88	94	91
Percentage of female employees under 30 years old (%)	27.59	25.61	25.21
Total number of female employees 30-50 years old (Persons)	220	258	246
Percentage of female employees 30-50 years old (%)	68.97	70.30	68.14
Total number of female employees over 50 years old (Persons)	11	15	24
Percentage of female employees over 50 years old (%)	3.45	4.09	6.65

Number of employees categorized by position

	2022	2023	2024
Total number of employees in operational level (Persons)	427	458	453
Percentage of employees in operational level (%)	87.86	86.74	86.12
Total number of employees in management level (Persons)	52	66	69
Percentage of employees in management level (%)	10.70	12.50	13.12
Total number of employees in executive level (Persons)	7	4	4
Percentage of employees in executive level (%)	1.44	0.76	0.76

Number of male employees categorized by position

	2022	2023	2024
Total number of male employees in operational level (Persons)	144	139	141

	2022	2023	2024
Percentage of male employees in operational level (%)	86.23	86.34	85.45
Total number of male employees in management level (Persons)	21	21	23
Percentage of male employees in management level (%)	12.57	13.04	13.94
Total number of male employees in executive level (Persons)	2	1	1
Percentage of male employees in executive level (%)	1.20	0.62	0.61

Number of female employees categorized by position

	2022	2023	2024
Total number of female employees in operational level (Persons)	283	319	312
Percentage of female employees in operational level (%)	88.71	86.92	86.43
Total number of female employees in management level (Persons)	31	45	46
Percentage of female employees in management level (%)	9.72	12.26	12.74
Total number of female employees in executive level (Persons)	5	3	3
Percentage of female employees in executive level (%)	1.57	0.82	0.83

Significant changes in the number of employees

Significant changes in number of employees over the past 3 : No
Years

Number of male employees categorized by region

	2022	2023	2024
Bangkok Metropolitan (Person)	N/A	70	58
Northern (Person)	N/A	16	16
Central (Person)	N/A	15	25
Northeastern (Person)	N/A	33	30
Southern (Person)	N/A	24	27
Eastern (Person)	N/A	9	9

Number of female employees categorized by region

	2022	2023	2024
Bangkok Metropolitan (Person)	N/A	84	74
Northern (Person)	N/A	47	29
Central (Person)	N/A	33	61
Northeastern (Person)	N/A	61	70
Southern (Person)	N/A	117	107
Eastern (Person)	N/A	19	20

Employment of workers with disabilities

	2022	2023	2024
Total employment of workers with disabilities (persons)	5	5	5
Percentage of disabled workers to total employment (%)	1.03	0.95	0.95
Total number of employees with disabilities (Persons)	5	5	5
Total male employees with disabilities (persons)	4	3	2
Total female employees with disabilities (persons)	1	2	3
Percentage of disabled employees to total employees (%)	1.03	0.95	0.95
Total number of workers who are not employees with disabilities (persons)	0	0	0
Percentage of disabled non-employee workers to total non-employee workers (%)	0.00	0.00	0.00
Contributions to empowerment for persons with disabilities fund	No	No	Yes

Information on compensation of employees

Employee remuneration by gender

	2022	2023	2024
Total employee remuneration (baht)	177,248,802.05	193,617,292.00	210,831,150.00
Total male employee remuneration (baht)	75,215,754.07	120,259,188.00	82,980,408.00
Percentage of remuneration in male employees (%)	42.44	62.11	39.36
Total female employee remuneration (baht)	102,033,047.98	73,358,104.00	127,850,742.00
Percentage of remuneration in female employees (%)	57.56	37.89	60.64

	2022	2023	2024
Average remuneration of employees (Baht / Person)	364,709.47	366,699.42	400,819.68
Average remuneration of male employees (Baht / Person)	450,393.74	746,951.48	502,911.56
Average remuneration of female employees (Baht / Person)	319,852.81	199,885.84	354,157.18
Ratio of average remuneration of female employees to male employees	0.71	0.27	0.70

Provident fund management policy

Provident fund management policy : Have

The Company has a policy to promote savings to ensure employee security. It encourages saving for retirement by having employees enroll in the provident fund, where they can save 3%, 5%, or 10% of their salary. The company contributes 3% to the employees' savings. After being a member of the provident fund for 5 years, employees are entitled to receive 50% of the employer's contributions. After 10 years, they are entitled to receive 100% of the employer's contributions

Provident fund for employees (PVD)

	2022	2023	2024
Number of employees joining in PVD (persons)	166	189	206
Proportion of employees who are PVD members (%)	34.16	35.80	39.16
Total amount of provident fund contributed by the company (baht)	1,642,945.10	1,784,151.37	1,917,581.84
Percentage of total amount of provident fund contributed by the Company to total employee remuneration (%)	0.93	0.92	0.91

Information on employee development

Employee training and development

	2022	2023	2024
Employee development plans as part of annual performance reviews	Yes	Yes	Yes
Average employee training hours (Hours / Person / Year)	7.00	12.00	12.00
Total amount spent on employee training and development (Baht)	0.00	1,150,000.00	1,213,521.00
Percentage of training and development expenses to total expenses (%) ^(*)	0.000000	0.002311	0.001793
Percentage of training and development expenses to total revenue (%) ^(*)	0.000000	0.001688	0.001486

Additional explanation : ^(*) Total revenues and expenses from consolidated financial statement

Information on safety, occupational health, and work environment

Number of working hours

	2022	2023	2024
Total number of hours work (Hours)	964,224.00	1,080,304.00	1,060,416.00
Total number of hours worked by employees (Hours)	964,224.00	1,080,304.00	1,060,416.00
Total number of hours work by non-employee (Hours)	0.00	0.00	0.00

Statistic of accident and injuries of employees from work

	2022	2023	2024
Total number of lost time injury incidents by employees (Cases)	0	0	0
Total number of employees that lost time injuries for 1 day or more (Persons)	0	0	0
Percentage of employees that lost time injuries for 1 day or more (%)	0.00	0.00	0.00
Total number of employees that fatalities as a result of work-related injury (Persons)	0	0	1
Percentage of employees that fatalities as a result of work-related injury (%)	0.00	0.00	0.19
Lost time injury frequency rate (LTIFR) (Persons / 1 million-manhours) ^(*)	0.00	0.00	0.00
Lost time injury frequency rate (LTIFR) (Persons / 200,000 manhours) ^(**)	0.00	0.00	0.00

Additional explanation : ^(*) The company with the total number of employees over 100 or more

^(**) The company with the total number of employees less than or equal to 100

Information on promoting employee relations and participation

Employee engagement

	2022	2023	2024
Total number of employee turnover leaving the company voluntarily (persons)	238	214	124
Total number of male employee turnover leaving the company voluntarily (persons)	62	65	31
Total number of female employee turnover leaving the company voluntarily (persons)	176	149	93
Proportion of voluntary resignations (%)	48.97	40.53	23.57

	2022	2023	2024
Percentage of male employee turnover leaving the Company voluntarily (%)	12.76	12.31	5.89
Percentage of female employee turnover leaving the Company voluntarily (%)	36.21	28.22	17.68
	2022	2023	2024
Evaluation result of employee engagement	No	Yes	Yes

Employee internal groups

Employee internal groups : Yes

Types of employee internal groups : Welfare Committee

Responsibility to customers/ consumers

Information on responsibility to customers/consumers policy

Consumer data privacy and protection policy and guidelines

Consumer data privacy and protection policy and guidelines	:	Yes
Consumer data privacy and protection guidelines	:	Collection of personal data, Use or disclosure of data, Rights of data owners, Retention and storage duration of personal data, Company's measures for third parties' use of customer data, Security measures of personal data

Responsible sales and marketing policy and guidelines

Responsible sales and marketing policy and guidelines	:	Yes
Responsible sales and marketing guidelines	:	Marketing communications that respect the law, adhere to relevant regulations, and consider consumer rights., Not supporting advertisements or promotional activities that encourage illegal acts or immoral conducts

Policy and guidelines on communicating the impact of products and services to customers / consumers

Policy and guidelines on communicating the impact of products and services to customers / consumers	:	Yes
Policy and guidelines on communicating the impact of products and services to customers / consumers	:	Prohibition of exaggerated, inaccurate, or misleading marketing claims

Information on customer management plan

Customer management plan

Company's customer management plan	:	Yes
Customer management plan implemented by the company in the past year	:	Responsible production and services for customers, Communication of product and service impacts to customers / consumers, Development of customer satisfaction and customer relationship, Consumer data privacy and protection

Objectives and Management Goals

The Company aims to ensure that customers receive accurate information regarding financial products and services, along with financial advice and knowledge. Additionally, the Company provides support to address customer issues effectively. A key target set by the Company is to achieve an 80% satisfaction and engagement rate in employee surveys.

Key Issue Guidelines

The Company is dedicated to ensuring customer satisfaction and confidence by providing services ethically and up to standard. The principles guiding the Company's operations are as follows:

1. Integrity and Commitment to Customers:

The Company demonstrates sincerity toward customers by upholding its commitments. It provides high-quality services tailored to customer needs while ensuring fairness and non-discrimination. Customers are treated with respect and provided with courteous guidance and assistance.

2. Service Development and Technological Advancement:

The Company continuously enhances its services, offering diverse, high-quality, and standardized solutions. It adopts internationally recognized, advanced, and efficient technologies to improve its operations and meet customer needs. The mobile application enables customers to check outstanding debts, payment histories, and request documents, such as account closure letters, payment terms letters, receipts, or other related documents. Additionally, the application features a chat function for quick customer communication.

3. Transparency in Information and Advertising:

The Company provides accurate, fair, sufficient, and timely information to customers through news updates, advertising,

and promotional activities. This ensures customers have adequate information for decision-making and prevents misunderstandings about service quality or conditions. The Company avoids exploiting customer misunderstandings for gain.

4. Fair Agreements and Conditions:

The Company honors all agreements and conditions made with customers. If unable to fulfill them, the Company promptly informs customers to seek mutual solutions.

5. Prompt Customer Support and Feedback System:

The Company addresses customer needs swiftly and has established a customer relations system for communication, complaints, and suggestions. In cases of complaints, the Company has a clearly defined resolution process to handle issues promptly and effectively. Service quality is also monitored through random reviews of recorded service calls to ensure continuous improvement.

6. Customer Privacy Protection:

Customer information obtained through business operations is kept confidential and undisclosed, except as required by law.

Operational Plans and Projects

The Company places great emphasis on customer feedback and satisfaction, viewing these as key elements in developing and improving the quality of its services. As part of its plans, the Group conducts customer satisfaction surveys through multiple online channels, including the mobile application (Mobile Application), the official Line account (Line Official Account), and interactive voice response systems (IVR) or telephone call surveys. The goal is to analyze satisfaction levels regarding service quality and the accuracy of product information. Satisfaction is categorized into three levels:

Level 3: Highly satisfied

Level 2: Moderately satisfied

Level 1: Not satisfied

The survey results are analyzed to refine and enhance the Company's products, services, and business processes as part of its annual service development plan. If customers express dissatisfaction, the company follows up with additional inquiries to address and resolve issues. Feedback is also used to improve employee workflows and performance.

Survey Channels:

1. Mobile Application: For accessing surveys through smartphones.
2. Line Official Account: For inquiries and surveys through the official account of subsidiary companies.
3. Interactive Voice Response (IVR) or Call Survey: For telephone-based surveys and conversations.

Marketing Communication and Accurate Product Advertising

The Company has established fair service practices for customers, which encompass responsible marketing and advertising as outlined in its business code of ethics. These practices ensure transparency, fairness, and ethical behavior throughout the organization. Regarding responsible marketing and advertising, the Company provides accurate, fair, sufficient, and timely information, news, and promotional content to customers. This ensures customers can make informed decisions without being misled by exaggerated claims in advertisements or other communications. The Company also avoids exploiting misunderstandings for profit.

Debt Collection Practices

Debt collection by employees may risk violating customers' privacy rights. To mitigate such risks, the Company has established and communicated debt collection guidelines to ensure efficient operations and compliance with the Debt Collection Act B.E. 2558. These guidelines are designed to clarify processes for customers and include steps such as:

1. Verifying the customer's identity by confirming their full name.
2. Initiating conversations by introducing the employee's full name, department, and creditor, as well as the purpose of contact (e.g., inquiring about a loan account or notifying outstanding balances). Employees also provide advice on debt repayment or restructuring.
3. Informing customers about the recording of calls, with the purpose of improving service quality, while disclosing the Company's privacy policy regarding the rights, conditions, and necessity of collecting and processing customers' personal data.

Service Accessibility

The Company offers customers various channels to access its services, including both physical and online options.

Information on setting customer management goals

Setting customer management goals

Does the company set customer management goals : Yes

Details of setting customer management goals

Target(s)	Indicator(s)	Base year(s)	Target year(s)
• Development of customer satisfaction and customer relationship	Development of customer satisfaction and customer relationship	2024: -	2025: -

Information on performance and results of customer management

Performance and outcomes of customer management

Performance and outcomes of customer management : Yes

Enhancing Mobile Application Chat Features

Building upon the previous year's development of the mobile application, the Company introduced chat functionality to support its non-performing asset management business. This enhancement aims to expand communication channels and improve customer access to information and transaction capabilities, aligning with the growing trend of online transactions.

Moreover, the mobile application serves as a platform for conducting customer satisfaction surveys, a critical component for improving service quality across the Group.

The mobile application was launched on May 15, 2024, and as of December 31, 2024, a total of 2,458 customers had registered. The new chat feature, enabling real-time interaction and document exchange with customers, was operational by December 2024.

Benefits to the Organization:

Significantly improves Customer Experience by providing real-time communication services, enabling users to seek assistance and receive updates promptly. This fosters greater satisfaction with the service and application.

Facilitates efficient collection of valuable customer feedback, allowing the company to rapidly refine and enhance its systems.

Environmental and Social Benefits:

Promotes sustainability and social responsibility by streamlining processes and reducing the reliance on phone-based communication.

Supports paper reduction through the electronic exchange of information and documents.

Improves accessibility for customers with special needs, such as individuals with physical disabilities.

Customer satisfaction

	2022	2023	2024
Evaluation results of customer satisfaction ⁽¹⁾	-	-	Yes

Remark: ⁽¹⁾ In 2024, the Group received a customer satisfaction score of 87 points, with 12% of total customers who participated in the satisfaction survey providing additional comments or suggestions. This exceeded the initial target set by the Group, reflecting the Company's efficient and effective customer service delivery.

Channels for receiving complaints from customers/consumers

Company's channels for receiving complaints from : Yes

customers/consumers

Telephone : 02 855 8222

Fax : -

Email : whistleblowing@chase.co.th

Company's website : www.chase.co.th

Address : 34/6 Moo 1, Chaeng Watthana Road, Khlong Kluea, Pak Kret, Nonthaburi 11120

Responsibility to community/ society

Information on community development and engagement policies

Community development and engagement policies

Community development and engagement policies : Yes

Information on community and social management plan

Community and social management plan

Company's community and social management plan : Yes

Community and social management plan implemented by the company over the past year : Employment and professional skill development, Religion and culture, Sports and recreation, Reducing inequality

Objectives and Management Goals

The Company aims to be a driving force in fostering a Thai society free of informal debt and contributing to the reduction of personal and household debt issues that affect the national economy. This involves promoting proper financial attitudes and behaviors, providing knowledge on financial planning and debt management to sustainably alleviate debt issues within communities. Furthermore, the Company is committed to building strong relationships with communities and society by participating in various projects and activities. These initiatives aim to improve the quality of life in communities and minimize potential disputes with society at large.

Key Issue Guidelines

The Company is committed to sustainable business growth while actively participating in the development of communities and society. This is achieved through activities and projects that address stakeholder expectations, encompassing both:

CSR in Process: Activities directly related to business operations.

CSR after Process: Initiatives beyond organizational business activities.

These approaches aim to create value, enhance various dimensions of community and societal development, improve the quality of life for community members, and drive the nation's economy.

The Company prioritizes responsible business practices, recognizing its impact on both microeconomic and macroeconomic systems. Its efforts include:

Assisting and Providing Opportunities: Supporting underperforming financial institution debtors, enabling them to access funding, alleviate debt burdens, and achieve sustainable quality-of-life improvements.

Promoting Financial Discipline: Offering financial literacy and debt management guidance to customers and the general public. Employees are equipped with knowledge to effectively communicate accurate information to customers.

Improving Financial Institution Operations: Managing assets acquired from underperforming financial institutions to allow these institutions to reinvest in the economy. This contributes to economic development and enhances the quality of life for citizens.

Information on setting of community and social management goals

Setting of community and social management goals

Does the company set community and social management goals : Yes

Details of community and social management goal setting

Target	Indicators	Base year	Target year
• Education	Scholarships for children	2024: One scholarship program	2025: Organize at least one scholarship program in the year

Information on outcomes and results of community and social management

Performance and outcomes of community and social management

Performance and outcomes of community and social : Yes
management

Operational Plans and Projects for 2024

1. Debt Collection Training and Certification Project:

The Company participated in improving and elevating the debt collection industry through the "Debt Collection Training and Testing Program" in alignment with the Debt Collection Act B.E. 2558. The program aimed to ensure compliance with applicable laws, reduce legal complaints, and provide debt management advice to debtors. Organized in collaboration with the Association of Financial Institution Debt Collection Businesses, the program included training and professional testing for debt collection employees. Topics covered legal guidelines, handling debtor complaints, and providing debt relief advice. The training achieved a 100% pass rate among participants, and two training sessions were held in 2024, each with 500 attendees at Phranakhon Rajabhat University. This initiative emphasized ethical business practices, high-quality performance, and a positive industry image.

2. Community Welfare Activity through Water Donations:

To support Children's Day celebrations in communities near the headquarters, the Company donated a total of 1,200 bottles of drinking water to schools and the Pak Kret Municipality.

3. Religious Campaign and Support Program:

Acknowledging the importance of preserving Buddhist traditions and culture, the Company consistently participated in offering Kathin robes. In 2024, the Company contributed to the Kathin ceremony to build a chedi at Wat Pa Chai Suwan in Tak province. A total of 100,000 Baht was donated, collected from employees and executives.

4. Support Program for Debtors Affected by Natural Disasters:

Following the floods in Chiang Rai province, which severely impacted local residents, the company initiated a relief program for affected debtors in September 2024. Measures included special discounts, temporary debt payment deferrals, and installment payment options to alleviate financial burdens during the disaster.

Benefit from implementing social development project

Financial benefits

Does the company measure the financial benefits from social : Yes
development?

	2022	2023	2024
Donations / Grants (Baht)	0.00	271,449.00	104,494.00

Non-financial benefits

Does the company measure the non-financial benefits from : Yes
social development?

	2022	2023	2024
Educational beneficiaries (Persons)	0.00	59.00	1,000.00

Expenses from social and environmental development project

	2022	2023	2024
Total financial contribution to community/social development projects or activities (Bath)	0.00	0.00	0.00

	2022	2023	2024
Percentage of financial contribution for community/social development projects or activities to total expense (%) ^(*)	0.000000	0.000000	0.000000
Percentage of financial contribution for community/social development projects or activities to total revenue (%) ^(*)	0.000000	0.000000	0.000000

Additional Explanation : () Total revenues and total expenses from total financial statement*

Remarks - This document is automatically generated based on information processed as received from the listed company on “as is” basis. The Stock Exchange of Thailand (“SET”) does not make any representations regarding accuracy, completeness, appropriateness, recency or reliability of the information contained in this document, nor does it make any guarantee of a result of the use of the information contained in this document. In no event shall SET be responsible for any loss or damage resulting from the use of this document or the information contained herein.

