



ESG Performance Report for Listed Companies in 2025

Chase Asia Public Company Limited

Fiscal Year End 31 December 2025



Table of Contents

	page
Environment	
Environmental management	1
Energy management	6
Water management	11
Waste management	14
Greenhouse gas management	18
Social	
Human rights	22
Fair labor practice	26
Responsibility to customers/ consumers	42
Responsibility to community/ society	46
Corporate Governance and Economy	
Corporate Governance Policy	50
Corporate Governance Structure	79
Performance Report on Corporate Governance	118
Corporate Sustainability Policy	152
Sustainability risk management	175
Sustainable supply chain management	184
Innovation development	186

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 established an Environmental Management Policy, formally approved by the Board of Directors, to provide a strategic framework for business operations that prioritizes environmental stewardship. This policy outlines our commitment to managing natural resources, the environment, and climate issues - including proper waste and post-consumer product management to mitigate environmental impacts and support the Sustainable Development Goals (SDGs). These guidelines encompass compliance with all relevant environmental laws and regulations, the integration of environmental factors into business risk assessments, and the promotion of green procurement for goods and services. Furthermore, the Company is dedicated to reducing energy consumption by promoting renewable energy and fostering employee awareness regarding sustainable environmental practices. These initiatives aim to mitigate the effects of Climate Change and advance our transition toward Green Building projects.

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 over the past year : Yes
- Changes in environmental policies, guidelines, and/or goals : Electricity management, Water resources and water quality management, Waste management, Greenhouse gas and climate change management

The Company regularly reviews its environmental policies, practices, and targets to support the continuous improvement of environmental sustainability management. Upon review, the Company considers that the policies, practices, and targets remain appropriate for guiding sustainability management and for use as criteria in related operational processes going forward.

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)

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 72,507 kilowatts-hour of electricity or help save the power consumption up to approximately Baht 340,728 per year;
2. To use air conditioning with the most energy-efficient standards, install all LED bulbs in the head 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 Companys head 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 2025, 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 head 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 2025, 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. 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.

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 2025, the Company generated a total of 24,675 kilograms of non-hazardous waste. This reflects a 10% reduction compared to the previous year, successfully achieving our annual waste reduction target of 10%.

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 2025 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 head 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, 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 since 2023, 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 2025, the Company has prepared its carbon footprint assessment for the third year, which defines the scope of consideration from the organizations greenhouse gas emission activities based on scope 1 emissions which address direct carbon footprint from the Companys burning fuels, e.g., fuels from use of the Companys vehicles; and scope 2 emissions which refer to indirect carbon footprint from energy use, such as, the Companys 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 organizations carbon footprint assessment.

Moreover, the Company plans to review the accuracy and reliability of its greenhouse gas emissions data by an independent entity in the future when the Company is well equipped to fully and completely collect data from greenhouse gas emission sources.

Information on incidents related to legal violations or negative environmental impacts

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

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

Energy management

Disclosure boundary in energy management in the past years

Boundary type	:	Business Group
Total number of disclosure boundaries	:	3
Actual number of disclosure boundaries	:	3
Data disclosure coverage (%)	:	100.00

Information on energy management

Energy management plan

The company's energy management plan : Yes

The Company recognizes the importance of environmental conservation and the efficient use of resources. We are committed to minimizing waste by establishing energy-saving protocols that ensure all departments operate under the same sustainable guidelines. Our core initiatives include:

1. Promotion of Renewable Energy:

The Company has installed Solar systems at our head office. This initiative creates an on-site renewable energy source, generating solar power to supplement the building's electricity consumption and reduce reliance on the main power grid.

2. Energy-Efficient Building Design and Equipment:

Our office building was designed under the "Green Building" concept, focusing on two key technical areas:

- High-Efficiency HVAC Systems: We utilize air conditioning units with the highest energy-saving standards. This includes a Variable Refrigerant Volume (VRV) centralized system, allowing for precise zone control and temperature management tailored to the specific needs of each room.
- LED Lighting Systems: The entire building has transitioned to LED lighting to reduce power consumption. We utilize automated control technology to maximize efficiency and conduct regular luminosity assessments to ensure employees have an optimal and healthy working environment.

3. Behavioral Energy-Saving Measures

The Company fosters a corporate culture of conservation through various communication channels (Infographics, Line, Email) to instill environmental awareness and shift energy consumption habits across all levels of personnel.

- We actively encourage employees to propose organizational development ideas based on ESG principles.
- We maintain air conditioning temperatures at no lower than 25 degree Celsius to optimize energy efficiency.
- We conduct regular inspections and cleaning of electrical appliances and equipment to ensure they operate at peak performance and maintain energy-saving standards.

4. Indirect Energy Reduction

- Our office building is strategically located with direct access to public transit systems (Mass Transit/SkyTrain and bus networks). This location helps reduce private vehicle usage, thereby lowering air pollution and carbon emissions.
- We prioritize the use of e-filing and digital documentation for legal proceedings. By shifting to electronic systems, we significantly reduce paper consumption and the necessity of physical travel to court, leading to a substantial reduction in overall energy consumption.

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 management : Yes

Details of setting goals for electricity and/or fuel management

Target(s)	Base year(s)	Target year(s)
Reduction of electricity purchased for consumption	2025 : purchased electricity for consumption 1,257.27 Kilowatt-Hours / Person(employee)	2026 : Reduced by 0% or 0.00 Kilowatt-Hours / Person(employee)

Information on performance and outcomes of energy management

Performance and outcomes of energy management

Performance and outcomes of energy management : Yes

Energy Conservation Campaign - This initiative aims to foster a corporate culture of energy awareness and contribute to the reduction of global warming. The project involves developing various public relations media and information boards to encourage employees to switch off lights and air conditioning during lunch breaks or when not in use. Key measures include maintaining air conditioning temperatures at a minimum of 25 degree Celsius and ensuring the regular inspection and maintenance of office electrical equipment.

In 2025, the Company successfully achieved its energy management objectives. Total electricity consumption was recorded at 626,121 kWh, representing a decrease of 49,614 kWh or 7.35% compared to the previous year. This performance exceeded the established energy reduction target of 5%.

For 2026, the Company remains committed to maintaining energy efficiency by setting an Energy Intensity target. Our objective is to maintain electricity consumption per employee at a level not exceeding that of 2025, ensuring resource efficiency remains aligned with our workforce and business operations.