ESG Performance

Company Name : Chase Asia Public Company Limited Symbol : CHASE
Market : SET Industry Group : Financials Sector : Finance & Securities

Corporate Governance Policy

Information on overview of the policy and guidelines

Corporate governance policy and guidelines

Corporate governance policy and guidelines : Yes

The Company realizes that good governance is essential to promote the Company's efficient operations and sustainable growth, which contributes to the best interests of all stakeholders, namely staff, investors, shareholders and other stakeholders. To this effect, the Board of Directors has established the Corporate Governance Policy that covers the key principles, from structure, roles, duties and responsibilities of the Board, to the principles of transparent, clear and auditable management by executives as guidelines for corporate management, so as to ensure that any actions taken by the Company are fair and take into account the best interests of shareholders and all stakeholders.

In order to render the Company trustworthy to its shareholders and all stakeholders, and for the purpose of sustainable business value creation in response to expectations of business sectors, investors, the capital market and society as a whole, the Board of Directors thus deems it appropriate to establish the Corporate Governance Policy based on the Corporate Governance Code 2017 prepared by the Office of the Securities and Exchange Commission as the Company's corporate governance guidelines to ensure that any actions taken by the Company are fair and take into account the best interests of shareholders and all stakeholders, and annually review its practices to be suitable for its business operations and in line with the national and international corporate governance practices. The essence of the Policy may be divided into 8 principles as follows:

- Principle 1: Establish role and responsibilities of the Board
- Principle 2: Define the Company's objectives and key goals for sustainability
- Principle 3: Strengthen the Board's effectiveness
- Principle 4: Recruit and develop senior executives and personnel management
- Principle 5: Promote innovation and responsible business operations
- Principle 6: Ensure effective risk management and internal control
- Principle 7: Maintain financial integrity and disclosure
- Principle 8: Promote engagement and communication with shareholders

Reference link for the full version of corporate governance policy and guidelines : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

Policy and guidelines related to the board of directors

Are there policy and guidelines related to the board of directors : Yes

Guidelines related to the board of directors : Nomination of Directors, Determination of Director Remuneration, Independence of the Board of Directors from the Management, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies, Other guidelines regarding the board of directors

Nomination of Directors

The Company realizes the significance of the composition of the Board of Directors in terms of eligibility and diversity, and as such, to ensure the board diversity, the Board of Directors is composed of persons with knowledge, competencies, experiences, expertise and essential skills, as well as such diversity in terms of gender, race, religion, education and age. Such a diverse composition will promote engagement of people from different backgrounds to be capable and supportive of the Board's efficient performance and decision-making and take into account the best interests of all stakeholders,

thereby pushing the Company's businesses towards long-term and sustainable growth.

As guidelines for consideration and nomination of directors, whose roles are to set out policies and strategies on the Company's business operations, to have suitable and diverse composition in line with the Company's operations, the Company has set out the board diversity policy, which has been approved by the Board of Directors' meeting, with details as follows:

Board Diversity

- (1) The Nomination and Remuneration Committee shall consider such suitable and diverse composition that covers the qualifications, knowledge and competencies, a variety of professional skills, specific areas of expertise, gender and age for nomination to be aligned with the Company's business operations by using the Board Skills Matrix. Such diversity shall also extend to backgrounds of education, expertise and experiences, regardless of race, nationality, religion and any other factors.
- (2) The Company focuses on engagement of a variety of gender groups, and welcomes gender diversity representing at least 30 percent of all directors, provided that such difference may vary by skills and experiences of the Board which must be essentially in line with the Company's business strategies.
- (3) The Nomination and Remuneration Committee and the Board of Directors shall assess the diversity in terms of skill sets of the current Board of Directors which are essential to and suitable for the Company's nature of business operations, as described in the Board Skills Matrix. The Company shall disclose the results of such assessment of the current Board of Directors in the Board Skills Matrix.

Criteria and Procedures for Nomination, Selection and Appointment of New Directors

- (1) The Nomination and Remuneration Committee shall consider the diversity in terms of sources of candidate nomination, e.g., nomination by the Company's directors or executives, nomination by the Company's shareholders, professional search firms and director pool, etc.
- (2) The Nomination and Remuneration Committee shall consider nominating and selecting eligible candidates and/or initially consider profiles of director candidates based on the Board Skills Matrix approved by the Board of Directors, and ensure that directors' qualifications are aligned with the strategies on the Company's business operations prior to proposing such nominations to the Board of Directors for consideration and appointment or to a meeting of shareholders for further consideration and appointment (as the case may be).

Reference link for Nomination of Directors : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-nomination-and-remuneration-committee-charter-en.pdf>

Page number of the reference link : 2

Determination of Director Remuneration

In order to promote the good governance principles and transparency in respect of the nomination and determination of remuneration of directors, committee members and the Chief Executive Officer, the Board of Directors has authorized the Nomination and Remuneration Committee to set out criteria and guidelines for nomination and determination of remuneration of directors, committee members and the Chief Executive Officer, including recruitment, selection and nomination of eligible candidates for appointment as directors, committee members and the Chief Executive Officer, and determination of their remuneration, and also formulate development, training and succession plans of senior executives, as well as performing other delegated tasks, and proposing such nominations to the Board of Directors and/or a meeting of shareholders (as the case may be).

Reference link for Determination of Director Remuneration : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-nomination-and-remuneration-committee-charter-en.pdf>

Page number of the reference link : 2

Independence of the Board of Directors from the Management

The Board of Directors has assigned the Nomination and Compensation Committee to be responsible for establishing criteria and guidelines for the selection of independent directors to consider the independence and qualifications of each independent director to ensure that a candidate for independent directorship or such particular independent director is or remains fully qualified in compliance with the applicable rules and/or laws.

Reference link for Independence of the Board of Directors : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-nomination-and-remuneration-committee-charter-en.pdf>
from the Management

Page number of the reference link : 2

Director Development

Ongoing Knowledge Development for Directors

(1) The Company promotes and encourages both existing and new directors to regularly develop their knowledge on directors' performance of duties by attending training courses as recommended by the Office of the Securities and Exchange Commission, and organized by the Thai Institute of Directors (IOD).

(2) The Company also promotes and encourages its directors, including concerned personnel, to regularly attend training, discussions and seminars on matters related to and in connection with strategies on the Company's business operations, including current circumstances, as organized by the Securities and Exchange Commission, the Stock Exchange of Thailand, the Thai Listed Companies Association, and other relevant authorities.

The Company promoted and encouraged more than 75 percent of all directors to attend training courses organized for directors, such as Director Certification Program (DCP) or Director Accreditation Program (DAP), including seminars, to improve their knowledge in the operations in 2024, with the details as in the Form 56-1 One Report.

Board Performance Evaluation

Based on its charter, the Nomination and Remuneration Committee shall have a duty to suggest a procedure for performance review of the Board, committees and the Chief Executive Officer, which shall be reviewed yearly, and monitor and conclude the performance review to the Board of Directors so as to improve the performance efficiency and enhance knowledge and competence of the Board, committees and the Chief Executive Officer.

The Nomination and Remuneration Committee has set out criteria and procedures for performance review by way of self-evaluation, to be conducted at least once a year, both as a group and on an individual basis, in December, and reported to the Board for information, so as to jointly consider the outcome and problems in the operations over the past year in order to resolve problems and improve the performance efficiency. The performance review checklists of the Board, committees and Chief Executive Officer are based on such forms prepared by the Stock Exchange of Thailand and the Thai Institute of Directors.

The Company shall disclose the overall criteria, procedures and results of performance review in the Annual Registration Statement/Annual Report (Form 56-1 One Report). The Board of Directors' performance review shall be taken into account to consider the appropriateness of the Board composition.

Reference link for Board Performance Evaluation : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-nomination-and-remuneration-committee-charter-en.pdf>

Page number of the reference link : 2

Corporate Governance of Subsidiaries and Associated Companies

The Board of Directors shall monitor and oversee business management of subsidiaries and associated companies to ensure compliance with the policy on oversight and management of subsidiaries and associated companies. This is to put in place both direct and indirect measures and mechanisms to enable the Company to oversee and manage businesses of subsidiaries

and associated companies, including monitor them to comply with the Company's policies and applicable rules and laws, so as to safeguard the Company's investment and interests in those subsidiaries and associated companies, which will lift the Company's shareholders' confidence.

The Company has monitored the compliance with policies through its representative directors in subsidiaries for the purpose of oversight of subsidiaries' management in compliance with the Company's policies.

Scope, Roles, Duties, Responsibilities of Board of Directors

The Board of Directors, as shareholders' representatives, takes the role and duties to oversee the Company's management to comply with resolutions of shareholders' meetings, laws, objectives and its articles of association, by prescribing objectives and goals, vision, mission, strategies, operational policies, as well as monitor, evaluate and report on performance with efficiency, for sustainable value creation to the businesses, and returns on investment, based on their expertise, the Corporate Governance Code, and the Code of Conduct of the Company.

Reference link for the other policy and guidelines : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-board-of-directors-charter-en.pdf>

Page number of the reference link : 1

Policy and guidelines related to shareholders and stakeholders

Policy and guidelines related to shareholders and stakeholders : Yes

Guidelines and measures related to shareholders and stakeholders : Shareholder, Employee, Customer, Business competitor, Business partner, Creditor, Government agencies, Community and society

Shareholder

The Company recognizes shareholders as business owners, and as such, focuses on ethical business operations, respect for rights of shareholders, and responsibility to shareholders, in accordance with the following practices:

- (1) To operate businesses honestly, in good faith and fairly to all shareholders in the best interests of shareholders as a whole, with social responsibility in respect of laws and ethics, and be committed to contributions to persons, communities, society and the environment.
- (2) To operate businesses through standard operational and control systems and utilize knowledge and competencies to the fullest with due care, sufficient information and evidence for reference, and compliance with laws, the Company's articles of association, policies, resolutions of the Board and shareholders, and relevant requirements as well as strict compliance with good corporate governance.
- (3) To regularly, equally and fully disclose information, operating results and financial positions of the Company and its subsidiaries to shareholders.
- (4) To oversee directors, executives and staff of the Company and its subsidiaries to refrain from seeking personal gain and gain of others by using any non-public information of the Company and its subsidiaries, or from taking any actions which may give rise to conflicts of interest with the Company and its subsidiaries.
- (5) To refrain from taking any actions which may give rise to conflicts of interest with the Company and its subsidiaries.

Reference link for Shareholder : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

Employee

The Company always regards all staff as the most valuable resources of the Company and its subsidiaries, and they serve as contributing factors behind successful achievement of the Company's goals. The Company thus focuses on development and promotion of organizational cultures as well as good work environment, in accordance with the following practices:

- (1) To manage human resources to be aligned with strategies and goals of the Company and its subsidiaries, adhere to and promote morality and ethics at every level of the Company and its subsidiaries, and monitor and resolve any potential conflicts of interest in the Company and its subsidiaries.

- (2) To closely oversee staff on the basis of justice without prejudice.
- (3) To politely treat staff with honor, regard and respect for their pride, dignity, individualism and human rights.
- (4) To appoint and rotate staff, including their rewards and punishment, in good faith based on their knowledge, competencies and qualifications.
- (5) To provide staff with fair remuneration given market circumstances, business competition, job description, performance, knowledge and competencies of individual staff, as well as the Company's ability to pay such remuneration.
- (6) To regularly focus on staff knowledge and competency development, e.g., seminars, training, and widespread opportunities for other skill development for all staff.
- (7) To always maintain the occupational safety, health and work environment for the safety of life and property of staff, and provide welfare at the minimum legal requirements or more as appropriate.
- (8) To encourage staff to provide suggestions or submit complaints concerning work performance, and related solutions for the benefit of all parties, and foster good relationships for collaboration.

Reference link for Employee : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

Customer

The Company is committed to ensuring client satisfaction and confidence by creating, offering and managing products and services of the Company and its subsidiaries that meet standards and ethical requirements, under the following principles:

- (1) To deal with clients with sincerity, keep promises made with them, provide quality services in response to clients' needs, and treat them fairly in the provision of services without discrimination, and be available to provide suggestions and assistance to clients with courtesy and polite interaction.
- (2) To develop services in terms of diversity, quality and standard in response to clients' needs.
- (3) To disseminate news, information, advertisements and public relations, and promote sales and services duly, fairly, sufficiently and timely for clients, to ensure that clients have sufficient information for their decision-making, without any exaggeration in any advertisements or communications through other channels with clients which may mislead clients about quality or conditions of the services, and without taking advantage of clients' misunderstanding.
- (4) To comply with terms and conditions fairly made with clients, failing which, give prompt notice to clients to jointly find solutions.
- (5) To respond clients' needs rapidly and arrange for a client relations system for complaints regarding quality of services, and a mechanism to regularly oversee, monitor and evaluate services to clients.
- (6) To refrain from disclosing clients' information known in the course of business operations that should have been reserved, unless required by law to be disclosed.

Reference link for Customer : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

Business competitor

The Company fairly treats competitors of the Company and its subsidiaries within the legal framework for competition under the following practices:

- (1) To act within the legal framework regarding fair, transparent and equal competition.
- (2) To refrain from seeking competitors' confidential information by any means in bad faith or inappropriate, e.g., bribery of competitors' staff, etc.
- (3) To refrain from discrediting competitors' reputation by way of malicious accusations, fake news or attacks to competitors.
- (4) To refrain from agreeing with competitors or any persons to reduce or restrict competition, and from entering into any commercial terms or taking any actions which may implicitly cause unfair competition or monopoly.
- (5) To refrain from disclosing or providing confidential information of the Company or its subsidiaries to competitors while dealing with them.

Reference link for Business competitor : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 2

Business partner

The Company takes into account equality and integrity in its business operations and protection of mutual benefits with trading partners by complying with rules of practice as mutually agreed upon, laws, regulations, requirements and customary practices, and thus sets out the following practices:

- (1) To treat trading partners equally and fairly on the basis of mutual benefits in fairness to both sides, whereby the Company and its subsidiaries strictly comply with contracts or conditions mutually agreed upon, failing which, give prompt notice to trading partners to jointly find solutions.
- (2) In the course of business negotiation, to refrain from demanding, accepting or paying any benefits in bad faith in dealing with trading partners, both directly and indirectly, and if there is any occurrence of demand, acceptance or payment of any benefits in bad faith, disclose details thereof to trading partners and jointly find solutions on the basis of justice and rapidity.
- (3) To provide accurate, clear, complete and unbiased information ensure fair, transparent and auditable competition.
- (4) To keep information provided by clients confidential.
- (5) To refrain from disclosing confidential information or documents of the Company and its subsidiaries to other unauthorized persons.
- (6) To develop and maintain sustainable relationships with trading partners, promote the building of service quality, image and reliability in collaboration with the Company and its subsidiaries.
- (7) To ensure that the procurement process and the conditions of contracts or agreements are fair toward fair competition.
- (8) To provide trading partners with knowledge, develop their potential and upgrade their service capacity to meet standards.
- (9) To communicate and encourage trading partners to respect human rights, treat their labor fairly, and be socially and environmentally responsible, as well as monitor and evaluate trading partners for the purpose of mutual and sustainable business development.

Reference link for Business partner : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 2

Creditor

The Company adheres to the practices for fair treatment and responsibility to creditors, taking into account the mutual best interests, as follows:

- (1) To strictly observe and comply with the conditions with creditors of the Company and its subsidiaries, in respect of repayments, care of collateral, and other conditions, failing which, give prompt notice to creditors to jointly find solutions.
- (2) Should there be any events which may materially affect the financial position and debts to be repaid, the Company and its subsidiaries shall give prompt notice thereof to creditors to jointly find ways to prevent or resolve such events to avoid damage.
- (3) To regularly provide accurate and complete financial reports to creditors in a timely manner.

Reference link for Creditor : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 2

Government agencies

The Company stresses the importance of compliance with laws, regulations, requirements and rules applicable to the business operations of the Company and its subsidiaries, including collaboration with public sector/regulatory agencies, whereby the Company sets out the following guidelines for conduct towards public sector/regulatory agencies to avoid any activities which may lead to misconduct:

- (1) To fully and strictly comply with the laws, regulations, requirements, criteria, measures and policies set out by public sector/regulatory agencies.
- (2) To provide cooperation in activities hosted by public sector/regulatory agencies as part of strengthening the economic growth and prosperity.
- (3) To act duly and straightforwardly when contacting and dealing with public sector/regulatory agencies.
- (4) To familiarize or build good relationships with public sector/regulatory agencies as appropriate and practicable, e.g., public discussions, congratulations on special occasions or courtesy interactions.

Reference link for Government agencies : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 3

Community and society

The Company gives priority to communities, society and the environment, and is well aware that the Company and its subsidiaries are members of society and must be responsible for social contribution and support to community activities and environmental protection, under the following practices:

- (1) To manage and oversee the Company and its subsidiaries to be responsible for and observe customary practices and traditions of communities and society, including environmental protection.
- (2) To prevent, reduce, manage and seek to ensure that the Company and its subsidiaries shall not create or cause any negative impact on the environment, which extends to the use of raw materials, energy, water, revolving resources, discharge and management of waste from business operations, greenhouse gas emission, etc.
- (3) To regularly organize activities for contribution to society, communities and the environment to improve the quality of life in communities and society, both on its own accord and in collaboration with public sector and communities.
- (4) To respond rapidly and effectively to events giving rise to impact on the environment and communities from the operations of the Company and its subsidiaries, and provide full cooperation with state officials and relevant authorities.
- (5) To regularly build and raise awareness, and communicate and provide staff in every level with knowledge about community, social and environmental responsibility.
- (6) To apply business knowledge and experience of the Company and its subsidiaries for development of projects clearly beneficial to communities, and monitor and evaluate development thereof and long-term achievements.

Reference link for Community and society : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 3

Information on business code of conduct

Business code of conduct

Business code of conduct : Yes

The Company and the subsidiaries strives for its business growth and adheres to the corporate governance principles to ensure that the Company's and its subsidiaries' operations are efficient, fair, transparent, ethical and responsible to stakeholders, society and the environment, and also focuses on business development towards continued growth and creating values to all groups of stakeholders and the whole society, in line with the Corporate Governance Policy.

The Company has established a code of business ethics for its stakeholders, as well as a code of conduct for directors, executives, and employees. These serve as guiding principles for directors, executives, and employees to follow alongside the rules and regulations of the Company and its subsidiaries. The aim is to ensure that management and operations are

transparent, clear, fair, and efficient, upholding dignity and integrity. This approach seeks to build the trust and confidence of shareholders, employees, customers, partners, creditors, competitors, the community, society, the environment, as well as the government and regulatory agencies.

The Company conducts its business based on principles of good governance and ethics, taking responsibility for its stakeholders, complying with laws, and minimizing negative impacts on society and the environment. It prioritizes the interests of all involved parties, including customers, employees, shareholders, the economy, society, communities, and the environment.

The Company emphasizes creating organizational value through good corporate governance, efficient and transparent management, and accountability. This approach builds trust among all stakeholders, including customers, shareholders, investors, employees, and other related parties, all within the framework of business ethics and the Company's code of conduct.

Reference link for the full version of business code of conduct : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

Policy and guidelines related to business code of conduct

Guidelines related to business code of conduct : Prevention of Conflicts of Interest, Anti-corruption, Whistleblowing and Protection of Whistleblowers, Prevention of Misuse of Inside Information, Money laundering prevention, Gift giving or receiving, entertainment, or business hospitality, Information and IT system security, Human rights, Safety and occupational health at work

Prevention of Conflicts of Interest

The Company and its subsidiaries adhere to such principle that the consideration of matters and transactions must be transparent, and any business decisions must be made in the best interests of the Company, its subsidiaries and shareholders, taking into account the overall benefits of staff, customers, trading partners and society in the decision-making, and any acts which may give rise to conflicts of interest should be avoided. In this regard, the Company requires any concerned or interested persons with the Company to strictly comply with the terms and conditions described in the "Policy on Prevention of Conflicts of Interest."

Anti-corruption

The Company has declared its intention to participate in the Thai Private Sector Collective Action against Corruption (CAC) Program, including anti-corruption network collaboration with various organizations or units as a driving force in the anti-corruption movement on December 15, 2023. The Company has applied for certification as a member of the CAC project on December 18, 2024, and is currently under consideration by the CAC committee for certification. The result of the certification is expected to be announced by March 2025. Once certified by the CAC committee, the Company plans to encourage other companies and partners to adopt and announce anti-corruption policies, as well as join the network as allies.

The Company places great emphasis on and prioritizes the prevention of fraud and corruption to protect the rights of investors and shareholders, ensuring that the business operates transparently. It is fully aware of the importance of combating corruption in all its forms. This commitment is communicated to all stakeholders and serves as a guideline to promote ethical practices among the Company's directors, executives, employees, and contractors, as well as any individuals acting for or on behalf of the Company and its subsidiaries.

The Company has implemented an anti-corruption policy to guide its operations and those of its subsidiaries in compliance with relevant laws and regulations. This policy promotes honesty, integrity, transparency, and a strong sense of accountability in preventing corruption across all levels of operation.

Whistleblowing and Protection of Whistleblowers

The Company has established the whistleblowing policy as approved by the Board of Directors' meeting to promote and encourage all stakeholders, both inside and outside the organization, to report any finding or complaint about potential violation of rights and injustice, fraud and corruption, illegal actions, or breach of ethics and the code of conduct or

applicable rules and regulations. The Company and its subsidiaries welcome any report on actions where stakeholders are affected or risks of potential damage to stakeholders from the operations of the Company or its subsidiaries or the performance of directors, executives, staff or employees of the Company or its subsidiaries against the laws or ethics, including such behaviors giving the impression of fraud, corruption, unequal treatment. Report or complaint about such alleged events may be processed through mail, email and the Company's website.

Prevention of Misuse of Inside Information

The Company has established an insider trading policy to protect rights of shareholders and investors, and build their confidence, and to comply with the Securities and Exchange Act B.E. 2535 (1992) (as amended) and such rules and regulations concerning insider trading, in order to ensure that directors, executives and staff (including their respective spouses and minor children) shall have duties to comply with the requirements.

The Company has announced a schedule for the prohibition of sharing internal information and the prohibition of trading the Company's securities both before and after the disclosure of the company's financial statements for each quarter, in accordance with the Company's policy on preventing the misuse of insider information and relevant laws (Silent Period and Blackout Period). This also includes providing legal violation warnings through email to directors, executives, and employees in related departments in advance, as well as consistently monitoring compliance with the insider trading policy. In the past, the Company has regularly monitored and overseen compliance with the insider trading policy.

Money laundering prevention

The Company recognizes the significance of financial crimes, which are a major global issue, and acknowledges their rapid evolution in fraudulent practices, causing alarm for many businesses. As a result, the Company has established this financial crime prevention policy to protect against and reduce the likelihood of financial crimes, minimizing the risk of investment losses for the Company and its subsidiaries (collectively referred to as the "Group"). Furthermore, the policy aims to prevent all forms of fraud and corruption, both internally and externally, including the misuse of insider information for personal gain or the unlawful acquisition of another's assets through fraudulent acts.

Gift giving or receiving, entertainment, or business hospitality

The Company emphasizes and prioritizes the prevention of corruption and is fully aware of the importance of combating all forms of corruption. This commitment is communicated to all stakeholders and serves as a guideline to promote ethical practices among directors, executives, employees, and workers of the Company and its subsidiaries, or any individuals acting for or on behalf of the Company and its subsidiaries ("related persons"), regardless of whether they have direct authority.

These individuals are expected to perform their duties with honesty, integrity, and transparency while maintaining an awareness of anti-corruption measures. They are also required to avoid actions that may lead to discrimination or create conflicts of interest. To reinforce these efforts, the Company has established a policy on receiving or giving hospitality, gifts, or other benefits. This policy supports and promotes the group's anti-corruption efforts and provides best practices for related persons to follow in their roles.

Information and IT system security

The Company has established the information technology system policy to define a framework and guideline to upgrade the company's IT security standards, including reducing the risk of misuse or downtime, as well as rapid system recovery after downtime.

The management regularly monitors compliance with the said policy and review the relevant rules or guidelines for improvement. This includes the determination of role and permission, the importance level of information, the accountability, identification, and authentication, the assets management, the corporate management, the IT infrastructure management, the software and license management, the malware management, the compliance with laws, the disaster recovery plan, the control of IT outsourcing services, the change management, the access control of data center, the data backup and the recovery plan.

Additionally, the Company focuses on enhancing cybersecurity by implementing measures to prevent and mitigate risks from cyber threats. These measures include:

- Conducting vulnerability assessments and penetration testing.
- Monitoring security and responding to incidents (Security Monitoring & Incident Response).

- Encrypting critical data (Data Encryption).
- Establishing access control policies (Access Control Policy).
- Protecting against cyberattacks such as DDoS, phishing, and ransomware.

Furthermore, the Company provides cybersecurity awareness training to employees. This aims to increase awareness and minimize risks from user behaviors that could create security vulnerabilities, while maintaining the reliability of the organization's information systems.

Human rights

The Company focuses on and prioritizes respecting human rights and ensuring fair treatment of labor. These principles are incorporated into the human resources management policy, aligning with internationally recognized human rights standards. Generally, the key areas covered include fundamental aspects such as the protection of human rights, equality and non-discrimination, respect for labor rights, and the development of employee welfare and capabilities as follows:

(1) Protection of Employee Human Rights

- Treat every employee with respect and dignity.
- Prohibit the use of forced labor or child labor.
- Prevent all forms of harassment, including physical, verbal, and sexual harassment.
- Preserve employee privacy by complying with personal data protection laws.

(2) Equality and Non-Discrimination

- Promote equal opportunities for employment and career advancement.
- Prohibit discrimination based on gender, age, race, religion, disability, or social status.
- Support a workplace environment free from discrimination.

(3) Respecting Labor Rights

- Adhere to labor laws and international standards.
- Provide fair compensation and benefits.
- Ensure wages and benefits are equitable and compliant with legal standards.
- Support welfare programs to enhance employee quality of life, such as health insurance, accident insurance, annual health checkups, and other benefits.
- Promote employee training and skill development.
- Create opportunities for employees to grow in their career paths.
- Provide channels for employees to submit complaints without fear of retaliation or unfair investigation, ensuring issues related to human rights are appropriately reviewed and addressed.

Safety and occupational health at work

The Company recognizes and focuses on the significance of occupational health, safety and environment, including health care and protection for staff as well as contractors and concerned parties, so as to ensure that staff can work safely in appropriate environment, and to prevent work-related accidents and diseases. The Company has such policy and practices that support the occupational health and safety in compliance with the Occupational Safety, Health and Environment Act B. E. 2554 (2011), which may bring about positive impact on the organization and stakeholders, i.e., the Company's reliability and good image that attract talented candidates and investors. However, should these issues not be properly handled, the Company may lose its personnel, sustain property damage in the office premises, and violate the occupational health and safety laws.

The Company's occupational health management is intended to ensure the well-being and prevent any lost time injury or accident of staff, more than 1 day lost time injury, or work-related fatality, with the target of zero case work-related accident.

The Company has set out its policy, rules and practices on occupational safety, health and environment in compliance with the Occupational Safety, Health and Environment Act B.E. 2554 (2011), under the responsibility of the Occupational Safety, Health and Environment Department, and the Occupational Safety, Health and Environment Committee (OSH). The occupational health management practices include the following tasks:

1. To set out rules and practices on occupational safety, health and environment;

2. To set up the Occupational Safety, Health and Environment Committee;
3. To appoint safety officer supervisory level, safety officer management level and safety officer professional level to proceed with the occupational safety, health and environment;
4. To provide staff training on knowledge and skills regarding the occupational safety, health and environment;
5. To provide an emergency action plan, emergency team structure and emergency drills;
6. To arrange for necessary equipment and resources in response to emergency, e.g., fire extinguishers, emergency lighting, which must be checked monthly to be ready and available for use;
7. To review the quality of the occupational safety, health and environment;
8. To survey the workplace safety to ensure that staff work under appropriate environment which is not harmful to health, including third party visitors;
9. To proceed with hygiene measures, particularly during the COVID-19 pandemic; and
10. To publicize information to staff and raise their health and safety awareness.

Moreover, the Company has also set out and communicated such policies, rules and practices on occupational health, safety and environment to all staff firmwide, with the details as follows:

1. The Company shall encourage staff at all levels to have good health and occupational safety, health and environment awareness.
2. The Company shall make improvements for prevention of any work-related accident, incident and illness for staff and concerned parties.
3. The Company shall adhere to and comply with laws and other regulations applicable to occupational safety, health and environment as if they were the Company's standard requirements.
4. The Company shall keep its workplace clean and suitable for work.
5. The Company shall allocate relevant resources sufficiently and suitably for work in accordance with the rules and practices on occupational safety, health and environment.
6. The Company shall review such rules and practices and monitor, inspect and manage the implementation thereof from time to time to make sure that such rules and practices are suitable for the Company.

Promotion of compliance with the business code of conduct

Promotion for the board of directors, executives, and employees to comply with the business code of conduct : Yes

The Company has communicated and built awareness of the good governance and the code of business conduct, including the policies on insider trading, prevention of conflicts of interest, and anti-corruption, sustainable development and environmental management, to directors and executives, representing 100 percent of all directors and executives through the annual review thereof proposed to the Board of Directors' meeting, and representing 80 percent of all staff through training, surveys, accountability via staff relations activities and public relations in the organization. Moreover, the Company has communicated and provided knowledge to new staff, representing 100 percent of new staffs through the orientation.

Participation in anti-corruption networks

Participation or declaration of intent to join anti-corruption networks : Yes

Anti-corruption networks or projects the company has joined or declared intent to join : Thai Private Sector Collective Action Against Corruption (CAC)
CAC membership certification status : Certified
Certification document of CAC membership status : การรับรองบริษัทเป็นสมาชิกของแนวร่วมต่อต้านการทุจริตฯ_compressed.pdf

Information on material changes and developments in policy and corporate governance system over the past year

Material changes and developments related to the review of policy and guidelines in corporate governance system or board of directors' charter

In the past year, did the company review the corporate governance policy and guidelines, or board of directors' charter : Yes

Material changes and developments in policy and guidelines over the past year : Yes

The Company has complied with the Corporate Governance Code for Listed Companies 2017 and the Board of Directors reviews the application of such corporate governance principles and the relevant policies and practices in line with the good corporate governance in the business context at least once a year. The Company also regularly communicates and monitors compliance with such policies and practices to executives and staff of the Group, e.g., public relations on the Group's website and notice boards, and monitoring via monthly meetings.

Implementation of the CG Code for listed companies

Implementation of the CG Code as prescribed by the SEC : Mostly used in practice

The Company remained firmly committed to adhering to the principles of good corporate governance, focusing on transparency and accountability in management to ensure the utmost benefit for shareholders and all stakeholders equally. The Company arranged for reporting on the monitoring of compliance with good corporate governance principles, as well as the business code of ethics and key policies, to executives, the Corporate Governance and Sustainable Development Committee, and/or the Board of Directors, as applicable. However, certain cases may not cover specific issues as outlined below:

1. The Company has provided shareholders with the opportunity to attend shareholder meetings exclusively in an electronic format (e-AGM), without holding physical meetings alongside it. The Company has strictly complied with standards and criteria related to electronic meeting formats, and it has established channels for shareholders to inquire about information before, during, and after the meetings.
2. The Company maintains a free float proportion of no more than 40% of all issued and sold shares. It recognizes and prioritizes the importance of minority shareholders by implementing practices in line with good corporate governance principles to support participation and communication with shareholders, respecting their rights and taking responsibility for them.
3. The Company has developed a bilingual website in Thai and English, displaying essential corporate information comprehensively and keeping it consistently up-to-date.
4. The composition of the Board of Directors includes a proportion of non-executive directors not exceeding 66% and a proportion of independent directors not exceeding 50% of the total number of directors. The Company recognizes the importance of diverse and appropriate board composition, encompassing qualifications, knowledge, skills, professional diversity, and specific expertise in alignment with the company's business strategies. The executive directors play a crucial role in driving and fostering efficient business growth. However, the board's structure consists of three independent directors out of a total of nine directors, meeting the legal requirements and providing appropriate and sufficient balance and oversight. The company believes that the current board composition strikes a balance between management expertise and governance independence.
5. The Board of Directors has appointed the Corporate Governance and Sustainable Development Committee, composed entirely of board members. However, the chairman of this committee is not an independent director. The Company is confident that although the chairman does not possess independent qualification, her knowledge and experience are sufficient to perform the role effectively. Additionally, her executive status and deep understanding of the business and corporate culture ensure that governance and sustainability operations are carried out efficiently and promptly, aligning with business changes and addressing stakeholders' future expectations.
6. The Company emphasizes the continuous development of directors' knowledge and capabilities by encouraging and supporting them to participate in training courses offered by the Thai Institute of Directors (IOD) and other leading organizations. However, due to the commitments of certain directors, which prevent them from attending scheduled training sessions, the Company ensures updates on key changes in regulations or practices are presented at board meetings. This approach guarantees that all directors receive the necessary and crucial information to effectively

oversee governance and support their roles efficiently.

Other corporate governance performance and outcomes

The Company was awarded a 5-star or “Excellent” (90 scores and above) CGR 2024, with 108 scores, from the Thai Institute of Directors (IOD), and also ranked in the Top Quartile of listed companies in the Financial Industry based on the average value of Market Capitalization.

The Company received a 5-medal or “Excellent” scoring with full 100 scores for the Annual General Meeting Quality Assessment (AGM Checklist) in 2024 from the Thai Investors Association.

The Company received the “A” level of the SET ESG Rating for 2024, which was the first year of the Company’s participation in the program.

Corporate Governance Structure

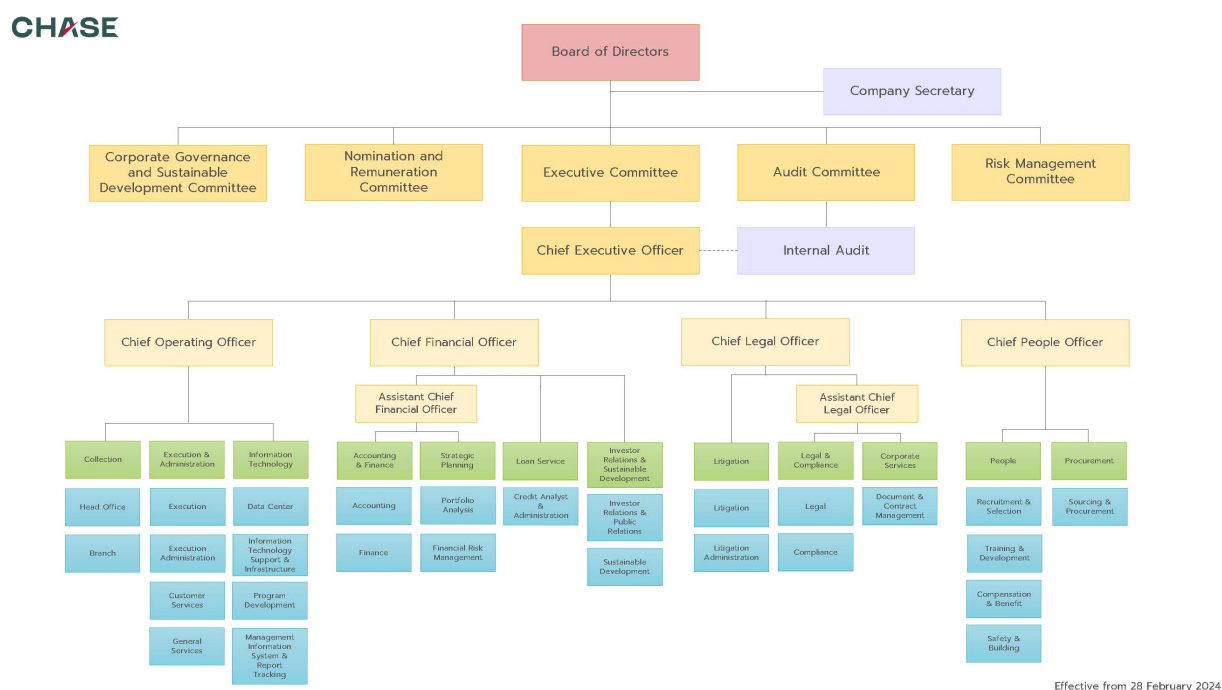
Information on corporate governance structure

Corporate governance structure

Corporate governance structure diagram

Corporate governance structure as of date : 28 Feb 2024

Corporate governance structure diagram



Information on the board of directors

Information on the board of directors

Composition of the board of directors

	2024	
	Male (persons)	Female (persons)
Total directors	9	
	5	4
Executive directors	6	
	3	3
Non-executive directors	3	
	2	1
Independent directors	3	
	2	1
Non-executive directors who have no position in independent directors	0	
	0	0

	2024	
	Male (%)	Female (%)
Total directors	100.00	
	55.56	44.44
Executive directors	66.67	
	33.33	33.33
Non-executive directors	33.33	
	22.22	11.11
Independent directors	33.33	
	22.22	11.11
Non-executive directors who have no position in independent directors	0.00	
	0.00	0.00

Additional explanation : Displayed % (percentage) from proportion of total board of directors

	2024	
	Male (years)	Female (years)
Average age of board of directors	56	
	62	50

The information on each director and controlling person

List of the board of directors

List of directors	Position	First appointment date of director	Skills and expertise
<p>1. Mr. PRADIT LEOSIRIKUL</p> <p>Gender: Male</p> <p>Age : 71 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Management</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Doesn't Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : No</p> <p>DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 4,709,500 Shares (0.237101 %) 	<p>Chairman of the Board of Directors</p> <p>(Non-executive directors, Independent director)</p> <p>Authorized directors as per the company's certificate of registration : No</p> <p>Type of director : Existing director</p>	12 Nov 2021	Banking, Finance, Audit, Finance & Securities, Risk Management
<p>2. Mr. PRACHA CHAISUWAN</p> <p>Gender: Male</p> <p>Age : 64 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Political Science</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 1,020,686,000 Shares (51.386718 %) • Shareholding by persons related to the directors, executives according to Section 59 (shares) : 2,000,000 Shares (0.100691 %) 	<p>Director</p> <p>(Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : Yes</p> <p>Type of director : Continuing director (Full term of directorship and being re-appointed as a director)</p>	4 Aug 1998	Finance & Securities, Professional Services, Leadership, Banking, Business Administration