Information on electricity management

Company's electricity consumption^(*)

	2023	2024	2025

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	710,887.71	751,344.77	698,627.57
Electricity purchased for consumption from non-renewable energy sources (Kilowatt-Hours)	663,384.00	675,735.03	626,121.00
Electricity purchased or generated for consumption from renewable energy sources (Kilowatt-Hours)	47,503.71	75,609.74	72,506.57
Intensity ratio of total electricity consumption within the organization to total number of employees (Kilowatt-Hours / Person / Year)	1,346.38	1,428.41	1,402.87

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

Electricity Consumption Intensity

	2023	2024	2025
Intensity of total electricity consumption within the organization (Kilowatt-Hours / m ²)	N/A	N/A	N/A
Intensity of total electricity consumption within the organization (Kilowatt-Hours / Person (employee))	1,256.41000000	1,284.67000000	1,257.27000000

Electricity Expense ^(*)

	2023	2024	2025
Total electricity expense (Baht)	3,938,371.33	3,498,042.06	2,904,647.15
Percentage of total electricity expense to total expenses (%) ^(**)	0.79	0.52	0.41
Percentage of total electricity expense to total revenues (%) ^(**)	0.58	0.43	0.39
Intensity ratio of total electricity expense to total number of employees (Baht / Person / Year)	7,459.04	6,650.27	5,832.62

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

	2023	2024	2025
Diesel (Litres)	801.49	655.49	546.33
Gasoline (Litres)	N/A	201.56	707.44

Additional explanation : Not include external fuel consumption

Company's fuel expense ^(*)

	2023	2024	2025
Total fuel expense (Baht)	26,925.00	28,440.00	41,468.40
Percentage of total fuel expense to total expenses (%) ^(**)	0.01	0.00	0.01
Percentage of total fuel expense to total revenues (%) ^(**)	0.00	0.00	0.01

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

	2023	2024	2025
Total energy consumption within the organization (Megawatt-Hours)	719.84	760.91	712.63

Energy Consumption Intensity

	2023	2024	2025
--	------	------	------

	2023	2024	2025
Intensity ratio of total energy consumption within the organization to total revenues (Megawatt-Hours / Thousand Baht of total revenues) ^(*)	0.00105632	0.00093194	0.00096632
Intensity of total energy consumption within the organization (Kilowatt-Hours / Person (employee))	1,256.41000000	1,284.67000000	1,257.27000000

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

Water management

Disclosure boundary in water management over the past years

Boundary type	:	Business Group
Total number of disclosure boundaries	:	3
Actual number of disclosure boundaries	:	3
Data disclosure coverage (%)	:	100.00

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	2025 : Water withdrawal 12.69 Cubic meters / Person(employee)	2026 : Reduced by 0% or 0.00 Cubic meters / Person(employee)

Information on performance and outcomes of water management

Performance and outcomes of water management

Performance and outcomes of water management : Yes

In 2025, 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, displayed on communication boards and at high-usage points, such as restrooms and communal areas, to build awareness of cost-efficient water usage and saving, adapt water usage behavior, and put them into application.

In 2025, the Company's total water consumption amounted to 6,319 cubic meters, a slight decrease from the previous year. Although this did not yet meet the established reduction target of 5%, the Company remains steadfast in its commitment to improving water management efficiency.

For 2026, the Company aims to sustain its resource efficiency by setting a Water Intensity target. Our objective is to maintain water consumption per employee at a level not exceeding that of 2025, ensuring that our resource utilization remains optimized in relation to our workforce and operational scale.

Information on water management

Water withdrawal by source

	2023	2024	2025
Total water withdrawal (Cubic meters)	5,684.00	6,355.00	6,319.00
Water withdrawal by third-party water (cubic meters)	5,684.00	6,355.00	6,319.00
Intensity ratio of total water withdrawal to total number of employees (Cubic meters / Person / Year)	10.77	12.08	12.69
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

	2023	2024	2025
Total water consumption (Cubic meters)	5,684.00	6,355.00	6,319.00

Water Consumption Intensity

	2023	2024	2025
Intensity ratio of total water consumption to total revenues (Cubic meters / Thousand Baht of total revenues) ^(*)	0.00834091	0.00778339	0.00856851
Intensity of total water consumption (Cubic meters / Person (employee))	10.77000000	12.08000000	12.69000000

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

Water withdrawal expenses

	2023	2024	2025
Total water withdrawal expense (Baht)	119,603.26	144,761.82	139,387.54
Total water withdrawal expense from third-party water (Baht)	119,603.26	144,761.82	139,387.54
Total water withdrawal expense from other sources (Baht)	0.00	0.00	0.00
Percentage of total water withdrawal expense to total expenses (%) ^(*)	0.02	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)	226.52	275.21	279.89

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

Waste management

Disclosure boundary in waste management over the past years

Boundary type	:	Business Group
Total number of disclosure boundaries	:	3
Actual number of disclosure boundaries	:	3
Data disclosure coverage (%)	:	100.00

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.

- 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	2025 : non-hazardous waste 24,675.00 Kilograms	2026 : Reduced by 0% or 0.00 Kilograms	• 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

- Ting To Trash Project Award: Driven by a commitment to efficient resource management, the Company received an honorary plaque from the Ting To Trash project on May 30, 2025, organized by the Thai Listed Companies Association (TLCA) and the Securities and Exchange Commission (SEC). This award reflects success in driving systematic environmental management, particularly end-to-end waste management from source to disposal, and building strong internal cooperation for sustainable impact reduction.
- In 2025, the Company launched the Internal Innovation Excellence Program to cultivate a corporate culture rooted in creativity and Environmental, Social, and Governance (ESG) principles. This initiative empowered every department to propose innovations across two strategic pillars: Operational Innovation and Lifestyle Innovation. To ensure transparency and alignment with our sustainability goals, the selection process involved preliminary screenings by the Sustainability and Development Working Group. The final three projects were then presented for a company-wide vote, fostering a sense of ownership among all employees. The following initiatives were selected as our inaugural innovation models:

1. The E-Memo Project (Working Digitally)

This initiative focuses on transitioning traditional workflows into a fully digital ecosystem to eliminate paper consumption in internal approval processes. Beyond reducing our environmental footprint, the E-Memo system

enhances operational agility by providing real-time status tracking and centralizing data in a secure, unified repository for seamless information retrieval and auditability.

2. The "Green Wednesday" Initiative (Environmental Sustainability)

"Green Wednesday" is a behavioral change campaign designed to tangibly reduce single-use plastics within the organization. By integrating environmental responsibility into both professional and personal spheres, the program promotes sustainable consumption habits. This campaign has been successfully rolled out across the Head Office and our nationwide branch network, aligning our nationwide operations with global environmental standards.

- The company implemented a 4-category sorting system - General, Recyclable, Organic, and Hazardous waste - to promote employee awareness and active participation in solid waste reduction.
- Knowledge on correct waste classification is shared through Sort Right, Unite to Cool the Planet infographics and video clips via Line groups, emails, and physical PR boards.
- The People Department records concrete monthly waste volumes to establish a baseline for evaluation and to set precise future targets for waste management and reduction.
- The project builds cooperation with external partners for proper waste disposal, where sorted materials are delivered or sold to ensure a sustainable and circular lifecycle.
- In 2025, the Company generated a total of 24,675 kilograms of non-hazardous waste. This reflects a 10% reduction compared to the previous year, successfully achieving our annual waste reduction target of 10%.
- In 2026, the Company remains dedicated to maintaining high standards of waste management. The Company target 2026 waste management to be aligned with 2025.