List of directors	Position	First appointment date of director	Skills and expertise
<p>3. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age : 49 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Have Legal offenses in the past 5 years : Doesn't Have DAP course : Yes DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 2,000,000 Shares (0.100691 %) • Shareholding by persons related to the directors, executives according to Section 59 (shares) : 1,020,686,000 Shares (51.386718 %) 	<p>Director (Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : Yes</p> <p>Type of director : Existing director</p>	1 Feb 2021	<p>Finance & Securities, Information & Communication Technology, Human Resource Management, Professional Services, Risk Management</p>
<p>4. Mr. SURACHAI CHETCHOTISAK Gender: Male Age : 62 years Highest level of education : Honorary degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesn't Have Legal offenses in the past 5 years : Doesn't Have DAP course : Yes DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) 	<p>Director (Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : No</p> <p>Type of director : Existing director</p>	25 Feb 2021	<p>Commerce, Business Administration</p>

List of directors	Position	First appointment date of director	Skills and expertise
<p>5. Mr. WITTAWAT WETCHABUTSAKORN</p> <p>Gender: Male</p> <p>Age : 46 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Doesn't Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) 	<p>Director (Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : Yes</p> <p>Type of director : Existing director</p>	25 Feb 2021	Commerce, Business Administration, Accounting, Finance
<p>6. Ms. WARALUCK CHAISUWAN</p> <p>Gender: Female</p> <p>Age : 43 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 1,315,000 Shares (0.066204 %) 	<p>Director (Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : Yes</p> <p>Type of director : Continuing director (Full term of directorship and being re-appointed as a director)</p>	1 Mar 2021	Finance, Accounting, Data Analysis, Strategic Management, Budgeting

List of directors	Position	First appointment date of director	Skills and expertise
<p>7. Ms. SUTHIDA CHAISUWAN</p> <p>Gender: Female</p> <p>Age : 36 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Law</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 808,500 Shares (0.040704 %) 	<p>Director (Executive Directors)</p> <p>Authorized directors as per the company's certificate of registration : Yes</p> <p>Type of director : Continuing director (Full term of directorship and being re-appointed as a director)</p>	1 Mar 2021	Finance & Securities, Professional Services, Law, Risk Management, Governance/ Compliance
<p>8. Mr. GRISH ATTAGRISH</p> <p>Gender: Male</p> <p>Age : 67 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Marketing</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Doesn't Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) 	<p>Director (Non-executive directors, Independent director)</p> <p>Authorized directors as per the company's certificate of registration : No</p> <p>Type of director : Existing director</p>	12 Nov 2021	Banking, Accounting, Finance, Internal Control, Audit

List of directors	Position	First appointment date of director	Skills and expertise
<p>9. Mrs. WANSUDA THANASARANART</p> <p>Gender: Female</p> <p>Age : 73 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p> <p>Family relationship between directors and executives : Doesn't Have</p> <p>Legal offenses in the past 5 years : Doesn't Have</p> <p>DAP course : Yes</p> <p>DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) 	<p>Director</p> <p>(Non-executive directors, Independent director)</p> <p>Authorized directors as per the company's certificate of registration : No</p> <p>Type of director : Existing director</p>	12 Nov 2021	Banking, Audit, Internal Control, Accounting, Finance

Additional explanation:

(*) Any offense under the Securities and Exchange Act B.E. 2535 (1992) or the Derivatives Act B.E. 2546 (2003), only in the following cases:

(1) Dishonest act or gross negligence

(2) Disclosure or dissemination of false information or statements that may be misleading or conceal material facts that should be notified, which may affect decision making of shareholders, investors or other parties involved

(3) Unfair acts or exploitation of investors in trading securities or derivatives, or participation in, or support to, such acts.

(**) Shareholdings by persons related to directors or executives as prescribed in Section 59 of the Securities and Exchange Act B.E. 2535 (1992), such as spouses or cohabiting couple (unmarried couples living together openly), minor children, etc.

List of the board of directors by position

List of the board of directors	Position	Executive directors	Non-executive directors	Independent directors	Non-executive directors who have no position in independent directors	Authorized directors as per the company's certificate of registration
1. Mr. PRADIT LEOSIRIKUL	Chairman of the Board of Directors		✓	✓		
2. Mr. PRACHA CHAISUWAN	Director	✓				✓
3. Ms. HATHAIRAT KAEWSAENMUANG	Director	✓				✓
4. Mr. SURACHAI CHETCHOTISAK	Director	✓				
5. Mr. WITTAWAT WETCHABUTSAKORN	Director	✓				✓
6. Ms. WARALUCK CHAISUWAN	Director	✓				✓
7. Ms. SUTHIDA CHAISUWAN	Director	✓				✓
8. Mr. GRISH ATTAGRISH	Director		✓	✓		
9. Mrs. WANSUDA THANASARANART	Director		✓	✓		
Total (persons)		6	3	3	0	5

Overview of director skills and expertise

Skills and expertise	Number (persons)	Percent (%)
1. Banking	4	44.44
2. Finance & Securities	4	44.44
3. Commerce	2	22.22
4. Professional Services	3	33.33
5. Information & Communication Technology	1	11.11
6. Law	1	11.11
7. Accounting	4	44.44
8. Finance	5	55.56
9. Human Resource Management	1	11.11
10. Data Analysis	1	11.11
11. Leadership	1	11.11
12. Strategic Management	1	11.11
13. Risk Management	3	33.33
14. Audit	3	33.33
15. Internal Control	2	22.22
16. Budgeting	1	11.11
17. Governance/ Compliance	1	11.11
18. Business Administration	3	33.33

Information about the other directors

	2024
The chairman of the board and the highest-ranking executive are from the same person	No
The chairman of the board is an independent director	Yes
The chairman of the board and the highest-ranking executive are from the same family	No
Chairman is a member of the executive board or taskforce	No
The company appoints at least one independent director to determine the agenda of the board of directors' meeting	Yes

Additional explanation : (*) Composition of the Board of Directors is calculated from the Board of Directors data in the year 2022 onwards

(**) If a remark is specified, the remark from the most recent year will be displayed

The measures for balancing the power between the board of directors and the Management

The measures for balancing the power between the board of : Have
directors and the Management

Methods of balancing power between the board of directors : Increasing the proportion of independent directors to more
and Management than half

The Board Chairman and the Chief Executive Officer are not the same person. If the Board Chairman and the Chief Executive Officer are not clearly separated, e.g., the Board Chairman is not an independent director, the Board Chairman and the Chief Executive Officer are members of the same family, or the Board Chairman is a member of the Executive Committee or team, or tasked with management duties and responsibilities, the Board should promote counterbalancing between the Board and the management team as follows:

- (1) The Board is composed of independent directors representing more than one half of its members; or
- (2) One of the independent directors is appointed to jointly consider setting meeting agenda of the Board.

Reference link for the measures for balancing the power : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-cg-policy-en.pdf>
between the board of directors and the management

Page number of the reference link : 4

Information on the roles and duties of the board of directors

Board charter : Have

The Board of Directors, as shareholders' representatives, takes the role and duties to oversee the Company's management to comply with resolutions of shareholders' meetings, laws, objectives and its articles of association, by prescribing objectives and goals, vision, mission, strategies, operational policies, as well as monitor, evaluate and report on performance with efficiency, for sustainable value creation to the businesses, and returns on investment, based on their expertise, the Corporate Governance Code, and the Code of Conduct of the Company.

Reference link for the board charter : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-board-of-directors-charter-en.pdf>

Page number of the reference link : 1

Information on subcommittees

Information on subcommittees

Information on roles of subcommittees

Roles of subcommittees

Board of Directors

Role

- Others
 - Good Corporate Governance
 - Code of Conduct

Scope of authorities, role, and duties

The Board shall have powers, authority and responsibilities in the Company's business operations with integrity in the best interests of the Company, and oversee, control, prevent and management conflicts of interest to safeguard the Company's benefits as a whole, without limitation to only any specific group of shareholders. The Board is generally empowered and authorized to oversee the Company's policies, effective management process, and monitoring system for compliance with such policies, as follows:

- (1) To perform its duties with due care (duty of care), integrity (duty of loyalty), and oversee the operations of the Company and its subsidiaries in compliance with laws, rules, regulations, its articles of association and shareholders' resolutions (duty of obedience) to protect rights and benefits of the Company and its subsidiaries.
- (2) To set out objectives and goals, vision, mission, strategies, operational policies, allocation of major resources to achieve such objectives and goals, and empower the management team to perform efficiently and effectively, and monitor, evaluate and oversee the administration and management matters by management team of the Company and its subsidiaries to be aligned with policies, goals, business plans, budgets, management structure and level of authority, as

well as support effective and safe use of innovations and technologies.

- (3) To consider and approve annual business plan and budget proposed by the management team, and consider and approve the Company's important matters as required by laws, its articles of association and guidelines.
- (4) To oversee the business operations under the corporate governance principles to facilitate the Company's competitiveness and good operating results for the benefit of shareholders, stakeholders, society and long-term impact, and also support environmental impact mitigation and development without compromising its resilience and adaptation under changing circumstances.
- (5) To support creation or use of innovations and technologies to generate values to businesses in parallel with contributions to clients or their related persons, and be socially and environmentally responsible, oversee the management team to operate businesses with social and environmental responsibility as reflected in the operational plan, to ensure that every unit in the organization proceeds in alignment with its objectives, goals and strategies.
- (6) To appoint directors, executives or other key positions in subsidiaries or associated companies at least representing its shareholding in those subsidiaries or associated companies, in order to control their management to be in line with the Company's policies, and transactions to be duly executed in accordance with laws, including full, accurate and timely disclosure of material information, financial positions, operating results, connected transactions and acquisition or disposal of material assets.
- (7) To oversee the Company, its subsidiaries and associated companies to adopt sufficient and effective risk management systems and internal control to efficiently achieve objectives, and appoint an audit committee of the Company to perform its duties efficiently and independently to review and ensure that such internal control and internal audit systems are sufficient, effective and efficient in compliance with laws.
- (8) To monitor, oversee, prevent and manage any potential conflicts of interest between stakeholders of the Company and its subsidiaries and the management team, the Board or the Company's shareholders, including prevention of any misuse of property, information and opportunities of the Company and its subsidiaries, or execution of transactions with persons with potential conflicts of interest/connected persons of the Company or its subsidiaries in any inappropriate manner. For this purpose, should any director have an interest in any transaction with the Company or subsidiaries or change his/her shareholding in the Company and/or subsidiaries, he/she shall give notice thereof to the Company without delay.
- (9) To oversee the Company to ensure that it has a data security system in place, measures for data security and person data protection as required by laws, and practices for data security management, to ensure compatibility and assurance of effective data protection, including policies and practices for maintenance of confidentiality, reliability and availability of information, as well as management of information which may affect securities price, and assign directors to be in directly charge of such role and duties to oversee the information technology security.
- (10) To ensure that the Company and its subsidiaries have effective and reliable accounting and financial reporting systems, prepare financial reports, and oversee the Company to prepare its annual report and disclose its financial statements and material information which are accurate, sufficient, timely and compliant with applicable rules, regulations, standards and practices (duty of disclosure), as well as review the sufficiency of the Company's financial liquidity and debt-serviceability.
- (11) To consider approving the selection and proposed appointment of the Company's auditor, and to consider fixing remuneration as appropriately proposed by the Audit Committee before proposing the matter to the annual ordinary general meeting of shareholders for consideration and approval.
- (12) To consider approving quarterly financial statements reviewed by the auditor and commented by the Audit Committee, and to consider approving the audited annual financial statements and commented by the Audit Committee to be proposed to the annual ordinary general meeting of shareholders for consideration and approval.
- (13) To acknowledge the Audit Committee's report and other committees' reports of the Company.

- (14) To consider appointing directors to fill any vacancy for other reasons than retirement by rotation.
- (15) To consider appointing and changing the Company's authorized signatory directors.
- (16) To consider appointing and removing committee members and designate powers and authority of the committees to facilitate and support the Board's performance of duties, and oversee the committees' performance in compliance with their respective charters, and to regularly consider approving the criteria for performance review at least once a year.
- (17) To establish succession plans for the Chief Executive Officer, senior executives and personnel in key positions of the Company, whereby the Chief Executive Officer shall report the implementation of succession plans to the Board for information from time to time at least once a year, and oversee personnel management and development to ensure the number of personnel, talents, skills, experiences and incentives as appropriate.
- (18) To consider approving criteria for nomination of candidates for the Chief Executive Officer, appointment of the Chief Executive Officer, and determining a framework of remuneration policies and forms, determination of remuneration and the Chief Executive Officer's performance review as proposed by the Nomination and Remuneration Committee.
- (19) To consider approving a framework of remuneration policies and forms, determination of remuneration and senior executives' performance review as proposed by the Chief Executive Officer.
- (20) To consider appointing and removing the Company Secretary under the securities and exchange laws to facilitate the Board's performance to ensure that the Company's business operations comply with applicable laws, notifications, regulations and articles of association.
- (21) To consider approving and commenting on material transactions, e.g., acquisition or disposal of assets of the Company or its subsidiaries, new business investment, and any arrangements or connected transactions, including the Company's financing transactions, except where such transactions also require approval from a meeting of shareholders, provided that such consideration and approval shall comply with the securities and exchange laws, applicable notifications, requirements and/or regulations of the Stock Exchange of Thailand.
- (22) To consider monitoring the use of proceeds from financing according to the disclosed objectives, by taking into account the relevant details of the use of proceeds from financing, e.g., feasibility of project investment, justifications of value and channel of financing, and the Company's capital structure, including investment contracts, sufficiency of proceeds from financing for project investment, etc., and require the management to thoroughly study the economic conditions and industrial growth outlook of such businesses in which the Company plans to invest such proceeds from financing, so as to prevent an occurrence where the Company cannot use proceeds for investment in such projects or businesses as intended.
- (23) To consider approving interim dividends to shareholders when it is apparent that the Company's profit so justifies, and report such dividend payments to the next meeting of shareholders.
- (24) To hold a meeting of shareholders as the annual ordinary general meeting within 4 months from the end of the Company's fiscal year, and oversee such meeting of shareholders to be duly, transparently and efficiently conducted to enable shareholders to exercise their rights, and be involved in making major decisions, as well as ensure disclosure of meeting resolutions and prepare accurate and full minutes of shareholders' meeting, including effective communication with shareholders and other stakeholders.
- (25) To have a mechanism for complaints and responsive actions to complaints or whistleblowing.
- (26) To perform any other duties in relation to the Company's businesses as delegated by shareholders.

Reference link for the charter

<https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-board-of-directors-charter-en.pdf>

Audit Committee

Role

- Audit of financial statements and internal controls

Scope of authorities, role, and duties

- (1) To review financial reports of the Company and its subsidiaries to ensure accurate, full, reliable and sufficient disclosure in accordance with the financial reporting standards, in coordination with the external auditor and executives responsible for preparing both quarterly and annual financial reports, and the Audit Committee may suggest the auditor to review or audit any particular transactions deemed as important and necessary matters during the audits of the Company and its subsidiaries.
- (2) To review internal control system, internal audit system and risk management of the Company and its subsidiaries to ensure adequacy, effectiveness and efficiency, and consider the independence of the internal audit unit, and approve appointment, transfer, termination of head of the internal audit unit or any other unit in charge of internal audit.
- (3) To consider and approve annual budgets, manpower and resources essential to operations, annual internal audit plan, training plan of the Internal Audit Department, and meet with the head of the Internal Audit Department and/or external consultant on internal audit (if any) to discuss important issues at least once a year without the presence of the management team.
- (4) To review the Company's compliance with the securities and exchange laws, the Stock Exchange of Thailand's requirements, and other laws and standards applicable to the Company's businesses.
- (5) To consider, select and nominate an independent person for appointment as auditor, and propose the auditor's fees, taking into account the reliability, sufficiency of resources, audit workloads of the audit firm, and experience of the personnel authorized to conduct the Company's audit, and meet with the auditor without the presence of the management team at least once a year, and engagement of the auditor to perform any other tasks than the audit of financial statements, provided that such engagement shall not compromise the auditor's independence in its audit of annual financial statements.
- (6) To consider connected transactions or transactions with potential conflicts of interest, acquisition or disposal of assets of the Company and its subsidiaries to be duly and completely executed in compliance with the securities and exchange laws, and the requirements of the Stock Exchange of Thailand, to ensure that such transactions are reasonable and in the best interests of the Company and its subsidiaries.
- (7) To consider a mechanism for oversight and monitoring of applicable and proper use of proceeds from financing in accordance with the disclosed objectives, and set out measures to suppress and prevent any misuse of proceeds from financing contrary to the objectives.
- (8) To be empowered to summon and instruct relevant management team, unit heads or staff of the Company to share opinions, meet or provide any documents as it deems relevant and necessary, and to seek independent opinions from any other professional consultants as necessary at the Company's expense.
- (9) To prepare the Audit Committee's report to be disclosed in the Company's annual report, and such report must be signed by the Chairman of the Audit Committee and should contain the following particulars:
 - (a) Opinion on accuracy, completeness and reliability of the Company's financial report;
 - (b) Opinion on sufficiency of the Company's internal control system;
 - (c) Opinion on compliance with the securities and exchange laws, the SET's requirements or laws applicable to the Company's businesses;
 - (d) Opinion on the auditor's eligibility;
 - (e) Opinion on transactions with potential conflicts of interest;
 - (f) Number of meetings of the Audit Committee and members' attendance records.
 - (g) Opinion or overall observations from the Audit Committee's performance of duties under its charter;
 - (h) Any other particulars that should be made known to shareholders and general investors under the scope, authority and responsibilities delegated by the Board.

(10) To report to the Board any finding or suspicion of the following transactions or actions which may materially affect the Company's financial position and operating results so as to resolve them within such time as the Audit Committee deems appropriate:

- (a) Transactions giving rise to or potentially giving rise to conflicts of interest;
- (b) Fraud or unusual issues or major flaws in the internal control system;
- (c) Violations of the securities and exchange laws, the SET's requirements and notifications or laws applicable to the Company and/or its businesses.

Should the Board fail to resolve such matters within the above time, any member of the Audit Committee may report such transactions or actions to the Office of the Securities and Exchange Commission or the Stock Exchange of Thailand.

(11) To ensure that the internal audit system is put in place to sufficiently prevent corruption and bribery risks by reviewing the finance and accounting system, internal control system and risk management system as appropriate, and reviewing the self-assessment on anti-corruption measures under the Thai Private Sector Collective Action against Corruption (CAC) Program.

(12) To respond to complaints and whistleblowing regarding misconduct, corruption or failure to comply with laws, rules, regulations and the Company's code of conduct, and oversee fact-finding investigations and impose penalty independently as appropriate in compliance with relevant policies set out by the Board.

(13) To consider and comment on the execution of transactions on acquisition or disposal of material assets ("MT") and related party transactions ("RPT") or transactions with potential conflicts of interest as appropriate, including disclosure of information on such transactions.

(14) To discuss with senior executives regarding reasonable powers, roles and burdens of the Internal Audit Department, so as to approve the Internal Audit Department Charter, and expectations of the Audit Committee and senior executives from the Internal Audit Department, including support the Internal Audit Department's powers and authority to perform its tasks and achieve the objectives.

(15) To discuss with the Head of the Internal Audit Department for quality assurance and improvement program of the internal audit unit (self-evaluation) at least once a year, and potential compromise of the Internal Audit Department's independence.

(16) To consider the suitability for outsourced quality assessment of internal audit performance at least every 5 years, provided that the outsourced assessor must be competent and independent in accordance with internal audit standards.

(17) To perform any other duties as delegated by the Board and approved by the Audit Committee.

Reference link for the charter

<https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-audit-committee-charter-en.pdf>

Executive Committee

Role

- Others
 - Business Operation Management

Scope of authorities, role, and duties

- (1) To set out vision, strategies, policies, goals, business plans, management structure and level of authority of the Company to be proposed to the Board for approval and further implementation as approved by the Board, including monitoring of such performance to ensure efficiency.
- (2) To have powers, duties and responsibilities for management in the ordinary course of business of the Company, and consider approving transactions in the ordinary course of business, subject to the level of authority and/or scope of powers delegated by the Board, in compliance with applicable laws, rules/basis, objectives, regulations, requirements, notifications of regulatory agencies, meeting resolutions of the Board and shareholders, as well as the Company's corporate governance policy and code of conduct.
- (3) To approve and oversee management in compliance with policies, goals, strategies, annual operational plans and budgets as approved by the Board and/or the level of authority, including monitoring to achieve both short-term and long-term goals.
- (4) To screen business plans, budgets, management structure, level of authority and policies to be compatible with objectives, vision, mission, policies, key goals and business strategies of the Company as suggested by the Chief Executive Officer, before proposing the same to the Board of Directors for consideration/approval, except those under other committees' powers, including the Audit Committee or the Nomination and Remuneration Committee, and to consider screening the management team's proposals.
- (5) To oversee the Company's management through the Chief Executive Officer to be in line with such policies set forth by the Board, and report performance from time to time to the Board.
- (6) To approve the appointment of consultants in various areas essential to the Company's operations within budgets approved by the Board.
- (7) To plan or provide other mechanisms to prevent or resolve financial issues, taking into consideration stakeholders' rights.
- (8) To conduct feasibility study for implementation of new projects, approve project investment within the powers delegated by the Board, including execution of legal transactions relating to such matters.
- (9) To consider and approve financial transactions with financial institutions, e.g., account opening, borrowing of loans, application for credits, mortgage, pledge, overdrafts from financial institutions, guarantee, including purchase and sale, and registration of land ownership, for the purpose of the Company's business operations, as well as execution of legal transactions, contracts, proposals, contact for legal transactions with government agencies to obtain rights for the Company, and/or any arrangements relating to such matters until completion in accordance with the level of authority, and/or as designated by the Board and/or under applicable laws, rules and regulations.
- (10) To perform any other duties as delegated by the Board.

Reference link for the charter

-

Nomination and Remuneration Committee

Role

- Director and executive nomination
- Remuneration

Scope of authorities, role, and duties

- (1) To consider the Board structure and composition in terms of the number of directors to suit business sizes, categories and complexity, in line with business strategies and changing circumstances, and review qualifications of directors, committee members and the Chief Executive Officer in terms of skills, experiences, and expertise in relation to the Company's businesses.
- (2) To set out criteria and procedures for nomination for eligible candidates as directors, committee members and the Chief Executive Officer to suit the business nature and operations of the organization, by prescribing their qualifications and expertise in the respective areas required, using such effective tools as Board Skills Matrix to support the nomination, and select candidates in accordance with the agreed procedures, including their expertise, to be proposed to the Board of Directors for consideration and appointment and/or to a meeting of shareholders for further consideration and appointment (as the case may be), provided that shareholders shall be provided with sufficient information regarding nominated candidates in support of their decision-making.
- (3) To nominate directors and committee members upon retirement by rotation to the Board for consideration, whereby the existing members may be nominated to resume their office, taking into account their performance in such capacity, or invite nominations from shareholders, or use an external firm to recruit or consider candidates from the chartered director pool, or have each director nominate eligible candidates, etc.
- (4) To consider the list of nominated candidates and select those fully qualified to be proposed to the Board of Directors for consideration and appointment and/or to a meeting of shareholders for further consideration and appointment (as the case may be), provided that shareholders shall be provided with sufficient information regarding nominated candidates in support of their decision-making.
- (5) To approach such qualified candidates to ensure that they are willing to hold directorship if appointed by a meeting of the Board of Directors or shareholders (as the case may be).
- (6) To consider the independence and qualifications of each independent director to ensure that a candidate for independent directorship or such particular independent director is or remains fully qualified in compliance with the applicable rules and/or laws.
- (7) To consider the criteria for nomination of the Chief Executive Officer, recruit, screen and recommend the most suitable and qualified candidate to be appointed as Chief Executive Officer to the Board of Directors for consideration and approval.
- (8) To review the current criteria for remuneration of the Board, committees and the Chief Executive Officer in comparison with information on remuneration of other companies in the same industry as the Company, and its operating results, and prescribe effective criteria to achieve the desired outcome, to be fair and supportive of the Company's successful operations.
- (9) To consider the criteria for performance review of the Chief Executive Officer as delegated by the Board.
- (10) To consider the criteria for remuneration of the Board, committees and the Chief Executive Officer, both monetary and non-monetary, to be appropriate and aligned with the Company's strategies and long-term goals, considering their burdens, scope, roles, duties and responsibilities, including expected benefits.
- (11) To fix remuneration of the Board, committees and the Chief Executive Officer in compliance with the payment criteria as agreed and proposed to the Board of Directors for approval and/or to a meeting of shareholders for further consideration and approval (as the case may be).
- (12) To consider suitability and grant approval for any new securities offering to directors and staff, on the

basis of fairness towards shareholders, and motivate directors and staff to perform their duties to create values to shareholders in the long run and effectively retain talented personnel.

(13) To consider succession planning policy for the Chief Executive Officer, senior executives and personnel in key positions of the Company.

(14) To suggest a procedure for performance review of the Board, committees and the Chief Executive Officer, which shall be reviewed yearly, and monitor and conclude the performance review to the Board of Directors so as to improve the performance efficiency and enhance knowledge and competence of the Board, committees and the Chief Executive Officer.

(15) To perform any other duties as delegated by the Board.

Reference link for the charter

<https://www.chase.co.th/storage/content/cg charter-board-and-subcommittee/20250305-chase-nomination-and-remuneration-committee-charter-en.pdf>

Risk Management Committee

Role

- Risk management

Scope of authorities, role, and duties

- (1) To define the Group's risk management framework in line with the risk management policy so as to assess, monitor and control risk appetite in the respective areas, whereby various work units shall also be involved in risk management and control, and propose such framework to the Board for approval, subject to review and comment by the Executive Committee and/or the Audit Committee.
- (2) To review the risk management policy and plan to ensure their efficiency.
- (3) To set out and review the composition, power, authority and responsibility, including the risk management team charter, in order to ensure that the team has sufficient knowledge, understanding and experiences for their functions and risks throughout the Group.
- (4) To oversee and monitor the compliance with the approved risk management policy and plan to make sure that the Group's firmwide risk management system is efficient, and full compliance therewith.
- (5) To assess the adequacy of risk management strategies and the efficiency of risk management to maintain the corporate risk appetite.
- (6) To report the results of risk management, implementation and status of the Group, and changes, including areas of improvement, to be aligned with business strategies and goals, to the Executive Committee and/or the Audit Committee for review and comment for further submission to the Board for information on a regular basis as appropriate.
- (7) To review the risk assessment report prepared by the risk management team and prepare the annual risk management report to be presented to the Executive Committee and/or the Audit Committee for review and comment for further submission to the Board for consideration and approval.
- (8) To review the disclosure of information on risk factors, including any other relevant information, in the annual registration statement/annual report (Form 56-1 One Report).
- (9) To seek independent opinions from any other professional consultants as necessary at the Company's expense, provided that such engagement follows the regulations and the level of authority of the Group.
- (10) To appoint the risk management team to assess and monitor the risk management plan as appropriate.
- (11) To approve the risk management team charter in line with the risk management policy and the Risk Management Committee Charter.
- (12) To perform any other duties as delegated by the Board.

Reference link for the charter

<https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-risk-management-committee-charter-en.pdf>

Corporate Governance and Sustainable Development Committee

Role

- Corporate governance
- Sustainability development
- Climate-related risks and opportunities governance

Scope of authorities, role, and duties

- (1) To consider preparing the corporate governance and sustainable development policy and practices in line with the Group's material topics of sustainability to declare the intention and guidelines for the Board, executives and staff for compliance in practice towards sustainability in environmental, social and governance dimensions.
- (2) To ensure the application of the corporate governance and sustainable development policy and practices to the Group's ongoing development for sustainable growth, and oversee the information technology security and manage sustainability-related risks, such as, risks from natural perils and climate change.
- (3) To evaluate and review the corporate governance and sustainable development goals, policy and practices to be practical to the business circumstances and in line with the laws, international best practices, and suggestions by relevant regulatory agencies.
- (4) To report the corporate governance and sustainable development progress and performance to the Board.
- (5) To evaluate the annual performance of the Corporate Governance and Sustainable Development Committee and report the evaluation results to the Board.
- (6) To consider setting out guidelines for disclosure of the corporate governance and sustainable development report in the annual registration statement/annual report (Form 56-1 One Report) and/or the Sustainability Report of the Company.
- (7) To appoint the corporate governance and sustainable development team to assist the Corporate Governance and Sustainable Development in the performance of various tasks.
- (8) To consider and assess report on engagement of the Company with stakeholders, e.g., the Company's actions with key stakeholders of the Company or results from such engagement, etc.
- (9) To perform any other duties as delegated by the Board.

Reference link for the charter

<https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20250305-chase-cg-sdc-chater-en.pdf>

Information on each subcommittee

List of audit committee

List of directors	Position	Appointment date of audit committee member	Skills and expertise
1. Mr. GRISH ATTAGRISH ^(*) Gender: Male Age : 67 years Highest level of education : Master's degree Study field of the highest level of education : Marketing Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : Yes	Chairman of the audit committee (Non-executive directors, Independent director) Director type : Existing director	12 Nov 2021	Banking, Accounting, Finance, Internal Control, Audit
2. Mrs. WANSUDA THANASARANART Gender: Female Age : 73 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : No	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	12 Nov 2021	Banking, Audit, Internal Control, Accounting, Finance
3. Mr. PRADIT LEOSIRIKUL Gender: Male Age : 71 years Highest level of education : Master's degree Study field of the highest level of education : Management Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : No	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	12 Nov 2021	Banking, Finance, Audit, Finance & Securities, Risk Management

Additional explanation :

(*) Directors with expertise in accounting information review

List of executive committee members

List of committee members	Position	Appointment date of executive committee member
<p>1. Mr. PRACHA CHAISUWAN</p> <p>Gender: Male</p> <p>Age : 64 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Political Science</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	The chairman of the executive committee	19 Oct 2021
<p>2. Ms. HATHAIRAT KAEWSAENMUANG</p> <p>Gender: Female</p> <p>Age : 49 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	Member of the executive committee	19 Oct 2021
<p>3. Ms. WARALUCK CHAISUWAN</p> <p>Gender: Female</p> <p>Age : 43 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	Member of the executive committee	19 Oct 2021
<p>4. Ms. SUTHIDA CHAISUWAN</p> <p>Gender: Female</p> <p>Age : 36 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Law</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	Member of the executive committee	19 Oct 2021
<p>5. Mr. SURACHAI CHETCHOTISAK</p> <p>Gender: Male</p> <p>Age : 62 years</p> <p>Highest level of education : Honorary degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	Member of the executive committee	19 Oct 2021
<p>6. Mr. WITTAWAT WETCHABUTSAKORN</p> <p>Gender: Male</p> <p>Age : 46 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residence in Thailand : Yes</p>	Member of the executive committee	19 Oct 2021

Other Subcommittees

Subcommittee name	Name list	Position
Nomination and Remuneration Committee	Mrs. WANSUDA THANASARANART	The chairman of the subcommittee (Independent director)
	Mr. PRADIT LEOSIRIKUL	Member of the subcommittee (Independent director)
	Ms. HATHAIRAT KAEWSAENMUANG	Member of the subcommittee
Risk Management Committee	Ms. HATHAIRAT KAEWSAENMUANG	The chairman of the subcommittee
	Ms. WARALUCK CHAISUWAN	Member of the subcommittee
	Ms. SUTHIDA CHAISUWAN	Member of the subcommittee
Corporate Governance and Sustainable Development Committee	Ms. WARALUCK CHAISUWAN	The chairman of the subcommittee
	Ms. SUTHIDA CHAISUWAN	Member of the subcommittee
	Ms. HATHAIRAT KAEWSAENMUANG	Member of the subcommittee

Information on the executives

Information on the executives

List and positions of the executive

List of the highest-ranking executive and the next four executives

List of executives	Position	First appointment date	Skills and expertise
<p>1. Mr. PRACHA CHAISUWAN</p> <p>Gender: Male</p> <p>Age : 64 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Political Science</p> <p>Thai nationality : Yes</p> <p>Residing in Thailand : Yes</p> <p>Highest responsibility in corporate accounting and finance : No</p> <p>Accounting supervisor : No</p>	Chief Executive Officer (The highest-ranking executive)	19 Oct 2021	Finance & Securities, Professional Services, Leadership, Banking, Business Administration
<p>2. Ms. WARALUCK CHAISUWAN^(*)</p> <p>Gender: Female</p> <p>Age : 43 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residing in Thailand : Yes</p> <p>Highest responsibility in corporate accounting and finance : Yes</p> <p>Accounting supervisor : No</p>	Chief Financial Officer	19 Oct 2021	Finance, Accounting, Data Analysis, Strategic Management, Budgeting
<p>3. Ms. HATHAIRAT KAEWSAENMUANG</p> <p>Gender: Female</p> <p>Age : 49 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Business Administration</p> <p>Thai nationality : Yes</p> <p>Residing in Thailand : Yes</p> <p>Highest responsibility in corporate accounting and finance : No</p> <p>Accounting supervisor : No</p>	Chief Operational Officer / Chief People Officer (Acting)	19 Oct 2021	Finance & Securities, Information & Communication Technology, Human Resource Management, Professional Services, Risk Management
<p>4. Ms. SUTHIDA CHAISUWAN</p> <p>Gender: Female</p> <p>Age : 36 years</p> <p>Highest level of education : Master's degree</p> <p>Study field of the highest level of education : Law</p> <p>Thai nationality : Yes</p> <p>Residing in Thailand : Yes</p> <p>Highest responsibility in corporate accounting and finance : No</p> <p>Accounting supervisor : No</p>	Chief Legal Officer	19 Oct 2021	Finance & Securities, Professional Services, Law, Risk Management, Governance/ Compliance

Additional Explanation :

(*) Highest responsibility in corporate accounting and finance

(**) Accounting supervisor

(***) Appointed after the fiscal year end of the reporting year

Organization structure diagram of the highest-ranking executive and the next four executives

Organization structure of the highest-ranking executive and the : 19 Oct 2021
next four executives as of date

Remuneration policy for executive directors and executives

(1) Top Management (Chief Executive Officer)

The Nomination and Remuneration Committee shall consider criteria for remuneration of the Chief Executive Officer, both monetary and non-monetary, to be appropriate and aligned with the Company's strategies and long-term goals, considering burdens, scope, roles, duties and responsibilities, including expected benefits, in comparison with information on remuneration of other companies in the same industry as the Company, and its operating results, and prescribe effective criteria to achieve the desired outcome, to be fair and supportive of the Company's successful operations.

Both short-term (salaries, bonus, welfare) and long-term (grant of securities) remuneration shall be in line with the financial performance and implementation of long-term strategic goals, including such goals to measure the organization's achievement, profit growth and business expansion.

(2) Senior Executives (Chief Officers)

The Chief Executive Officer reviews performance and remuneration of executives in chief officer positions, taking into account their performance in compliance with such policies from the Board, economic and social conditions, in comparison with remuneration structures in the same industry in Thailand, to provide both short-term and long-term incentives. Key performance indicators (KPIs) shall fairly and equally apply on an individual basis and the performance review shall be taken into account in the consideration of both short-term (salaries, bonus, welfare) and long-term (grant of securities) remuneration, and career advancement.

Executive remuneration complies with salary structure and framework set forth by the Chief Executive Officer, both short-term and long-term.

The Company's executives who hold directorship in the Company and/or its subsidiaries shall no longer be entitled to remuneration as directors.

Does the board of directors or the remuneration committee : No
have an opinion on the remuneration policy for executive
directors and executives

Remuneration of executive directors and executives

Monetary remuneration of executive directors and executives

	2022	2023	2024
Total remuneration of executive directors and executives (baht)	19,469,317.00	22,293,415.39	23,445,423.97
Total remuneration of executive directors (baht)	0.00	0.00	0.00
Total remuneration of executives (baht)	19,469,317.00	22,293,415.39	23,445,423.97

Other remunerations of executive directors and executives

	2022	2023	2024
Company's contribution to provident fund for executive directors and executives (Baht)	387,300.00	485,550.00	518,335.20

	2022	2023	2024
Employee Stock Ownership Plan (ESOP)	No	No	No
Employee Joint Investment Program (EJIP)	No	No	No

The Company provides such welfare benefits as health and life insurance, annual health check-up and provident fund to the Company's executives.

Outstanding remuneration or benefits of executive directors and executives

Outstanding remuneration or benefits of executive directors : 0.00
and executives in the past year
Estimated remuneration of executive directors and executives : 0.00
in the current year

Other significant information

Other significant information

Assigned person

List of persons assigned for accounting oversight

General information	Email	Telephone number
1. Ms. Punnikkaporn Talmool	punnikkaporn.t@chase.co.th	028558042

List of the company secretary

General information	Email	Telephone number
1. Ms. Monnira Danwiwat	monnira.d@chase.co.th	028558061

List of the head of internal audit or outsourced internal auditor

General information	Email	Telephone number
1. Mr. Somphop Nadeemak	somphop.n@chase.co.th	028558069

List of the head of the compliance unit

General information	Email	Telephone number
1. Ms. Monnira Danwiwat	monnira.d@chase.co.th	028558061

Head of investor relations

Does the Company have an appointed head of investor : Have
relations

List of the head of investor relations

General information	Email	Telephone number
1. Ms. Waraluck Chaisuwan	ir@chase.co.th	028558285

Company's auditor

Details of the company's auditor

Audit firms	Audit fee (Baht)	Other service fees	Names and general information of auditors
PRICEWATERHOUSECOOPERS ABAS COMPANY LIMITED 15TH FLOOR, BANGKOK CITY TOWER, 179/74-80 SOUTH SATHORN ROAD THUNG MAHA MEK SATHON Bangkok 10120 Telephone number +66 2844 1000	5,758,000.00	-	1. Mr. SA-NGA CHOKENITISAWAT Email: sa- nga.chokenitisawat@pwc.com License number: 11251

Assigned personnel in case of a foreign company

Does the company have any individual assigned to be : No
representatives in Thailand

Performance Report on Corporate Governance

Information about the summary of duty performance of the board of directors over the past

Summary of duty performance of the board of directors over the past year

The Board of Directors has established significant policies and strategies to promote transparent administration, develop and improve the Company's competitiveness, and enhance the efficiency of its operations, based on the Corporate Governance Code for Listed Companies 2017 of the SEC Office, the Company's code of conduct, corporate governance and morality principles, through effective management, oversight of sufficiency of internal control system, accurate and complete financial reports in compliance with applicable financial reporting standards, regular risk management, and ongoing capacity building and personnel development.