Information on waste management

Waste Generation^(*)

	2023	2024	2025
Total waste generated (Kilograms)	25,820.00	27,346.00	24,675.00
Total non-hazardous waste (kilograms)	25,820.00	27,346.00	24,675.00
Intensity ratio of total waste generated to total revenues (Kilograms / Thousand Baht of total revenues) ^(**)	0.04	0.03	0.03
Intensity ratio of total non-hazardous waste to total revenues (Kilograms / Thousand Baht of total revenues) ^(**)	0.04	0.03	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

	2023	2024	2025
Total reused/recycled waste (Kilograms)	N/A	1,893.60	2,226.56
Percentage of total reused/recycled waste to total waste generated (%)	N/A	6.92	9.02

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	:	Business Group
Total number of disclosure boundaries	:	3
Actual number of disclosure boundaries	:	3
Data disclosure coverage (%)	:	100.00

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 2025 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 head 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.
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, 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 since 2023, 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 : Yes
goals

Company's existing targets : Setting other greenhouse gas reduction targets

Setting other greenhouse gas reduction targets

Details of setting other greenhouse gas reduction targets

Greenhouse gas emission scope	Base year(s)	Short-term target year	Long-term target year
Scope 1-3	2025 : Greenhouse gas emissions 412.00 tCO ₂ e	2026 : Reduced by 0% or 0.00 tCO ₂ e in comparison to the base year	-

Information on performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas : Yes
management

In 2025, the Company reported total greenhouse gas (GHG) emissions of 412 tonnes of carbon dioxide equivalent (tCO₂e), representing an 11% reduction compared to the previous year. This performance significantly exceeded the established reduction target of 5%. Key drivers of this success include the following initiatives:

- Energy Efficiency and Internal Awareness Campaigns

The Company focused on reducing electricity consumption by fostering environmental awareness among employees at all levels. This was achieved through ongoing energy-saving campaigns within the office to ensure optimal resource utilization.

- Driving the Organization through Innovation and Digital Technology

- Transitioning legal proceedings to a digital platform e-Court, which completely eliminates the need for physical travel to courts and reduces paper usage.

- Enhancing communication efficiency through electronic systems such as e-Memos and Digital Name Cards, effectively reducing waste generated by business processes.

- Implementing mobile applications to streamline data management, which concretely reduces operational time and resource requirements.

As a result of our commitment to Environmental, Social, and Governance (ESG) principles, the Company was awarded an "A" rating in the 2025 SET ESG Ratings by the Stock Exchange of Thailand. This recognition reflects our business standards that prioritize stakeholder interests and the creation of long-term value.

Information on greenhouse gas management

The company's greenhouse gas emissions

	2023	2024	2025
Total GHG emissions (Metrics tonne of carbon dioxide equivalents)	411.99	464.09	412.15
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	33.00	66.57	43.48
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	331.62	337.80	313.00
Total greenhouse gas emissions - Scope 3 (Metric tonnes of carbon dioxide equivalent)	47.37	59.72	55.67

Greenhouse Gas Emissions Intensity

	2023	2024	2025
Intensity ratio of total GHG emissions to total revenues (Metric tonnes of carbon dioxide equivalent / Thousand Baht of total revenues) (*)	0.000605	0.000568	0.000559
Intensity ratio of total GHG emissions to total number of employees (Metric tonnes of carbon dioxide equivalent / Person)	0.78	0.88	0.83
Intensity of GHG emissions (Metric tonnes of carbon dioxide equivalent / Person(employee))	0.78000000	0.88000000	0.83000000

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 : No
emissions

Information on reduction and absorption of greenhouse gas

Reduction of Greenhouse Gas

	2023	2024	2025
Total reduced GHG (Metric tonnes of carbon dioxide equivalent)	0.00	10.05	13.73
Climate Care Platform reduced GHG (Metric tonnes of carbon dioxide equivalent)	0.00	0.00	8.00
Care the Bear Project (Metric tonnes of carbon dioxide equivalent)	0.00	0.00	0.00
Care the Whale Project (Metric tonnes of carbon dioxide equivalent)	0.00	10.05	5.73

Absorption and removal of Greenhouse Gas

	2023	2024	2025
Total absorbed and removal of GHG (Metric kilograms of carbon dioxide equivalent)	0.00	0.00	0.00
Care the Wild Project (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 established social guidelines with the following details:

1. Support and Respect for Human Rights Protection: In alignment with international standards across the entire organization. This includes building internal human rights knowledge and conducting periodic assessments. The Company treats all stakeholders, including employees, communities, and society, with respect for human dignity, equality, and liberty, ensuring no violations of fundamental rights or discrimination based on race, nationality, religion, language, skin color, gender, sexual orientation, age, education, physical condition, or social status.
2. Fair Treatment of Employees: Providing equal opportunities, assigning workloads appropriate to capabilities, and offering fair compensation based on knowledge, skills, responsibilities, and performance.
3. Occupational Health and Safety: Managing the workplace to ensure safety and good hygiene to prevent work-related illnesses or injuries. The Safety Department and the Occupational Safety, Health, and Environment Committee are primarily responsible for monitoring, auditing, and improving the working environment to meet international standards and relevant laws.
4. Human Capital Development: Consistently promoting and developing employee potential. The Group recognizes that quality personnel are key drivers of organizational success. To ensure efficiency and effectiveness, the Company encourages employees at all levels to develop their skills based on their needs and positions, fostering creativity and organizational engagement.
5. Sustainable Supply Chain Management: Establishing guidelines from the supplier selection process to regular monitoring and performance evaluation in accordance with the Supplier Code of Conduct.
6. Community and Social Value Creation: Engaging in community relations activities to consistently contribute to society. This includes providing financial literacy sessions to communities and debt collection trade associations, as well as supporting society through Corporate Social Responsibility (CSR) activities.

The Company operates with integrity, adhering to social responsibility and stakeholder interests under the principles of Corporate Governance and the Code of Conduct. The Group is committed to treating all personnel equally and without discrimination. The Company strictly complies with the law and supports the Universal Declaration of Human Rights (UDHR). To ensure strict compliance, the Company has established a Human Rights Policy and Guidelines to prevent violations in all business activities. The Corporate Governance and Sustainability Committee oversees the continuous implementation of these policies, supported by the HR Department, the Working Group on Corporate Governance and Sustainability, the Risk Management Working Group, the Legal and Compliance Department, the Purchasing Department, and the Welfare Committee.

In 2025, the Company developed and communicated its Human Rights Policy and Guidelines to all employees, covering the following key areas:

1. Diversity and Inclusion: Creating job opportunities for diverse groups, treating labor fairly, and ensuring gender or race do not limit opportunities for joining the workforce
2. Anti-Exploitation: Zero tolerance for human trafficking, underage child labor, and illegal migrant labor
3. Support for Persons with Disabilities: Prioritizing the quality of life for persons with disabilities by employing them at an appropriate ratio in compliance with the law
4. Grievance Mechanisms: Providing internal and external channels for human rights complaints, including whistleblower protection and data confidentiality
5. Risk Assessment: Conducting organizational risk assessments regarding human rights violations and establishing control measures to mitigate potential impacts
6. Fair Supplier Selection: Ensuring transparent and fair selection processes according to the Supplier Code of Conduct
7. Transparency: Disclosing accurate and transparent information regarding the Company's human rights practices and labor treatment

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 : Others : Whistleblowing Policy

The Company regularly reviews its social policies, practices, and targets to support the continuous improvement of social sustainability management. Upon review, the Company considers that the policies, practices, and targets remain appropriate for guiding sustainability management and for use as criteria in related operational processes going forward.

Information on compliance with human rights principles and standards

Compliance with human rights principles and standards

Human rights management principles and standards : Thai Labour Standard: Corporate Social Responsibility of Thai Businesses (TLS 8001-2010) by the Ministry of Labour

Information on Human Rights Due Diligence : HRDD

Human Rights Due Diligence : HRDD

Does the company have an HRDD process : Yes

The Company's Human Rights Due Diligence process consists of the following four pillars:

1. Risk Identification and Assessment: The Company conducts human rights risk assessments across the entire Value Chain to identify, prevent, and mitigate potential impacts arising from our operations. Following these assessments, the Company establishes control and mitigation measures. The Company specifically focus on evaluating Residual Risks after prevention and corrective guidelines have been implemented to ensure that our human rights management effectively controls impacts throughout the value chain.