Selection, development and evaluation of duty performance of the board of directors

Information about the selection of the board of directors

List of directors whose terms have ended and have been reappointed

List of directors	Position	First appointment date of director	Skills and expertise
Mr. PRACHA CHAISUWAN	Director	4 Aug 1998	Finance & Securities, Professional Services, Leadership, Banking, Business Administration
Ms. WARALUCK CHAISUWAN	Director	1 Mar 2021	Finance, Accounting, Data Analysis, Strategic Management, Budgeting
Ms. SUTHIDA CHAISUWAN	Director	1 Mar 2021	Finance & Securities, Professional Services, Law, Risk Management, Governance/ Compliance

Selection of independent directors

Criteria for selecting independent directors

For the purpose of nomination and appointment of independent directors, the Nomination and Remuneration Committee considers the independence and qualifications of independent directors and proposes the Board to consider such qualifications of candidates for independent directorship based on qualifications and prohibited characteristics under the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), notifications of the Capital Market Supervisory Board, including applicable notifications, requirements and/or regulations. The Board considers selecting independent directors from their credentials, knowledge, expertise, work experience and other eligibility, and then proposes them to a meeting of shareholders for consideration and appointment as the Company's directors.

The Company requires the Board to include independent directors representing at least one-third of all directors, but not less than 3 independent directors. As at December 31, 2023, the Board consists of 3 independent directors out of 9 directors, representing not less than one-third of all directors. Independent directors must be fully qualified in accordance with the relevant criteria of the Capital Market Supervisory Board, the SEC Office, and applicable laws. The qualifications of the Company's independent directors may be summarized as follows:

- (1) Holding not exceeding 1.0 percent of all voting shares of the Company, its parent company, subsidiary,

associated company, major shareholder or controller of the Company, including the shareholding by related person(s) of such independent director;

- (2) Not being or never having been a director involved in administration, employee, staff, consultant with regular salary or controller of the Company, its parent company, subsidiary, associated company, subsidiary in the same tier, major shareholder or controller of the Company, unless such characteristic has lapsed for not less than 2 years, provided that such prohibited characteristic excludes where such independent director was a civil servant or consultant of a government agency which is a major shareholder or controller of the Company;
- (3) Not being a related person by blood or legal registration as parent, spouse, sibling and offspring, including spouse, of another director, executive, major shareholder, controller or candidate to be nominated as director, executive or controller of the Company or its subsidiaries;
- (4) Not having or never having had any business relationships with the Company, its parent company, subsidiary, associated company, major shareholder or controller of the Company in such manner which may discourage an exercise of his/her independent judgment his/her, and not being or never having been a significant shareholder or controller of a person having business relationships with the Company, its parent company, subsidiary, associated company, major shareholder or controller of the Company, unless such characteristic has lapsed for not less than 2 years;
- (5) Not being or never having been an auditor of the Company, its parent company, subsidiary, associated company, major shareholder or controller of the Company, and not being a significant shareholder, controller or partner of an audit firm where such auditor of the Company, its parent company, subsidiary, associated company, major shareholder or controller of the Company belongs, unless such characteristic has lapsed for not less than 2 years;
- (6) Not being or never having been any professional service provider, including legal or financial consultant, who received a service fee over Baht 2 million per year from the Company, its subsidiary, associated company, major shareholder or controller of the Company, and not being a significant shareholder, controller or partner of such professional service provider, unless such characteristic has lapsed for not less than 2 years;
- (7) Not being a director appointed to represent a director of the Company, its major shareholder or shareholder who is related to the Company's major shareholder;
- (8) Not engaging in any business of the same nature as and in significant competition with the Company or its subsidiary, or not being a significant partner in a partnership, or a director involved in administration, employee, staff, consultant with regular salary, or holding over 1.0 percent of all voting shares of another company engaging in any business of the same nature as and in significant competition with the Company or its subsidiary;
- (9) Not having any other characteristics which may discourage independent opinions on the Company's operations.

In addition, according to the board diversity policy, and the Board Charter, successive tenure of independent directors shall not exceed 9 years from the date of first appointment as independent directors.

Business or professional relationships of independent directors over the past year

Business or professional relationships of independent directors : No
over the past year

Selection of directors and the highest-ranking executive

Method for selecting directors and the highest-ranking executive

Method for selecting persons to be appointed as directors : Yes
through the nomination committee

Method for selecting persons to be appointed as the highest-ranking executive through the nomination committee : Yes

Number of directors from major shareholders

Number of directors from each group of major shareholders : 2
over the past year (persons)

Rights of minority shareholders on director appointment

In order to comply with the good corporate governance and to support shareholders' involvement, the Company allowed shareholders to nominate candidates for election as the Company's directors at the annual ordinary general meeting of shareholders under the criteria for shareholders' advance nomination of director candidates, which has been disclosed on the Company's website at <https://www.chase.co.th/th/investor-relations/downloads/shareholders-meetings> under Shareholders' Meetings. However, none of the shareholders nominated any candidates for election as the Company's directors at the 2025 Annual Ordinary General Meeting of Shareholders.

Method of director appointment : Method whereby each director requires approval votes more than half of the votes of attending shareholders and casting votes

Information on the development of directors

Development of directors over the past year⁽²⁾

Details of the development of directors over the past year

List of directors	Participation in training in the past financial year	History of training participation
1. Mr. PRADIT LEOSIRIKUL (Chairman of the Board of Directors)	Participating	-
2. Mr. PRACHA CHAISUWAN (Director)	Participating	-
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	Participating	-
4. Mr. SURACHAI CHETCHOTISAK (Director)	Non-participating	-
5. Mr. WITTAWAT WETCHABUTSAKORN (Director)	Participating	-
6. Ms. WARALUCK CHAISUWAN (Director)	Participating	Thai Institute of Directors (IOD) • 2024: Director Certification Program (DCP)
7. Ms. SUTHIDA CHAISUWAN (Director)	Participating	-
8. Mr. GRISH ATTAGRISH (Director)	Participating	-
9. Mrs. WANSUDA THANASARANART (Director)	Participating	-

Remark: ⁽²⁾ The Company promoted and encouraged more than 75 percent of all directors to attend training courses organized for directors, such as Director Certification Program (DCP) or Director Accreditation Program (DAP), including seminars, to

Information on the evaluation of duty performance of directors

Criteria for evaluating the duty performance of the board of directors

In compliance with the good corporate governance, the Company requires performance review of the Board, Sub-Committees, including their individual performance review, and the Chief Executive Officer, to consider their performance, problems and obstacles each year for the purpose of development and improvement in various areas, by way of self-evaluation, to be conducted at least once a year, both as a group and on an individual basis, in December, and reported to the Board for information. The performance review checklists are based on such forms prepared by the Stock Exchange of Thailand and the Thai Institute of Directors.

The procedures for performance review of the Board, committees and the Chief Executive Officer by way of scoring define standard reading for directors, committee members and the Chief Executive Officer to compare results in each topic or each year, with a score of 1 or 2 or 3 or 4 or 5 (1 is strongly disagree/lowest score and 5 is strongly agree/highest score), and use these scores to find an average score of the Board, committees and the Chief Executive Officer.

Scoring criteria is a percentage of full score in each topic, namely:

- Over 90%	=	Excellent
- More than 80% but not exceeding 90%	=	Very good
- More than 70% but not exceeding 80%	=	Good
- More than 60% but not exceeding 70%	=	Fair
- Below 60%	=	Need improvement

Evaluation of the duty performance of the board of directors over the past year

Performance Review of the Board

- (1) Structure and qualifications of the Board
- (2) Role, duties and responsibilities of the Board
- (3) Board meetings and directors' performance
- (4) Relationship with the management team
- (5) Director and executive development
- (6) Performance efficiency
- (7) Company Secretary's performance

Performance Review of the Committees (namely, the Audit Committee, the Nomination and Remuneration Committee, the Executive Committee, the Risk Management Committee and the Corporate Governance and Sustainable Development Committee)

- (1) Structure and qualifications of the committees
- (2) Roles, duties and responsibilities of the committees
- (3) Committees' meetings and their members' performance
- (4) Performance efficiency
- (5) Secretary's performance
- (6) Performance of the Internal Audit Unit (for the Audit Committee)

Details of the evaluation of the duty performance of the board of directors

List of directors	Assessment form	Grade / Average score received	Grade / Full score
Board of Directors	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None

List of directors	Assessment form	Grade / Average score received	Grade / Full score
Audit Committee	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None
Nomination and Remuneration Committee	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None
Executive Committee	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None
Corporate Governance and Sustainable Development Committee	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None
Risk Management Committee	Group assessment	-	-
	Self-assessment	-	-
	Cross-assessment (assessment of another director)	None	None

Performance evaluation criteria for the executives

Performance evaluation criteria for the executives : Yes

Performance Review of the Chief Executive Officer

- (1) Leadership
- (2) Strategy setting
- (3) Compliance with strategies
- (4) Financial planning and performance
- (5) Relationships with the Board
- (6) Relationships with third parties
- (7) Administration and relations with personnel
- (8) Succession planning
- (9) Knowledge about products and services
- (10) Personality

Information on meeting attendance and remuneration payment to each board member

Meeting attendance and remuneration payment to each board member

Meeting attendance of the board of directors

Meeting attendance of the board of directors

Number of the board of directors meeting over the past year : 4
(times)

Date of AGM meeting : 30 Apr 2024

EGM meeting : No

Details of the board of directors' meeting attendance

List of directors	Meeting attendance of the board of directors			AGM meeting attendance			EGM meeting attendance		
	Attendance (times)	/	Meeting rights (times)	Attendance (times)	/	Meeting rights (times)	Attendance (times)	/	Meeting rights (times)
1. Mr. PRADIT LEOSIRIKUL (Chairman of the Board of Directors, Independent director)	4	/	4	1	/	1	N/A	/	N/A
2. Mr. PRACHA CHAISUWAN (Director)	4	/	4	1	/	1	N/A	/	N/A
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	4	/	4	1	/	1	N/A	/	N/A
4. Mr. SURACHAI CHETCHOTISAK (Director)	3	/	4	1	/	1	N/A	/	N/A
5. Mr. WITTAWAT WETCHABUTSAKORN (Director)	4	/	4	1	/	1	N/A	/	N/A
6. Ms. WARALUCK CHAISUWAN (Director)	4	/	4	1	/	1	N/A	/	N/A
7. Ms. SUTHIDA CHAISUWAN (Director)	4	/	4	1	/	1	N/A	/	N/A
8. Mr. GRISH ATTAGRISH (Director, Independent director)	4	/	4	1	/	1	N/A	/	N/A
9. Mrs. WANSUDA THANASARANART (Director, Independent director)	4	/	4	1	/	1	N/A	/	N/A

Detailed justification for the Company director's non-attendance at the Board of Directors' meeting

due to health reason

Remuneration of the board of directors

Types of remuneration of the board of directors

The Nomination and Remuneration Committee has considered the appropriateness of the directors' duties and responsibilities, the Company's performance results and details of the comparison with other companies within the similar industry and deemed it appropriate to propose to the Board of Directors to consider and further propose to the Shareholder's Meeting to consider and approve the determination of the directors' remuneration for the year 2024 as per the following details:

- (1) Remuneration as meeting allowance at the same rate as the directors' remuneration for the year 2023
- (2) Remuneration as other benefits : - None -

Remuneration of the board of directors

Details of the remuneration of each director over the past year

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
1. Mr. PRADIT LEOSIRIKUL (Chairman of the Board of Directors)			175,000.00		0.00
Board of Directors	100,000.00	0.00	100,000.00	No	
Audit Committee	60,000.00	0.00	60,000.00	No	
Nomination and Remuneration Committee	15,000.00	0.00	15,000.00	No	
2. Mr. PRACHA CHAISUWAN (Director)			0.00		0.00
Board of Directors	0.00	0.00	0.00	No	
Executive Committee	0.00	0.00	0.00	No	
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)			0.00		0.00
Board of Directors	0.00	0.00	0.00	No	
Executive Committee	0.00	0.00	0.00	No	
Risk Management Committee	0.00	0.00	0.00	No	
Nomination and Remuneration Committee	0.00	0.00	0.00	No	

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
Corporate Governance and Sustainable Development Committee	0.00	0.00	0.00	No	
4. Mr. SURACHAI CHETCHOTISAK (Director)			45,000.00		0.00
Board of Directors	45,000.00	0.00	45,000.00	No	
Executive Committee	0.00	0.00	0.00	No	
5. Mr. WITTAWAT WETCHABUTSAKORN (Director)			60,000.00		0.00
Board of Directors	60,000.00	0.00	60,000.00	No	
Executive Committee	0.00	0.00	0.00	No	
6. Ms. WARALUCK CHAISUWAN (Director)			0.00		0.00
Board of Directors	0.00	0.00	0.00	No	
Executive Committee	0.00	0.00	0.00	No	
Corporate Governance and Sustainable Development Committee	0.00	0.00	0.00	No	
Risk Management Committee	0.00	0.00	0.00	No	
7. Ms. SUTHIDA CHAISUWAN (Director)			0.00		0.00
Board of Directors	0.00	0.00	0.00	No	
Executive Committee	0.00	0.00	0.00	No	
Corporate Governance and Sustainable Development Committee	0.00	0.00	0.00	No	
Risk Management Committee	0.00	0.00	0.00	No	

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
8. Mr. GRISH ATTAGRISH (Director)			160,000.00		0.00
Board of Directors	60,000.00	0.00	60,000.00	No	
Audit Committee	100,000.00	0.00	100,000.00	No	
9. Mrs. WANSUDA THANASARANART (Director)			145,000.00		0.00
Board of Directors	60,000.00	0.00	60,000.00	No	
Audit Committee	60,000.00	0.00	60,000.00	No	
Nomination and Remuneration Committee	25,000.00	0.00	25,000.00	No	

Summary of the remuneration of each committee over the past year

Names of board members	Meeting allowance	Other monetary remuneration	Total (Baht)
1. Board of Directors	325,000.00	0.00	325,000.00
2. Audit Committee	220,000.00	0.00	220,000.00
3. Executive Committee	0.00	0.00	0.00
4. Nomination and Remuneration Committee	40,000.00	0.00	40,000.00
5. Risk Management Committee	0.00	0.00	0.00
6. Corporate Governance and Sustainable Development Committee	0.00	0.00	0.00

Summary of the remuneration of the board of directors

	2024
Meeting allowance (Baht)	585,000.00
Other monetary remuneration (Baht)	0.00
Total (Baht)	585,000.00

Remunerations or benefits pending payment to the board of directors

Remunerations or benefits pending payment to the board of : 0.00
directors over the past year
(Baht)

Information on corporate governance of subsidiaries and associated companies

Corporate governance of subsidiaries and associated companies

Mechanism for overseeing subsidiaries and associated companies

Does the Company have subsidiaries and associated companies	: Yes
Mechanism for overseeing subsidiaries and associated companies	: Yes
Mechanism for overseeing management and taking responsibility for operations in subsidiaries and associated companies approved by the board of directors	: The appointment of representatives as directors, executives, or controlling persons in proportion to shareholding, The determination of the scope of duties and responsibilities of directors and executives as company representatives in establishing important policies, Disclosure of financial condition and operating results, Transactions between the company and related parties, Other significant transactions, Acquisition or disposal of assets, Internal control system of the subsidiary operating the core business is appropriate and sufficient in the subsidiary operating the core business

The Board of Directors shall monitor and oversee business management of subsidiaries and associated companies to ensure compliance with the policy on oversight and management of subsidiaries and associated companies. This is to put in place both direct and indirect measures and mechanisms to enable the Company to oversee and manage businesses of subsidiaries and associated companies, including monitor them to comply with the Company's policies and applicable rules and laws, so as to safeguard the Company's investment and interests in those subsidiaries and associated companies, which will lift the Company's shareholders' confidence.

The Company has monitored the compliance with policies through its representative directors in subsidiaries for the purpose of oversight of subsidiaries' management in compliance with the Company's policies.

Information on the monitoring of compliance with corporate governance policy and guidelines

The monitoring of compliance with corporate governance policy and guidelines

Prevention of conflicts of interest

Operations for conflict of interest prevention over the past year

Has the company operated in preventing conflicts of interest : Yes
over the past year

The Company focuses on prevention of conflicts of interest and thus establishes the policy on prevention of conflicts of interest as approved by the Board of Directors' meeting. This is to ensure that transactions are executed transparently and any decisions for business operations are made in the best interests of the Company and its shareholders, taking into account the overall benefits of staff, clients, trading partners and society. Any actions which may give rise to a conflict of interest should be avoided by requiring related or interested persons to inform the Company of their relationships or interest in any transactions to be considered or beneficial, whether directly or indirectly, and such related or interested persons shall not be participated to consider and vote on such matters, with the details as described in Clause 6.1.2.5 of the Form 56-1 One Report.

In the past, the Company has regularly monitored and overseen compliance with the policy on prevention of conflicts of interest. All directors, executives and staff as well as related persons have strictly complied with the policy on prevention of conflicts of interest. Up to December 31, 2024, there were no complaints and misconduct giving rise to conflicts of interest.

Number of cases or issues related to conflict of interest

	2022	2023	2024
Total number of cases or issues related to conflict of interest (cases)	0	0	0

Prevention of the use of inside information to seek benefits

Operations for prevention of the use of inside information to seek benefits over the past year

Has the company operated in preventing the use of inside information to seek benefits over the past year : Yes

The Company stresses the importance of use of Inside Information reflected in the insider trading policy as approved by the Board of Directors' meeting to protect rights of shareholders, and build their confidence, and to comply with the Securities and Exchange Act B.E. 2535 (1992) (as amended) and such rules and regulations concerning insider trading, with the details as described in Clause 6.1.2.4 of the Form 56-1 One Report.

The Company has announced a schedule for the prohibition of sharing internal information and the prohibition of trading the Company's securities both before and after the disclosure of the company's financial statements for each quarter, in accordance with the Company's policy on preventing the misuse of insider information and relevant laws (Silent Period and Blackout Period). This also includes providing legal violation warnings through email to directors, executives, and employees in related departments in advance, as well as consistently monitoring compliance with the insider trading policy. In the past, the Company has regularly monitored and overseen compliance with the insider trading policy. Up until December 31, 2024, there were no complaints and misconduct in connection with insider trading or use of Inside Information for personal gain, including violation of the insider trading policy.

Number of cases or issues related to the use of inside information to seek benefits

	2022	2023	2024
Total number of cases or issues related to the use of inside information to seek benefits (cases)	0	0	0

Anti-corruption action

Operations in anti-corruption in the past year

Has the company operated in anti-corruption over the past year : Yes

Form of operations in anti-corruption : Review of appropriateness in anti-corruption, The participation in anti-corruption projects, Assessment and identification of corruption risk, Communication and training for employees on anti-corruption policy and guidelines, The monitoring of the evaluation of compliance with the anti-corruption policy, Review of the completeness and adequacy of the process by the Audit Committee or auditor

The Company is committed to anti-corruption and thus establishes its anti-corruption policy as approved by the Board of Directors to protect rights of investors and shareholders, and rest them assured that the Company's business operations are transparent and do not tolerate any form of corruption. Any persons who violate or breach the anti-corruption policy shall be subject to disciplinary review under the work rules and regulations of the Company, and if such action is illegal, they shall also be prosecuted under applicable laws.