2. Risk Management: The Company prioritizes managing Residual Risks to ensure the true efficiency of our human rights management system. We emphasize proactive mechanisms to prevent violations at the source through a clear Business Code of Conduct and Human Resources policies. These strictly prohibit child labor, forced labor, and discrimination.

Awareness Building: All new employees must attend an orientation covering human rights, business ethics, and occupational safety.

Supply Chain Governance: Critical Tier-1 suppliers are required to sign and acknowledge the Supplier Code of Conduct, which includes mandates on human rights respect and fair labor practices.

Monitoring: The Company consistently monitors performance by setting clear targets and Key Performance Indicators (KPIs), using evaluation results for continuous improvement.

3. Communication: The Company has established written human rights guidelines and communicates them to all employees for strict compliance. Communication channels include new employee orientations, the corporate website, and the Annual Sustainability Report, ensuring transparent public disclosure. Regarding business partners, the Company communicates expectations and requests cooperation from critical suppliers to acknowledge and adhere to the Supplier Code of Conduct.

4. Remediation and Grievance Mechanisms: The Company provides remediation measures for those who may be affected by human rights impacts resulting from our business activities, offering both monetary and non-monetary assistance. Whistleblowing Policy: The Company provide formal channels for all stakeholder groups to report rights violations or unfair treatment.

The Company maintains robust whistleblower protection mechanisms, keeping all reports confidential to ensure safety and fairness for all parties. The Company is committed to providing or cooperating in appropriate and fair remediation through legal and ethical processes if it is found that our operations have caused or contributed to negative human rights impacts. The Company ensure our grievance mechanisms are effective, accessible, and confidential to provide timely resolution for affected parties.

2025 Performance Results: Based on the human rights risk assessments and continuous monitoring conducted in 2025, no significant human rights risks or complaints regarding human rights violations were identified in the Groups business operations.

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

	2023	2024	2025
Total number of cases or incidents of significant legal or social and human rights violations (cases)	0	0	0

	2023	2024	2025
Total number of cases or incidents leading to significant labor disputes (cases)	0	0	0

Fair labor practice

Disclosure boundary in fair labor practice in the past years

Boundary type	:	Business Group
Total number of disclosure boundaries	:	3
Actual number of disclosure boundaries	:	3
Data disclosure coverage (%)	:	100.00

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 by the Company in the past year	:	Fair employee compensation, Employee training and development, Promoting employee relations and participation, Migrant/foreign labor, Child labor, Safety and occupational health at work

The Group is committed to a management plan focused on fairness, potential development, and safety, categorized as follows:

1. Fair employee compensation
 - Wages are set at or above the legal minimum to eliminate inequality and bias related to gender, age, or any personal factors unrelated to performance.
 - Salary structures are designed to be practical and competitive within the labor market.
 - Benefits include a provident fund, health insurance, life and accident insurance, a savings cooperative, and annual physical examinations.
2. Employee training and development
 - The Company implements an annual training plan aligned with corporate strategy. Employee needs are surveyed and analyzed statistically to design programs that enhance future potential, focusing on Upskilling and Reskilling.
 - In addition to internal sessions, employees receive external training from debt collection associations and financial institutions to ensure legal compliance.
 - New Employee Orientation includes Personal Data Protection (PDPA), Anti-Corruption policies, Occupational Safety, Debt Collection laws, Business Ethics, and Labor Standard protections.
 - The Company has established Career Paths and Succession Plans to motivate personnel and communicate clear advancement opportunities.
3. Promoting employee relations and participation
 - The Company actively monitors organizational health through surveys and activities. Employee satisfaction and engagement surveys are conducted at least twice a year. In 2025, the Company achieved an engagement score of 94%.
 - Information and feedback are managed via email, Line groups, and supervisor-level meetings.
 - Happy Workplace Initiatives Activities include annual staff parties and CSR participation, such as the "CHASE MARKET" scholarship project and financial literacy programs for youth.
 - The head office features flexible spaces, including relaxation zones, dining areas, learning hubs, and Co-working spaces to foster interaction and a positive environment.

4. Migrant/foreign labor, and Child labor
 - The Company strictly adheres to ethical labor recruitment Zero tolerance for human trafficking, forced labor in any form, or illegal migrant labor.
 - No employment of children under the legal age limit.
5. Safety and occupational health at work
 - A Welfare and Safety Committee (WSC) and safety officers at various levels have been appointed to establish policies, audit working conditions, assess risks, and report workplace accidents.
 - All new employees receive safety training, Fire drills, evacuation rehearsals, and basic first-aid training are conducted at least once a year.
 - Regular measurements of lighting and temperature are conducted. Additionally, a dedicated infirmary with a registered nurse is available at the head office.

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	Average training hours per employee per year to enhance capabilities.	-	2025: 13.6 hours/person/year
• Promoting employee relations and participation	Level of employee satisfaction and organizational engagement.	-	2025: 94%
• Safety and occupational health at work	Lost Time Injury Frequency Rate (LTIFR)	-	2025: 0 cases
• Safety and occupational health at work	Percentage of new employees receiving occupational safety orientation.	-	2025: 100%

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

1. Human Resource Management and Development

- The Company implements a comprehensive training framework categorized into Upskilling & Reskilling across three primary pillars:
 - (1) Specialized Professional Training: Conducted in collaboration with the Debt Collection Entrepreneur Association regarding legal frameworks, grievance management, and professional debtor counseling.
 - (2) Functional Expertise: Intensive training in specialized areas such as legal affairs and legal execution.
 - (3) Foundational Skills: General training to enhance operational efficiency, such as advanced Microsoft Excel proficiency.
 - Leadership and Management: Tiered development programs designed to prepare personnel for key future leadership roles (Succession Pipeline).
 - Cybersecurity and Ethics: Annual training and mandatory testing on cyber threats. In 2025, 100% of executives and employees completed the assessment.
 - New Employee Orientation: Mandatory sessions covering Corporate Governance, Business Ethics, Anti-Corruption, and Whistleblowing policies. It also includes legal compliance (PDPA, Debt Collection Act B.E. 2558), Labor Standards, and Occupational Health and Safety (OHS).
 - Sustainability and Risk Management: Training provided to supervisor-level employees to integrate risk management into organizational operations.
 - In 2025, the Company demonstrated its commitment to human capital development through consistent investment in skill enhancement.
 - On average, employees received 13.6 hours of training per person per year, equivalent to approximately 2.3 days per person per year. This collective effort resulted in a total of 6,781 training hours across the organization. To support these initiatives, the Company allocated a total budget of THB 69,204.
2. Employee Engagement and Satisfaction
- Engagement Score: The 2025 survey revealed an engagement and satisfaction rate of 94%, significantly exceeding the 80% target. Key evaluation metrics included compensation, working environment, job satisfaction/success, interpersonal relationships, and career advancement opportunities.
 - Engagement Activities: Implementation of "Happy Workplace" initiatives and CSR participation, such as the "CHASE MARKET" scholarship project for underprivileged children and financial literacy programs for youth.
 - Employee Welfare Support: The "Tharn Nam Jai" (Stream of Kindness) project was launched to provide disaster relief. Executives and staff collectively contributed THB 62,500 to support colleagues at the Hat Yai branch affected by flooding.
3. Occupational Health and Safety
- The Lost Time Injury Frequency Rate (LTIFR) remained at 0 cases.
 - Fire safety and evacuation drills were conducted with 264 participants. 100% of all new hires successfully completed mandatory safety training.
4. Human Rights and Diversity
- There were zero complaints or incidents regarding human rights violations or labor standard non-compliance in our business operations.
 - The Company employs 5 persons with disabilities, representing 100% compliance with the ratio mandated by law.
 - The Company strictly maintains its zero-tolerance policy toward child labor, human trafficking, and illegal migrant employment.

Employment

	2023	2024	2025
Total Employment (Person)	528	526	498
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)	528	526	498
Male employees (persons)	161	165	163
Percentage of male employees (%)	30.49	31.37	32.73
Female employees (persons)	367	361	335
Percentage of female employees (%)	69.51	68.63	67.27
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

	2023	2024	2025
Total number of employees under 30 years old (Persons)	121	119	116
Percentage of employees under 30 years old (%)	22.92	22.62	23.29

	2023	2024	2025
Total number of employees 30-50 years old (Persons)	378	366	349
Percentage of employees 30-50 years old (%)	71.59	69.58	70.08
Total number of employees over 50 years old (Persons)	29	41	33
Percentage of employees over 50 years old (%)	5.49	7.79	6.63

Number of male employees categorized by age

	2023	2024	2025
Total number of male employees under 30 years old (Persons)	27	28	27
Percentage of male employees under 30 years old (%)	16.77	16.97	16.56
Total number of male employees 30-50 years old (Persons)	120	120	123
Percentage of male employees 30-50 years old (%)	74.53	72.73	75.46
Total number of male employees over 50 years old (Persons)	14	17	13
Percentage of male employees over 50 years old (%)	8.70	10.30	7.98

Number of female employees categorized by age

	2023	2024	2025
Total number of female employees under 30 years old (Persons)	94	91	89
Percentage of female employees under 30 years old (%)	25.61	25.21	26.57

	2023	2024	2025
Total number of female employees 30-50 years old (Persons)	258	246	226
Percentage of female employees 30-50 years old (%)	70.30	68.14	67.46
Total number of female employees over 50 years old (Persons)	15	24	20
Percentage of female employees over 50 years old (%)	4.09	6.65	5.97

Number of employees categorized by position

	2023	2024	2025
Total number of employees in operational level (Persons)	458	453	427
Percentage of employees in operational level (%)	86.74	86.12	85.74
Total number of employees in management level (Persons)	66	69	67
Percentage of employees in management level (%)	12.50	13.12	13.45
Total number of employees in executive level (Persons)	4	4	4
Percentage of employees in executive level (%)	0.76	0.76	0.80

Number of male employees categorized by position

	2023	2024	2025
Total number of male employees in operational level (Persons)	139	141	137
Percentage of male employees in operational level (%)	86.34	85.45	84.05

	2023	2024	2025
Total number of male employees in management level (Persons)	21	23	25
Percentage of male employees in management level (%)	13.04	13.94	15.34
Total number of male employees in executive level (Persons)	1	1	1
Percentage of male employees in executive level (%)	0.62	0.61	0.61

Number of female employees categorized by position

	2023	2024	2025
Total number of female employees in operational level (Persons)	319	312	290
Percentage of female employees in operational level (%)	86.92	86.43	86.57
Total number of female employees in management level (Persons)	45	46	42
Percentage of female employees in management level (%)	12.26	12.74	12.54
Total number of female employees in executive level (Persons)	3	3	3
Percentage of female employees in executive level (%)	0.82	0.83	0.90

Significant changes in the number of employees

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

Number of male employees working in Thailand

	2023	2024	2025
Total male employees working in Thailand (Person)	167	165	163
Bangkok Metropolitan (Person)	70	58	90
Northern (Person)	16	16	16
Central (Person)	15	25	20
Northeastern (Person)	33	30	20
Southern (Person)	24	27	12
Eastern (Person)	9	9	5

Number of female employees working in Thailand

	2023	2024	2025
Total female employees working in Thailand (Person)	361	361	335
Bangkok Metropolitan (Person)	84	74	126
Northern (Person)	47	29	26
Central (Person)	33	61	42
Northeastern (Person)	61	70	37
Southern (Person)	117	107	87
Eastern (Person)	19	20	17

Employment of workers with disabilities

	2023	2024	2025
Total employment of workers with disabilities (persons)	5	5	5

	2023	2024	2025
Percentage of disabled workers to total employment (%)	0.95	0.95	1.00
Total number of employees with disabilities (Persons)	5	5	5
Total male employees with disabilities (persons)	2	2	2
Total female employees with disabilities (persons)	3	3	3
Percentage of disabled employees to total employees (%)	0.95	0.95	1.00
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	Yes	Yes	Yes

Information on compensation of employees

Employee remuneration by gender

	2023	2024	2025
Total employee remuneration (baht)	199,911,668.17	210,831,150.41	197,763,632.77
Total male employee remuneration (baht)	81,599,035.85	83,283,421.19	76,516,998.61
Percentage of remuneration for male employees (%)	40.82	39.50	38.69
Total female employee remuneration (baht)	118,312,632.32	127,547,729.22	121,246,634.16
Percentage of remuneration for female employees (%)	59.18	60.50	61.31

	2023	2024	2025
Average of remuneration of employees (Baht/persons)	378,620.58	400,819.68	397,115.73
Average of remuneration for male employees (Baht/persons)	506,826.30	504,748.01	469,429.44
Average of remuneration for female employees (Baht/persons)	322,377.74	353,317.81	361,930.25
Rate of average of remuneration between female employees and male employees	0.64	0.70	0.77

Information on provident fund management

Provident fund management policy and guidelines

Provident fund management policy and guidelines : Yes

The Company has established a Provident Fund under the management of SCB Asset Management Co., Ltd., titled SCB Master Fund, which is duly registered with the Securities and Exchange Commission (SEC) and the Stock Exchange of Thailand (SET). The employers contributions are considered a core component of the compensation and benefits package. This initiative aims to encourage long-term savings and enhance financial security for employees. Furthermore, the Investment Committee is encouraged to select fund managers who adhere to the Investment Governance Code (I Code) and/or practice responsible investment management by tangibly integrating Environmental, Social, and Governance (ESG) factors.

Overview of methods for determining employee and employer contribution Rates

Employee Contributions

Employees may voluntarily contribute to the fund at a rate ranging from 2% to 10% of their monthly wages.

To provide further flexibility, the Company offers a variety of investment policies (Employees Choice), allowing staff to select plans that best align with their individual risk tolerance and financial goals. Employees are entitled to adjust their contribution rates and investment plans during the designated periods established by the Company.

Company Contributions

The Company provides matching contributions at a rate of 2% to 3% of the employee's wages. These contributions are allocated in accordance with the specific criteria and regulations set forth in the Funds Articles of Association.