In the past, the Company has assessed corruption risk in the operational procedures which may be exposed to corruption, required an audit of compliance with the anti-corruption policy as part of the internal audit plan, and provided training on anti-bribery and corruption on a regular basis. Members of the Audit Committee review the sufficiency of the internal control system and report the results thereof to the Board accordingly. In addition, there are also guidelines for reviewing practices and requirements of relevant arrangements from time to time to be consistent with changes in businesses, regulations, requirements and provisions of laws. Up to December 31, 2024, there were bribery or corruption cases reported.

Moreover, the Company has declared its intention to participate in the Thai Private Sector Collective Action against Corruption (CAC) Program, including anti-corruption network collaboration with various organizations or units as a driving force in the anti-corruption movement on December 15, 2023. The Company has applied for certification as a member of the CAC project on December 18, 2024, and is currently under consideration by the CAC committee for certification. The result of the certification is expected to be announced by March 2025. Once certified by the CAC committee, the Company plans to encourage other companies and partners to adopt and announce anti-corruption policies, as well as join the network as allies.

Number of cases or issues related to corruption

	2022	2023	2024
Total number of cases or issues related to corruption (cases)	0	0	0

Whistleblowing

Operations related to whistleblowing over the past year

Has the company implemented whistleblowing procedures : Yes
over the past year

The Company has established the whistleblowing policy as approved by the Board of Directors' meeting to promote and encourage all stakeholders, both inside and outside the organization, to report any finding or complaint about potential violation of rights and injustice, fraud and corruption, illegal actions, or breach of ethics and the code of conduct or applicable rules and regulations. The Company and its subsidiaries welcome any report on actions where stakeholders are affected or risks of potential damage to stakeholders from the operations of the Company or its subsidiaries or the performance of directors, executives, staff or employees of the Company or its subsidiaries against the laws or ethics, including such behaviors giving the impression of fraud, corruption, unequal treatment. Report or complaint about such alleged events may be processed through the following channels:

- Mail Board Chairman or Chairman of the Audit Committee
Chase Asia Public Company Limited and its subsidiaries
34/6 Moo 1 Chaeng Watthana Road, Khlong Kluea Subdistrict, Pak Kret District, Nonthaburi Province
- Email whistleblowing@chase.co.th
- The Company's website www.chase.co.th

To assure whistleblowers or complainants of their secure access to the whistleblowing or complaint channels without any risk exposure, the Company shall proceed in accordance with investigation procedures and record investigation results in writing without disclosing their identity, and such reports and complaints shall be kept confidential to prevent any potential impact on whistleblowers or complaints. Moreover, the company and its subsidiaries provide employees with the opportunity to raise questions, report clues, or file complaints regarding non-compliance with the Company's policies or

business ethics. Employees can do so through their trusted supervisors, the People Department, the Internal Audit Department, and the Legal and Compliance Department. Should any alleged person be found to have committed fraud, corruption, illegal actions or breach of ethics and the code of conduct or applicable rules and regulations, such person shall be subject to disciplinary review under the work rules and regulations of the Company, and if such action is illegal, they shall also be prosecuted under applicable laws.

Other than the whistleblowing or complaints, the protection of whistleblowers and those who act in good faith, and the prevention of any mistreatment from false whistleblowing or complaints, the Company also implements such practices and measures to ensure the operations follow the basis of morality and code of conduct, transparency and equality without any violation of laws, and fraud and corruption, and provide staff at all levels with knowledge training as guidance for strict compliance.

As at December 31, 2024, there were no reports or complaints about fraud, corruption, illegal actions, human rights violations or breach of ethics and the code of conduct.

Number of cases or issues related to whistleblowing

	2022	2023	2024
Total number of cases or issues received through whistleblowing channels (cases)	0	0	0

The monitoring of compliance with other corporate governance policy and guidelines

The Company believes in and incorporates corporate governance in its corporate governance policy as approved by the Board of Directors' meeting. The Company's corporate governance policy relies on the Corporate Governance Code for Listed Companies 2017 prepared by the Office of the Securities and Exchange Commission, with the details as described in Clause 6.1 of the Form 56-1 One Report.

The Company has guidelines for review, update and revision of the corporate governance policy and practices on a regular basis to be compatible with the organization structure, context, business environment, and to promote understanding and practices for corporate governance policy to directors, executives and staff into practice to build all stakeholders' confidence.

In the past, the Company has regularly monitored and overseen compliance with the corporate governance policy. All directors, executives and staff as well as related persons have strictly complied with the corporate governance policy.

Up to December 31, 2024, there were no complaints regarding any violation of the corporate governance policy, and the Company had no argument or dispute with its trading partners.

Information on report on the results of duty performance of the audit committee in the past year

Meeting attendance of audit committee

Meeting attendance of audit committee (times) : 4

List of Directors	Meeting attendance of audit committee		
	Meeting attendance (times)	/	Meeting attendance rights (times)
1 Mr. GRISH ATTAGRISH (Chairman of the audit committee)	4	/	4
2 Mrs. WANSUDA THANASARANART (Member of the audit committee)	4	/	4

List of Directors	Meeting attendance of audit committee		
	Meeting attendance (times)	/	Meeting attendance rights (times)
3 Mr. PRADIT LEOSIRIKUL (Member of the audit committee)	4	/	4

The results of duty performance of the audit committee

The Audit Committee focuses on review of financial reports, internal control system and connected transactions, which are critical to the business operations and good corporate governance. In 2024, the Audit Committee held a total of 4 meetings with the required presence of members of the Audit Committee to constitute a quorum, representing 100 percent.

The Audit Committee has performed such duties as delegated by the Board of Directors, the essence of which is summarized as follows:

1. Review of Financial Statements

The Audit Committee reviewed quarterly and annual financial statements, including related financial reports, in association with the auditor and the management team. The Audit Committee made inquiries and provided opinions on issues which may affect the financial statements, to ensure that the financial statements were prepared according to generally accepted accounting principles, and disclosed sufficient information.

2. Review of Connected Transactions

The Audit Committee reviewed connected transactions or transactions with potential conflicts of interest, and was of the view that such connected transactions were executed on an arm's length basis and beneficial to the Company's business operations, including disclosure of sufficient information.

3. Consideration of Appointment of the Auditor for the Year

The Audit Committee considered selecting, proposing appointment of, and audit fee to, PricewaterhouseCoopers ABAS Ltd. as the auditor of the Company and its subsidiaries for the year 2024, and held regular meetings between the Audit Committee and the Company's auditor for discussion of audit issues and solutions to significant issues in a timely manner.

4. Review of Risk Management Process

The Audit Committee reviewed the sufficiency of risk management process of the Company and its subsidiaries, and also considered the sufficiency and suitability of factors and impact on the Group's operations to ensure comprehensive risk management.

5. Oversight of Internal Audit

The Company's Audit Committee considered and reviewed the scope of work, burdens, duties and responsibilities, and outlined the structure of the Internal Audit Unit for direct reporting on its performance to the Audit Committee, as well as approved the internal audit plan for the year 2024. Such task also covered an assessment of the sufficiency and independence of the performance, and regular monitoring of solutions according to the audit report on material issues, which would lead to effective internal control system, efficient risk management and sound corporate governance.

6. Compliance Review

The Audit Committee reviewed the Company's compliance with laws, regulations, and requirements applicable to the Company's businesses under the Corporate Governance Code, and supported and ensured the operations in accordance with safety standards.

7. Review and Report on Anti-Corruption and Whistleblowing or Complaints

The Audit Committee reviewed the Company's compliance with the anti-corruption policy and practice and acknowledged the report on whistleblowing or complaints for the year 2024 with zero whistleblowing or complaints, as well as approved the submission of the application for participation in the Thai Private Sector Collective Action against Corruption or CAC Program (CAC).

8. Review of the Charters and Policies

The Audit Committee commented on the review of the Audit Committee Charter, the Risk Management Committee Charter, and the Internal Audit Unit Charter, including the risk management policy, conflict of interest prevention policy, connected transaction policy, inside information protection policy, anti-corruption policy, whistleblowing policy, and policy on entertainment expenses and gifts or other benefits.

Information on summary of the results of duty performance of subcommittees

Meeting attendance and the results of duty performance of subcommittees

Meeting attendance of Executive Committee

Meeting Executive Committee (times) : 15

List of Directors	Meeting attendance of Executive Committee		
	Meeting attendance (times)	/	Meeting attendance right (times)
1 Mr. PRACHA CHAISUWAN (The chairman of the executive committee)	15	/	15
2 Ms. HATHAIRAT KAEWSAENMUANG (Member of the executive committee)	15	/	15
3 Ms. WARALUCK CHAISUWAN (Member of the executive committee)	15	/	15
4 Ms. SUTHIDA CHAISUWAN (Member of the executive committee)	15	/	15
5 Mr. SURACHAI CHETCHOTISAK (Member of the executive committee)	4	/	15
6 Mr. WITTAWAT WETCHABUTSAKORN (Member of the executive committee)	15	/	15

The results of duty performance of Executive Committee

The Executive Committee has performed its duties as described in the Executive Committee Charter. In 2024, the Executive Committee held a total of 15 meetings, with the presence of all of its members representing 87.78 percent.

The Executive Committee has performed such duties as delegated by the Board of Directors, the essence of which is summarized as follows:

1. The Committee considered monthly and yearly progress of its business operations, including development and tentative performance under the business plans in the future.
2. The Committee oversaw and provided consultation in relation to business operations of the Company and its subsidiaries to be in line with policies, goals and operational plans, and monitored budget management in various investment projects of the Company and its subsidiaries as approved by the Board for efficiency and effectiveness. The overall performance was monitored monthly to drive the Company's businesses to achieve its goals.
3. The Committee approved transactions in the ordinary course of the Company's businesses according to its operational plans.
4. The Committee reviewed the Company's vision, mission, goals and strategies in its operations, and ensured that the Company's strategies were put into practice via monthly performance reports.
5. The Committee screened the annual business plan and budget to be aligned with the Company's objectives, vision, mission, policies, key goals and business strategies.
6. The Committee approved the execution of financial transactions with financial institutions.
7. The Committee commented on review of the policy on investment in and oversight of subsidiaries and

associated companies, risk management policy, dividend payment policy, credit policy, accounting and finance policy.

8. The Committee commented on the review of the Executive Committee Charter.

Meeting attendance of Nomination and Remuneration Committee

Meeting Nomination and Remuneration : 1
Committee (times)

List of Directors	Meeting attendance of Nomination and Remuneration Committee		
	Meeting attendance (times)	/	Meeting attendance right (times)
1 Mrs. WANSUDA THANASARANART (The chairman of the subcommittee)	1	/	1
2 Mr. PRADIT LEOSIRIKUL (Member of the subcommittee)	1	/	1
3 Ms. HATHAIRAT KAEWSAENMUANG (Member of the subcommittee)	1	/	1

The results of duty performance of Nomination and Remuneration Committee

The Nomination and Remuneration Committee has performed its duties as described in the Nomination and Remuneration Committee Charter. In 2024, the Nomination and Remuneration Committee held one meeting, with the presence of all of its members representing 100 percent.

The Nomination and Remuneration Committee has performed such duties as delegated by the Board of Directors, the essence of which is summarized as follows:

1. The Committee nominated candidates to be appointed as directors to replace those due to retire by rotation, consider their respective performance in the past, to the Board of Directors' meeting and the shareholders' meeting for consideration and approval.
2. The Committee fixed remuneration for the Board, committees and the Chief Executive Officer for the year 2024 as appropriate and aligned with the Company's strategies and long-term goals, considering their burdens, scope of their accountability and responsibility, including expected benefits to be derived, and in comparison with information on remuneration of other companies in similar industry, and proposed the same to the Board of Directors' meeting and the shareholders' meeting for consideration and approval.
3. The Committee commented on the following material matters proposed to the Board of Directors' meeting for consideration and approval:
 - (1) Revisions to the Board Skills Matrix and preparation of the CEO Skills Matrix;
 - (2) Evaluation of diverse skills of the current Board via the Board Skills Matrix;
 - (3) Preparation of the Board diversity policy;
 - (4) Evaluation of performance of the Board of Directors, committees and the Chief Executive Officer for the year 2023, and acknowledgment of suggestions and additional opinions on directors in terms of composition and knowledge skills of the Audit Committee for submission to the persons concerned to consider providing improvement guidelines and plans for further development;
 - (5) Report on the implementation of the succession plan policy for the year 2023 and review of the succession plan policy;
 - (6) Review of the Nomination and Remuneration Committee Charter.

Meeting attendance of Risk Management Committee

Meeting Risk Management Committee (times) : 2

List of Directors	Meeting attendance of Risk Management Committee		
	Meeting attendance (times)	/	Meeting attendance right (times)
1 Ms. HATHAIRAT KAEWSAENMUANG (The chairman of the subcommittee)	2	/	2
2 Ms. WARALUCK CHAISUWAN (Member of the subcommittee)	2	/	2
3 Ms. SUTHIDA CHAISUWAN (Member of the subcommittee)	2	/	2

The results of duty performance of Risk Management Committee

The Risk Management Committee has performed its duties as described in the Risk Management Committee Charter. In 2024, the Risk Management Committee held 2 meetings, with the presence of all of its members representing 100 percent.

The Risk Management Committee has performed such duties as delegated by the Board of Directors, the essence of which is summarized as follows:

1. The Committee reviewed the Group's risk management framework in line with the risk management policy so as to assess, monitor and control risks appetite in the respective areas.
2. The Committee reviewed the risk management policy and plan to ensure their efficiency and compliance with the COSO (The Committee of Sponsoring Organizations of the Treadway Commission) framework.
3. The Committee set out and reviewed the composition, power, authority and responsibility in accordance with the risk management team charter.
4. The Committee oversaw and monitored the compliance with the risk management policy and plan.
5. The Committee reviewed the risk assessment result for the year 2024, prepared by the risk management team, which covers the Group's risk management framework, namely, strategic risk, operational risk, liquidity risk, reputation risk, legal, social and environmental compliance risk, corruption risk, sustainability risk and emerging risks.
6. The Committee assessed the adequacy of strategies in response to risks and the efficiency of risk management to maintain the corporate risk appetite, and presented the same to the Audit Committee for review and comment for further submission to the Board for consideration and approval.
7. The Committee monitored and managed issues relating to risk management, implementation and status of the Group, and changes, including areas of improvement, to be aligned with business strategies and goals, to the Executive Committee and/or the Audit Committee.
8. The Committee reviewed the Company's business continuity plan (BCP) to accommodate issues relating to emerging risks and natural disaster in the context of various branch offices to be well-prepared to implement the BCP so as to mitigate impact or minimize damage at an acceptable level.
9. The Committee commented on the review of the policy on financial crime prevention, and the policy on entertainment expenses and gifts or other benefits.

Meeting attendance of Corporate Governance and Sustainable Development Committee

Meeting Corporate Governance and : 2
Sustainable Development Committee (times)

List of Directors	Meeting attendance of Corporate Governance and Sustainable Development Committee		
	Meeting attendance (times)	/	Meeting attendance right (times)

List of Directors	Meeting attendance of Corporate Governance and Sustainable Development Committee		
	Meeting attendance (times)	/	Meeting attendance right (times)
1 Ms. WARALUCK CHAISUWAN (The chairman of the subcommittee)	2	/	2
2 Ms. SUTHIDA CHAISUWAN (Member of the subcommittee)	2	/	2
3 Ms. HATHAIRAT KAEWSAENMUANG (Member of the subcommittee)	2	/	2

The results of duty performance of Corporate Governance and Sustainable

Development Committee

The Corporate Governance and Sustainable Development Committee has performed its duties as described in the Corporate Governance and Sustainable Development Committee Charter. In 2024, the Risk Management Committee held 2 meetings, with the presence of all of its members representing 100 percent.

The Corporate Governance and Sustainable Development Committee has performed such duties as delegated by the Board of Directors, the essence of which is summarized as follows:

1. The Committee acknowledged and monitored the assessment results of the Corporate Governance Report of Thai Listed Companies for 2024 (CGR 2024) with a 5-star or Excellent scoring (90 scores and above) from the Thai Institute of Directors (IOD), and the Top Quartile ranking of listed companies in the Financial Industry, and the average value of Market Capitalization, including the AGM Checklist for the year 2024 with a 5-medal or “Excellent” scoring from the Thai Investors Association.
2. The Committee acknowledged and monitored the assessment results of the SET ESG Ratings for 2024 at the “A” level as ranked by the Stock Exchange of Thailand.
3. The Committee reviewed and revised the corporate governance and sustainable development policy, goals and practices to be aligned with the Group’s material sustainability issues, practical to the business circumstances, and in line with the laws, international best practices, and suggestions by relevant regulatory agencies.
4. The Committee ensured and monitored the application of the corporate governance and sustainable development policy and practices to the Group’s ongoing development.
5. The Committee reported the corporate governance and sustainable development progress and performance on a quarterly basis to the Board.
6. The Committee set out guidelines for disclosure of the corporate governance and sustainable development report in the annual registration statement/annual report (Form 56-1 One Report) and the Sustainability Report of the Company.
7. The Committee commented on the review of the Corporate Governance and Sustainable Development Committee Charter.

Corporate Sustainability Policy

Information on policy and goals of sustainable management

Sustainability Policy

Sustainability Policy : Yes

The Group, as a leader in non-performing assets management and debt collection business, has its vision towards becoming a full-service debt management center by counseling, knowledge and discipline for debt management to promote and improve the well-being of all groups of stakeholders. The Group realizes and focuses on the business operations with sustainable growth on the basis of corporate governance in parallel with social and environmental responsibility, and adheres to operational standards throughout the business value chain in line with corporate stakeholders' expectations, as well as the UN Sustainable Development Goals (SDGs) related to business to create value added and corporate value with sustainability.

Sustainability management goals

Does the company set sustainability management goals : Yes

For the purpose of setting out corporate management guidelines in accordance with the sustainable development principles and building engagement with all groups of stakeholders, whereby the Company has determined the sustainability objectives and goals throughout the Group by requiring directors, executives and staff at all levels to support and comply with the sustainable development policy, the Company has set out the sustainable development policy and sustainability management goals as follows:

- (1) Economic Dimension To move the organization forward for sustainable business growth by way of prudent and efficient management of both internal and external risks, and adaptability for resilience, as well as focus on the use of technologies and innovations in our work and service processes for delivery of the utmost satisfaction to customers and creation of value added to services.
- (2) Governance Dimension To ensure that the organization's business operations adhere to and comply with applicable laws, rules and regulations, subject to the code of business conduct and good governance, disclosure of information and operating results with transparency, anti-corruption and information and IT system security.
- (3) Social Dimension To ensure the organization's commitment to the most efficient management and development of resources, recognition and balancing of all groups of stakeholders, respect for personal data, and promote the occupational health and safety that meet international standards, including support of the Company's engagement with relevant communities and stakeholders, and creation of value and improvement of the quality of life in communities and society for mutual growth with sustainability.
- (4) Environmental Dimension To develop into a low carbon society that focuses on the most efficient utilization of resources, enhances the renewable energy capacity in parallel with solutions for general and solid waste disposal towards the Green Building project for the environment.