Implementation of Investment Governance Code for : Yes

Institutional Investors ("I Code") by Company's
Provident Fund Committee

Participation in provident fund membership

Details of provident fund participation

Number of employees joining in PVD (persons)

	2023	2024	2025
Number of employees eligible to participate in PVD (persons)	528	526	498
Number of employees joining in PVD (persons)	189	206	416
Number of PVD members / Total employees (%)	35.80	39.16	83.53
Number of PVD members / Total eligible employees (%)	35.80	39.16	83.53

Amount of provident fund

	2023	2024	2025
Total amount of provident fund contributed by employer (baht)	1,784,151.37	1,917,581.84	2,595,046.95
Total amount of provident fund contributed by employee (baht)	3,710,785.39	3,632,379.41	5,131,181.94

Summary of employee PVD participation over the past year

Company name	Employees participating in PVD (Yes/No)	Total number of employees (persons)	Number of employees eligible to participate in PVD (persons)	Number of employees joining in PVD (persons)	Number of PVD members / Total employees (%)	Number of PVD members / Total eligible employees (%)
Chase Asia Public Company Limited	Yes	498	498	416	83.53	83.53

Policy and guidelines on promoting savings through the provident fund for non-participating employees

Policy and guidelines on promoting savings through the provident fund for non-participating employees (PVD) : Facilitating automatic PVD enrollment for new employees, Initiatives to encourage employees to achieve sufficient retirement savings, Providing education or information on selecting appropriate investment policies

Facilitating automatic PVD enrollment for new employees

The Company promotes immediate enrollment, allowing employees to apply for fund membership within their first month of employment. Eligible employees are required to specify their preferred contribution rate and select an appropriate investment plan effective from their commencement date.

Initiatives to encourage employees to achieve sufficient retirement savings

The Company actively promotes retirement saving awareness by organizing annual educational initiatives in collaboration with fund management professionals. These sessions are designed to provide employees with comprehensive knowledge regarding the importance of long-term investment, strategic techniques for selecting appropriate investment plans, and the various benefits offered by the Provident Fund. Furthermore, the Company consistently disseminates educational materials and public relations media to ensure employees are well-informed and equipped for financial readiness in retirement.

Providing education or information on selecting appropriate investment policies

The Company offers a diverse range of investment policies (Employees Choice) covering various asset classes, including fixed income, dividend-paying equities, global stock indices, and alternative investments. This variety provides employees with flexible options aimed at generating returns that are appropriate for long-term retirement savings and sustainable growth.

Personnel Development Policy

Personnel Development Policy

The Board of Directors has set out the personnel management policy, which covers the personnel development policy per the following details:

The Company believes in personnel training and development for capacity building on the following basis:

- The People Department designates the number of training hours for staff each year.
- Supervisors are responsible to have their subordinates regularly attend training and development programs.
- Staff training and development program includes on-the-job-training, training on organizational management and self-development in other areas.

In addition, the Board of Directors has set out the succession planning policy to prepare personnel in key positions essential to the operations in line with the Company's core mission, covering personnel development policy in terms of 360-degree assessment of competency required in their positions and Board interviews, preparation of leadership development plan in accordance with the Company's development strategies, and promote such competencies to be improved or enhanced, encourage successors for job rotation to accumulate more experiences by way of transfer to or collaboration for a short period with certain units, including mentoring system, for consultation and suggestion to successors to learn from mentors' direct experiences (senior executives).

The Company has conducted the survey on training needs for development of personnel, their core competency and necessary skills, e.g., computer and English language literacy, and allocated annual budget for training as appropriate.

The Company values promotion and support for staff career advancement, and as such, has established and communicated the career path to motivate personnel's performance.

The Company focuses on and prioritizes respect for human rights and fair labor treatment as guidelines for its human resource management, which are included in the personnel management policy, and in line with the internationally recognized principles of human rights, primarily covering the following matters:

1. Protection of human rights of staff

- To treat all staff with respect and honor;
- Not to use forced labor or child labor;
- To prevent all forms of threats, whether physically, verbally and sexually;
- To protect staff privacy in compliance with the personal data protection law.

2. Equality and Non-Discrimination

- To promote equal opportunity for employment and promotion;
- To prevent any discrimination on the basis of gender, age, race, religion, disability or social status;
- To promote the work environment free from discrimination.

3. Respect for Labors Rights

- To comply with labor laws and international standards;
- To provide fair remuneration and welfare;
- To fairly fix wages and welfare in line with legal standards;
- To support welfare benefits that uplift staffs quality of life, e.g., health insurance, accident insurance, annual health checkup and other welfare;
- To promote staff training and skill development;
- To afford staff an opportunity to grow in their own career path;
- To provide channels for staff complaints without any retaliation or investigation, subject to inspection and solutions to problems related to human rights.

Information on employee development

Employee training and development

	2023	2024	2025
Employee development plans as part of annual performance reviews	Yes	Yes	Yes
Average employee training hours (Hours / Person / Year)	12.00	12.00	13.60
Total amount spent on employee training and development (Baht)	1,150,000.00	1,213,521.00	69,204.00
Percentage of training and development expenses to total expenses (%) ^(*)	0.002311	0.001793	0.000098
Percentage of training and development expenses to total revenue (%) ^(*)	0.001688	0.001486	0.000094

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

Information on safety, occupational health, and work environment

Number of working hours

	2023	2024	2025
Total number of hours work (Hours)	1,080,304.00	1,060,416.00	968,112.00
Total number of hours worked by employees (Hours)	1,080,304.00	1,060,416.00	968,112.00
Total number of hours work by non-employee (Hours)	0.00	0.00	0.00

Statistic of accident and injuries of employees from work

	2023	2024	2025
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	1	0
Percentage of employees that fatalities as a result of work-related injury (%)	0.00	0.19	0.00
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

	2023	2024	2025
Total number of employee turnover leaving the company voluntarily (persons)	214	162	172
Total number of male employee turnover leaving the company voluntarily (persons)	65	27	29
Total number of female employee turnover leaving the company voluntarily (persons)	149	135	143
Proportion of voluntary resignations (%)	40.53	30.80	34.54
Percentage of male employee turnover leaving the Company voluntarily (%)	30.37	16.67	16.86
Percentage of female employee turnover leaving the Company voluntarily (%)	69.63	83.33	83.14

	2023	2024	2025
(1) Evaluation result of employee engagement	No	Yes	Yes

Remark: ⁽¹⁾ 2024: 78% 2025: 94%

Employee Engagement

Employee Engagement

The Company mandates an Employee Engagement Survey to be conducted at least twice per year to consistently monitor organizational health. The scope of these surveys is comprehensive, covering key areas such as job roles and responsibilities, relationships with supervisors and colleagues, compensation and benefits, the working environment, personnel development, and career advancement opportunities. Upon completion of the survey, the Human Resources Department compiles the findings and reports them directly to the Executive Management team. This data-driven approach allows the Company to identify areas for improvement and refine human resource management strategies effectively. By prioritizing these insights, the Company aims to retain its talent, recognized as its most valuable resource, while maintaining a clear performance benchmark with a minimum target satisfaction and engagement score of 80%.

Employee internal groups

Employee internal groups : Yes
Types of employee internal groups : Welfare committee, Others : Occupational Safety, Health and Environment Committee

Employee internal groups

Employee internal groups

The Company places the highest priority on respecting the fundamental rights of its employees, particularly the freedom of association and the right to collective bargaining, in strict accordance with legal frameworks. To foster a collaborative environment, the Company focuses on creating effective two-way communication channels that

empower employees to participate in organizational development and the improvement of the working environment.

This is achieved through the following concrete committee mechanisms:

1. **Welfare Committee in the Workplace:** Members are directly elected by employees to serve as representatives in discussing, suggesting, and negotiating welfare and benefits. 100% of the Company's employees are protected and represented through this collective mechanism. In 2025, the Company maintained active dialogue by holding 4 formal meetings with the Welfare Committee.
2. **Occupational Safety, Health, and Environment Committee (OSHE):** This committee promotes employee participation in risk identification and the formulation of safety measures, with employee representatives serving as members as mandated by law. In 2025, the Company demonstrated its commitment to workplace safety by convening 12 OSHE Committee meetings.