United Nations SDGs that align with the organization's sustainability management goals	: Goal 1 No Poverty, Goal 3 Good Health and Well-being, Goal 4 Quality Education, Goal 5 Gender Equality, Goal 8 Decent Work and Economic Growth, Goal 9 Industry, Innovation and Infrastructure, Goal 10 Reduce Inequalities, Goal 12 Responsible Consumption and Production, Goal 13 Climate Action, Goal 16 Peace, Justice and Strong Institutions
--	---

Information on review of policy and/or goals of sustainable management over the past year

Review of policy and/or goals of sustainable management over the past year

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

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

The Company has conducted its annual review and revised the roles and responsibilities of the Corporate Governance and Sustainable Development Committee. This includes oversight of information technology security and the management of risks related to sustainability, such as disaster and climate risks. Additionally, the working group's responsibilities include preparing reports on the company's engagement with stakeholders, in line with sustainability recommendations.

Information on impacts on stakeholder management in business value chain

Business value chain

The Group operates its businesses in compliance with the good corporate governance principles, and complies with the provisions of the laws and requirements of the relevant regulatory agencies, by taking into account the social and environmental responsibility in parallel, and realizes the significance of stakeholders across the business value chain from upstream to downstream.

The Group has analyzed its activities throughout the business value chain to properly manage resources, enhance the organization's potential, and create value through the services so as to generate positive results to meet stakeholders' expectations across the business value chain.

The Group operates the full-service business of non-performing asset management and debt collection services, with its core business activities from proper fund sourcing, investment in non-performing assets, offering of debt collection services to clients, debt collection under the law and fair treatment of clients, receipt of payments and long-term business relationship management, including other activities in support of core activities to achieve targets, namely, procurement, information technology development, human resource management as well as compliance with the rules on internal control management, risk management,

Business value chain diagram



Analysis of stakeholders in the business value chain

Details of stakeholder analysis in the business value chain

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>Internal stakeholders</u>			
<ul style="list-style-type: none"> • Employees 	<ul style="list-style-type: none"> • Fair and appropriate remuneration and welfare • Development of new knowledge, skills and competency • Occupational health and safety • Career advancement • Hearing of opinions from staff, and prompt solutions to complaints • Fair treatment without discrimination 	<ul style="list-style-type: none"> • To review staff remuneration and welfare as appropriate. • To promote and regularly provide internal and external training and knowledge development for staff at all levels. In 2024, the Company provided a total of 19 internal training programs for the respective groups of staff, representing a total of 114 hours. • To review and improve work environment in compliance with occupational health and safety. • To afford staff at all levels opportunity for career path based on annual performance review, staff training and development. • To provide whistleblowing channels and prompt solutions. • To ensure work and life balance, support staff planning for work performance during normal working hours without impact on personal time • To treat all staff equally without discrimination and plan for preparation of policy and risk assessment on human rights 	<ul style="list-style-type: none"> • Online Communication • Internal Meeting • Complaint Reception • Employee Engagement Survey • Training / Seminar

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>Internal stakeholders</u>			
<ul style="list-style-type: none"> Board of director 	<ul style="list-style-type: none"> Business operations with transparency, corporate governance under the good governance principles Sustainable business growth Development of knowledge and competency on directors' function, rules and regulations, as well as practical implementation Diversity of the Board of Directors Reasonable remuneration for their roles, duties and responsibilities Understanding of the scope of business operations and applicable laws 	<ul style="list-style-type: none"> To ensure compliance with the good governance principles. To communicate and provide consultation accurately, completely and clearly. To prepare and provide directors with material documents in advance To regularly provide directors with knowledge and competency training and development programs To prepare Board Skills Matrix in the selection of directors with skills and experience suitable for the Company's business operations To fix remuneration and obtain approval from shareholders as appropriate to their roles, duties and responsibilities. To provide training on legal obligations of directors and the Company's policies. 	<ul style="list-style-type: none"> Online Communication Internal Meeting Annual General Meeting (AGM) Complaint Reception Satisfaction Survey Training / Seminar Others <ul style="list-style-type: none"> Assessment

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
External stakeholders			
<ul style="list-style-type: none"> Investors or investment institutions Shareholders 	<ul style="list-style-type: none"> The Company's operating results is growing and sustainable. Shareholders receive good returns. Accurate, complete and timely disclosure in compliance with the criteria set out by the regulatory agencies. Opportunities and channels for inquiries by investors and shareholders on the Company's information. All investors equally and fairly receive the Company's news and updates. The Company follows the good governance principles. 	<ul style="list-style-type: none"> Shareholders' meeting ensures that shareholders are treated fairly and equally, protects shareholders' rights, and allows shareholders to propose additional agenda items to the shareholders' meeting, and nominate candidates for appointment as directors. In 2024, the Company held an ordinary general meeting of shareholders. The Company clearly sets out its business strategies and goals to achieve the target operating results Opportunity Day is held every quarter. In 2024, the Company held this activity in all 4 quarters. Company Visit Information disclosure is accurate, complete and timely, including the quarterly and annual management discussion and analysis (MD&A) via SET's website and CHASE's website. The Company operates its business with transparency and corporate governance under the good governance principles, and discloses information on the good governance principles in Form 56-1 One Report and on the Company's website. 	<ul style="list-style-type: none"> Visit Press Release Online Communication Annual General Meeting (AGM) Complaint Reception Satisfaction Survey Training / Seminar Others <ul style="list-style-type: none"> Public Disclosure

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>External stakeholders</u>			
<ul style="list-style-type: none"> • Analysts • Media 	<ul style="list-style-type: none"> • Analysts and the press obtain the Company's news and updates accurately, rapidly and timely. • Opportunities and channels for analysts and the press to meet with management for inquiries on the Company's information. 	<ul style="list-style-type: none"> • Analyst Meetings • In 2024, the Company held this activity in all 4 quarters • Special management interview • Company Visit • Information disclosure is accurate, complete and timely. • The Company communicates information in a timely manner and answer questions fully and clearly. 	<ul style="list-style-type: none"> • Visit • Press Release • Online Communication • Annual General Meeting (AGM) • Others <ul style="list-style-type: none"> • Public Disclosure

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>External stakeholders</u>			
<ul style="list-style-type: none"> Customers 	<ul style="list-style-type: none"> Accurate information on financial products and services. Financial advance and knowledge. Listening and provision of solutions to customers' problems. Confidentiality and privacy of customers. Business operations with transparency in compliance with applicable laws and regulations. 	<ul style="list-style-type: none"> To regularly provide debt collectors with training on product knowledge and applicable laws. To duly present products and services with quality, subject to supervisors' audit via telephone voice recordings. To willingly provide services and listen to and suggest solutions to problems, and provide counseling in the best interest of customers. To address and handle problems and complaints promptly upon receipt. To comply with the personal data protection policy, and ensure all staff's strict compliance. To duly and properly comply with laws, rules, regulations and requirements applicable to business operations. 	<ul style="list-style-type: none"> Online Communication Complaint Reception Satisfaction Survey
<ul style="list-style-type: none"> Others <ul style="list-style-type: none"> Financial Institution Customers 	<ul style="list-style-type: none"> Target achievement in the operations and in compliance with employers' requirements. Confidentiality and privacy of clients. Value added to clients' debt collection process. 	<ul style="list-style-type: none"> To have clear action plans and targets in order to provide clients with assurance. To comply with the personal data protection policy. To report on the performance and suggestions for improvement of efficiency and effectiveness in the operations. 	<ul style="list-style-type: none"> Online Communication Internal Meeting External Meeting Complaint Reception Satisfaction Survey

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>External stakeholders</u>			
<ul style="list-style-type: none"> • Business partners 	<ul style="list-style-type: none"> • Good governance • Confidentiality • Compliance with contract terms • Fair and appropriate competition or contracts 	<ul style="list-style-type: none"> • To operate businesses with transparency and corporate governance under the good governance principles. • To announce the personal data protection policy and ensure all staff's strict compliance. • To comply with commercial and contract terms as well as the code of business conduct. • To consider and propose reasonable and fair prices and make payments according to its terms. 	<ul style="list-style-type: none"> • Online Communication • External Meeting • Complaint Reception • Satisfaction Survey
<ul style="list-style-type: none"> • Suppliers 	<ul style="list-style-type: none"> • Transparent, fair and auditable procurement in compliance with the code of business conduct • Fair contracts • Confidentiality • Fair and timely payments 	<ul style="list-style-type: none"> • To comply with commercial and contract terms as well as the code of business conduct. • To proceed with fair, transparent and auditable procurement. • To treat trading partners equally and fairly. • To announce the personal data protection policy and keep trade secret confidential. • To prepare a handbook for selection of trading partners and annual evaluation of trading partners, whereby the Company plans to consider setting out criteria for procurement with socially and environmentally responsible trading partners. 	<ul style="list-style-type: none"> • Online Communication • External Meeting • Complaint Reception • Satisfaction Survey

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>External stakeholders</u>			
<ul style="list-style-type: none"> Competitors 	<ul style="list-style-type: none"> Fair and transparent business competition Data sharing for mutual benefits 	<ul style="list-style-type: none"> To operate businesses with transparency and corporate governance under the good governance principles. To comply with fair competition framework and refrain from exploiting confidential information of business competitors. 	<ul style="list-style-type: none"> Online Communication External Meeting Training / Seminar
<ul style="list-style-type: none"> Creditor 	<ul style="list-style-type: none"> Timely interest and principal payments Compliance with contracts Provision of accurate and complete information on operating results and other key information Potential business growth Confidentiality Business operations with corporate governance 	<ul style="list-style-type: none"> To make interest and principal payments in a timely manner. To strictly comply with contract terms and conditions with creditors. To regularly communicate and present relevant reports. To achieve the Company's operating results with sustainable growth. To comply with the personal data protection policy. The Company complies with the good governance framework and proceeds with prudent and extensive risk assessments. 	<ul style="list-style-type: none"> Online Communication External Meeting

Group of stakeholders	Stakeholders' expectations	Responses to stakeholder expectations	Channels for engagement and communication
External stakeholders			
<ul style="list-style-type: none"> Government agencies and Regulators 	<ul style="list-style-type: none"> Transparent business operations in compliance with applicable laws and regulations Mitigation of legal risks and consequences The Company's good governance 	<ul style="list-style-type: none"> To build and develop knowledge and understanding about compliance with laws, rules and regulations of regulatory agencies To develop staff competency in the operations. To strictly comply with laws, rules and regulations of regulatory agencies. To operate businesses with transparency and corporate governance under the good governance principles. 	<ul style="list-style-type: none"> Online Communication External Meeting Training / Seminar
<ul style="list-style-type: none"> Community Society 	<ul style="list-style-type: none"> Business operations in parallel with commitment to social and environmental responsibility Access to counseling, knowledge and financial literacy 	<ul style="list-style-type: none"> To operate businesses with commitment to social and environmental responsibility. The Company plans to provide financial advice and knowledge via various channels, including online channel, as well as its CSR activities, to improve the quality of life in communities. 	<ul style="list-style-type: none"> Social Event Complaint Reception Training / Seminar

Information on organization's material sustainability topics

Organization's material sustainability topics

The company has identified its sustainability materiality topics : Yes

Over the past year, the company has reviewed its sustainability materiality topics : Yes

Details of organization's material sustainability topics

The names of the sustainability materiality topics	Subjects related to the sustainability materiality topics
Business Growth	• Others : Business Growth
Risk Management	• Sustainability Risk Management
Innovation and Technology Development	• Innovation Development
Good Corporate Governance and Business Ethics	• Good Governance
Cyber Security and Personal Data Protection	• Others : Cyber Security and Personal Data Protection
Customers' Satisfaction	• Others : Customers' Satisfaction
Efficient Utilization of Resources	• Environmental Management Standards Policy and Compliance • Others : Efficient Utilization of Resources
Promotion of Occupational Health and Safety	• Others : Promotion of Occupational Health and Safety
Respect for Equality and Diversity	• Human Rights • Fair Labor Practices
Human Resource Management and Development	• Fair Labor Practices
Community Relations	• Community / Social Responsibility

Information on sustainability report

Corporate sustainability report

Corporate sustainability report : Have data

Reference link for corporate sustainability report : <https://www.chase.co.th/th/sustainability/sustainability-report>

Page number of the reference link : 1

Company sustainability disclosure aligned with standards

Company sustainability disclosure aligned with standards or : Other : SET Sustainability Reporting Guide guidelines

Sustainability risk management

Information on risk management policy and plan

Risk management policy and plan

The Group realizes the importance of risk management as part of its good governance, and as a cornerstone of achieving the objectives or goals in the Group’s business operations. Risk identification and management will help support the Group to make informed decisions and grasp opportunities as well as mitigate impact from material events which may occur to the Group’s businesses, and which may affect shareholders, investors and other stakeholders of the Group. The Company therefore has set out a business risk management policy and arranged for annual risk assessment, as approved by the Board of Directors

Information on ESG risk factors management standards

ESG risk factors management standards

- Standards on ESG risk management : Yes
- Standards on ESG risk management : COSO – Enterprise risk management framework (ERM)

Information on ESG risk factors

Risk factors on business operation

Operational risk associated with the Company or the group of companies

Risk 1 Human rights risk

- Related risk factors : Operational Risk
 - Impact on human rights
- ESG risk factors : Yes

Risk characteristics

The Company has assessed human rights risks within the group across the entire value chain to identify, prevent, and mitigate the impacts of human rights risks in its operations. Based on the results of this human rights risk assessment, the Company has established measures to control and alleviate potential impacts, as well as evaluate any residual risks remaining after implementing preventive and corrective approaches. These efforts ensure that the Company’s human rights management is effective in mitigating impacts throughout the value chain.

Risk-related consequences

The Company has established remediation measures for individuals potentially affected by human rights impacts. These include both financial and non-financial assistance to alleviate hardships caused by the Company’s business operations. Moreover, the Company conducts regular monitoring and reviews of its human rights activities, setting goals and key performance indicators for human rights management. This evaluation process ensures continuous improvement, enabling the Company to prevent and mitigate risks that could lead to human rights violations.

Furthermore, from the overall human rights risk assessment conducted in 2024, no issues or risks of human rights violations were identified as arising from the Group’s business operations.

Risk 2 Climate Change Risk

- Related risk factors : Strategic Risk
 - Climate change and disastersOperational Risk
 - Climate change and disasters
- ESG risk factors : Yes

Risk characteristics

Global climate change is rapidly accelerating, driven primarily by human activities such as greenhouse gas emissions, deforestation, and the release of carbon dioxide, leading to worldwide climatic shifts. The Company is keenly aware of this issue and actively supports sustainable business practices based on Environmental, Social, and Governance (ESG) principles.

The Company has participated in activities organized by the Stock Exchange of Thailand (SET), such as the "Care the Whale: Invisible Waste" project. This initiative aims to reduce greenhouse gas emissions through effective waste management from start to finish, contributing to carbon neutrality.

Moreover, the impacts of climate change directly affect the company, as natural disasters like floods may occur, disrupting employee operations in affected areas.

Risk-related consequences

The Company has developed a Business Continuity Plan (BCP) to respond and operate effectively during crises or emergencies, whether caused by natural disasters, accidents, or intentional harm to the Group, such as floods, fires, protests, riots, terrorism, sabotage, or pandemics. This plan ensures the Company is equipped to handle unexpected emergencies and enables critical business processes to resume normal operations or meet predefined service levels within an appropriate timeframe.

By implementing this approach, the Company can mitigate the severity of impacts on its operations. Furthermore, the Group regularly tests and reviews its BCP annually to ensure its effectiveness and readiness to adapt to various challenges.

Information on business continuity plan (BCP)

Business Continuity Plan (BCP)

Business Continuity Plan (BCP) : Yes

The Business Continuity Plan (BCP) has been developed to enable the Group to respond and operate during crises or emergencies, such as natural disasters, accidents, or intentional threats, including floods, fires, protests, riots, terrorism, sabotage, and pandemics. It ensures that the Group can handle unforeseen emergencies and restore critical business processes to normal operations or predefined service levels within an appropriate timeframe, thereby reducing the severity of impacts on the Group.

The BCP serves as a set of documents, guidelines, and procedures that allow the organization to respond seamlessly to disasters, emergencies, or threats. It includes plans for system recovery and the restoration of human resources and work processes, ensuring the continuation of operations without interruption.

Sustainable supply chain management

Information on sustainable supply chain management policy and guidelines

Sustainable supply chain management policy and guidelines

Company’s sustainable supply chain management policy and : No
guidelines

Information on sustainable supply chain management plan

Sustainable supply chain management plan

Company’s sustainable supply chain management plan : Yes

The Company has guidelines for sustainable supply chain management, starting from the vendor selection process to the regular monitoring, inspection, and evaluation of vendor performance in accordance with the business code of conduct for suppliers.

Information on new suppliers undergoing sustainability screening criteria

New suppliers undergoing sustainability screening criteria

Does the company use sustainability screening criteria with : Yes
new suppliers?

	2022	2023	2024
Percentage of new suppliers undergoing sustainability screening criteria over the past year (%)	0.00	100.00	100.00

Information on supplier code of conduct

Supplier code of conduct

Supplier code of conduct : Yes

Information on key suppliers acknowledging compliance with the supplier code of conduct

Key suppliers acknowledging compliance with the supplier code of conduct

Does the company require key suppliers to acknowledge : Yes
compliance with the supplier code of conduct?

	2022	2023	2024
Percentage of key suppliers acknowledging compliance with the supplier code of conduct over the past year (%)	0.00	100.00	100.00

Innovation development

Information on innovation development policy and guidelines in an organizational level

Research and development policy (R&D)

Company's research and development (R&D) policy : No

Research and development (R&D) expenses over the past 3 years

	2022	2023	2024
Research and development (R&D) expenses over the past 3 years (Million Baht)	0.00	5,006,806.63	0.00

Additional explanation for research and development (R&D) expenses over the past 3 years

The Group recognizes the importance of utilizing information technology in work processes to enhance efficiency, such as organizational management, debt collection, improving service quality, and establishing relevant communication channels.

In 2023, the development of digital technologies and innovations included four innovations: (1) Mobile Application development, (2) Auto Dialer system development, (3) Enterprise Resource Planning (ERP) system development, and (4) Accounting system development for calculations in accordance with TFRS 9.

The Company utilized external service providers for the development of innovations (2) - (4). However, the innovation in (1) was developed by internal personnel, resulting in no associated costs for this innovation.

In 2024, the company developed a total of one new digital technology and innovation, namely the development of a Digital Name Card. Additionally, significant enhancements were made to existing innovations, including the development of a Mobile Application. Both of these innovations were developed by internal personnel, adding value to the organization and enhancing the skills of the staff.

Information on organization's innovation culture development and promotion process

Process of developing and promoting the company's innovation culture

Process of developing and promoting the company's : Yes
innovation culture

The Company has initiatives to promote innovation within the organization to stimulate and enhance the work environment and conditions, aiming to foster innovation that adds value to the business and creates benefits for society and/or the environment.

Information on innovation development benefits and research and development (R&D) expenses

Benefits of innovation development

Financial benefits

Does the company measure the financial benefits from : Yes
innovation development?

	2022	2023	2024
Cost reduction resulting from the innovation development of process (Baht)	0.00	0.00	30,000.00

Non-financial benefits

Does the company measure the non-financial benefits from : Yes
innovation development?

	2022	2023	2024
Percentage of employees benefiting (%)	0.00	0.00	20.00

Remarks - This document is automatically generated based on information processed as received from the listed company on “as is” basis. The Stock Exchange of Thailand (“SET”) does not make any representations regarding accuracy, completeness, appropriateness, recency or reliability of the information contained in this document, nor does it make any guarantee of a result of the use of the information contained in this document. In no event shall SET be responsible for any loss or damage resulting from the use of this document or the information contained herein.