The Company explicitly guarantees and protects the rights of all employees to express opinions or organize under the law without discrimination or retaliation. These efforts are central to building strong labor relations and ensuring a sustainable working environment for all personnel.

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
- Reference link for responsible sales and marketing policy and guidelines :
- Page number of the reference link :

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

The Company is committed to fostering customer satisfaction and trust by delivering and managing services across the Group and its subsidiaries with high standards and integrity. Our operations are guided by the following core principles:

1. The Company maintains absolute sincerity and honors all commitments made to customers. We strive to provide high-quality services that precisely meet customer needs, treating every individual fairly and without discrimination. Our personnel are dedicated to providing guidance and assistance with professional, polite, and respectful communication.
2. To enhance service diversity and quality, the Company integrates modern, globally recognized technologies into its operations. A key milestone is the development of a Mobile Application, enabling customers to independently verify outstanding balances and payment histories. This platform also allows customers to request essential documents, such as debt clearance letters, payment terms, and receipts. Furthermore, we have expanded our service channels through a Chat Function to ensure rapid and responsive communication.
3. The Company ensures that all news, advertisements, and public relations materials are accurate, fair, sufficient, and timely. The Company provide customers with the necessary information to make informed decisions, strictly avoiding exaggerated claims in advertising or any communication that could lead to misunderstandings regarding service quality or conditions. We maintain a firm policy against exploiting customer misunderstandings for corporate gain.
4. The Company strictly adheres to all terms and conditions agreed upon with customers. In the event that an agreement or condition cannot be met, the Company is committed to promptly notifying the customer to proactively seek a mutually beneficial solution.
5. To ensure a rapid response to customer needs, the Company has established a comprehensive Customer Relationship Management (CRM) system. this system manages communications, suggestions, and complaints. The Company have defined clear protocols for the swift and timely resolution of grievances. To continuously improve operational efficiency, the Company implements a Quality Assurance (QA) process, including the random monitoring of recorded service calls to identify areas for professional development.
6. The Company maintains the highest standards of data security. We do not disclose any customer information acquired through our business operations that would normally be kept confidential, except when such disclosure is required by law or official duty.

Customer Satisfaction and Service Enhancement

The Group recognizes customer feedback, critiques, and satisfaction as vital components in elevating service quality. To systematically monitor this, the Group implements Online Customer Satisfaction Surveys via its Mobile Application and Line Official Account. These surveys evaluate service quality and the accuracy of product information using a three-tier rating system: Level 3 (Highly Satisfied), Level 2 (Moderately Satisfied), and Level 1 (Dissatisfied). Data from these evaluations is analyzed annually to refine products, services, and business processes. In instances where customers report dissatisfaction, the Group proactively seeks further details to resolve immediate issues and improve internal personnel performance. The dual-channel approach serves specific strategic goals:

- (1) Mobile Application: Facilitates seamless interaction for mobile users.
- (2) Line Official Account: Provides a robust platform for inquiries, reducing staff workload, accelerating contact with a high volume of debtors, and ensuring the delivery of accurate marketing and promotional information.

Responsible Marketing and Ethical Debt Collection

The Company has established Fair Service Guidelines, which include a commitment to Responsible Marketing and Advertising integrated into the Business Code of Conduct. This ensures organizational-wide transparency and ethical behavior. The Company pledges to disclose information and conduct sales promotions accurately,

fairly, and timely. The Company strictly avoid exaggerated claims in all communication channels to prevent customer misunderstandings regarding service quality or conditions and maintain a firm policy against exploiting such misunderstandings. To mitigate risks related to potential privacy violations during the debt collection process, the Company has developed standardized Debt Collection Operational Guidelines. These protocols ensure efficiency and compliance with the Debt Collection Act, B.E. 2558 (2015), helping debtors understand both the purpose and the process of the interaction. Key procedures communicated to all collection officers include:

- (1) Identity Verification: Confirming the customers full name before proceeding.
- (2) Professional Disclosure: Initiating conversations by stating the officers name, department, and the creditor's name, followed by a clear objective (e.g., account inquiry or payment notification), while providing professional counseling on debt resolution or restructuring.
- (3) Privacy Notification: Informing customers that calls are recorded for service quality improvement and disclosing the Customer Privacy Policy, which outlines the rights, conditions, and necessity of collecting and processing personal data.

Service Accessibility

The Company is committed to inclusivity by providing multiple service access points. Customers can engage with the Group through both physical channels and a comprehensive suite of online platforms, ensuring flexibility and ease of access for all clients.

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	The average customer satisfaction rate reached the 'Satisfied' to 'Highly Satisfied' range (Levels 23)	-	2025: 85%

Information on performance and results of customer management

Performance and outcomes of customer management

Performance and outcomes of customer management : Yes

Building upon the successful launch of the Mobile Application in the previous year, the Company has further enhanced its digital ecosystem by integrating a new Chat Function. This strategic upgrade recognizes the vital importance of modernizing communication within the distressed asset management business, providing customers with seamless access to information and transaction capabilities. This initiative directly aligns with evolving consumer behaviors and the clear trend toward online financial transactions.

Beyond transactional utility, the Mobile Application serves as a critical platform for conducting Customer Satisfaction Surveys, which are essential for the continuous improvement of the Groups service quality. Since the registration period commenced on May 15, 2024, the platform has seen significant adoption. As of December 31, 2025, the total number of registered users reached 5,196, representing a substantial 111% increase compared to the figures on December 31, 2024. This growth successfully meets the Companys strategic targets for digital adoption and engagement.

Customer satisfaction

	2023	2024	2025
Evaluation results of customer satisfaction ⁽²⁾	No	Yes	Yes

Remark: ⁽²⁾ 2024: 87% 2025: 85%

Channels for receiving complaints from customers/consumers

Companys channels for receiving complaints from : Yes
customers/consumers

Telephone : 02 855 8222

Fax : -

Email : whistleblowing@chase.co.th

Companys 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 : Employment and professional skill development, implemented by the company over the past year Education, Religion and culture, Occupational health, safety, health, and quality of life, Disadvantaged and vulnerable groups, Reducing inequality

The Company is dedicated to being a driving force in cultivating a Thai society free from informal debt. The Company aim to mitigate the challenges of retail and household debt that impact Thailand's economy by fostering appropriate financial attitudes and behaviors. By providing essential knowledge in financial planning and debt management, the Company seeks to achieve sustainable debt reduction within communities, build strong social relationships, and improve the overall quality of life while minimizing potential social disputes.

The Company is committed to sustainable growth harmonized with community development. Our strategy encompasses both CSR-in-Process (activities directly linked to our core business operations) and CSR-after-Process (social assistance beyond our business operations). The Company recognize our impact on both micro and macroeconomic levels, particularly through our role in resolving non-performing loans (NPLs). By managing these assets, we provide debtors with opportunities to access capital, settle their obligations, and regain financial stability. Furthermore, our acquisition of NPLs assists financial institutions in maintaining liquidity, allowing them to continue lending to the broader economy a vital mechanism for national development and social well-being. A core focus of our mission is the enhancement of financial discipline. The Company provides comprehensive guidance on debt resolution to both customers and the general public. To ensure effective delivery, we prioritize the continuous education of our employees, equipping them with the expertise to communicate accurate and helpful information to debtors. This empowerment allows individuals to alleviate their debt burdens and sustainably improve their standard of living.

The Company strives to embed a "Culture of Sharing" through a sustainable community management plan. A key driver of this initiative is the Corporate Governance and Sustainability Working Group, which comprises representatives from every department. This group is tasked with designing and driving public interest activities that genuinely respond to community needs. Additionally, the Company promotes volunteer projects where employees apply their professional expertise to support social causes. This governance structure, rooted in direct employee participation, fosters a sense of ownership and pride while ensuring that our social activities remain transparent, continuous, and capable of creating long-term shared value between the organization and society.

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(s)	Indicators(s)	Base year(s)	Target year(s)
• Reducing inequality	Debt Mediation Expo	-	2025: 3 activities
• Reducing inequality	Financial Literacy Projects	-	2025: 1 project

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 management : Yes

1. Employment and Professional Skill Development

- The Company is committed to elevating the standards of the debt collection industry. In 2025, the Company collaborated with the Thai Debt Collection Association to host the "Debt Collection Training and Certification Program" in accordance with the Debt Collection Act, B.E. 2558. Two training sessions were held at Rajabhat Phranakhon University, focusing on legal compliance, grievance management, and professional debt counseling. 100% of participants passed the professional standard certification.
- The Company prioritize local recruitment to stimulate regional economies. Hiring personnel from within the operating areas utilizes their understanding of local dialects and cultural contexts, which enhances negotiation efficiency and fosters stronger community relations.

2. Disadvantaged and Vulnerable Groups

- The Company upholds human rights by providing honorable career opportunities and stable income for vulnerable populations. In 2025, the Company employed 5 persons with disabilities, providing them with specific skill training to ensure sustainable career growth.
- "CHASE MARKET" Year 2: Our CSR initiative raised THB 72,545 (with zero expenses deducted) for the Yuwaphathana Foundation to provide scholarships for underprivileged children. Activities included charity auctions, employee-run markets, and creative workshops.
- The Company provided THB 62,500 in direct financial aid to 30 employees at the Songkhla (Hat Yai) branch who were affected by severe flooding.

3. Religion and Culture

- Recognizing the importance of preserving Thai traditions and supporting Buddhism, the Company consistently participates in the annual Kathin Ceremony. In 2025, the Company joined the merit-making ceremony to support the construction of a Phra That Chedi at Wat Pa Chaisuwan in Sam Ngao District, Tak Province.

4. Reducing Inequality

- In collaboration with the Department of Rights and Liberties Protection, Ministry of Justice, the Company participated in mediation fairs in Chiang Mai and Bangkok. This allowed debtors to access dispute resolution processes both before and after court judgments.
- "Debt Resolution: Wish I Knew This Sooner" Project: Together with subsidiaries Resolution Way Co., Ltd. and CF Asia Asset Management Co., Ltd., we successfully mediated cases totaling over THB 14 million in value. This initiative focuses on proactive dispute resolution and financial discipline to prevent litigation.

- "Coloring Dreams, Shaping Youth" Phase 2: This project targeted Grade 1-6 students to build a foundation of financial literacy. Activities included teaching savings habits, financial planning, and distributing piggy banks to instill long-term financial discipline.

5. Occupational Health, Safety, Health, and Quality of Life

The Company focuses on improving the immediate environment and health of our neighboring communities.

- School Revitalization: At Deemak Uppatham School in Nonthaburi (near our HQ), 118 employee volunteers participated in the "Coloring Dreams, Shaping Youth" project to:
 - Improve Learning Environments: Repainting classrooms, canteens, and furniture to create a vibrant atmosphere.
 - Enhance Hygiene: Constructing and renovating designated tooth-brushing stations for students to improve daily sanitation.
 - Support Educational Tools: Providing books, uniforms, and essential learning materials.
- The Company donated 600 bottles of drinking water to the Pak Kret Municipality for Childrens Day activities.

The total community investment supported by the Company for registered non-profit organizations amounts to THB 72,428.

Benefit from implementing social development project

Financial benefits⁽³⁾

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

	2023	2024	2025
Donations / Grants (Baht)	271,449.00	104,494.00	11,600.00

Remark: ⁽³⁾ Only those undertaken on behalf of the Group

Non-financial benefits

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

	2023	2024	2025
Educational beneficiaries (Persons)	59.00	1,000.00	105.00

Expenses from social and environmental development project

	2023	2024	2025
Total financial contribution to community/social development projects or activities (Bath)	0.00	0.00	72,428.00
Percentage of financial contribution for community/social development projects or activities to total expense (%) ^(*)	0.000000	0.000000	0.010275
Percentage of financial contribution for community/social development projects or activities to total revenue (%) ^(*)	0.000000	0.000000	0.009821

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 Companys 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 Government Policy based on the Corporate Governance Code 2017 prepared by the Office of the Securities and Exchange Commission as the Companys 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 Companys objectives and key goals for sustainability
- Principle 3: Strengthen the Boards 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

The information and details relating to the Corporate Governance Policy are described in Attachment 5 Corporate Governance Polic and Code of Conduct, which is available on the Companys website at [https://www.chase.co.th/th/th/corporate-governance/document-download](https://www.chase.co.th/th/corporate-governance/document-download) under Corporate Governance.

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-cg-policy-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

Nomination of directors

The Company has adopted policies and practices regarding the Board of Directors, nomination and remuneration of directors and executives, independence of the Board from the management team, director development, and director performance review, including oversight of its subsidiaries and associated companies. The information and relating to the policies and practices regarding the Board of Directors are described in Board Charter and Committee Charters, which is available on the Companys website at <https://www.chase.co.th/th/corporate-governance/document-download> under Corporate Governance.

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 Companys 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 Companys 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 Companys 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.

Qualifications of Directors

- (1) The qualifications of directors shall not be contrary to the standard qualifications of directors, including independent directors and members of the Audit Committee, as prescribed in the public limited companies laws, the securities and exchange laws, notifications of the Office of the Securities and Exchange Commission, regulations of the Stock Exchange of Thailand, and any other applicable laws, including the Board Charter and the Companys articles of association.
- (2) Directors shall have qualifications in line with the strategies on the Companys business operations.
- (3) At least one non-executive director shall have experiences in relation to the Companys businesses.
- (4) Each director shall not hold directorship more than 5 listed companies.
- (5) Successive tenure of independent directors shall not exceed 9 years from the date of first appointment as independent directors.
- (6) The Chief Executive Officer who hold directorship in the Company may hold directorship in other companies, provided that this must not obstruct his/her performance of duties as the Companys director, and that such other companies must not engage in the same type of business or compete with the Companys businesses, subject to the Board of Directors approval prior to acceptance of such directorship in other companies.

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 Companys directors or executives, nomination by the Companys 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 Companys 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).

To promote the good governance principles and transparency in respect of the nomination 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 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, 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), the details of which may be summarized as follows:

- (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 Companys businesses.
- (2) To determine such criteria and procedures for nomination of eligible candidates as directors, committee members, and the Chief Executive Officer in accordance with the organizations nature and business operations, by prescribing their qualifications and expertise in the respective areas required, using such effective tools as Board Skills Matrix to support the nomination. Candidates shall be selected in accordance with the agreed procedures, including their expertise, and 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 when such nominations are required to the Board of Directors for consideration. The nomination process may consider the existing members 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

Determination of director remuneration

Remuneration of Directors and Top Management (Chief Executive Officer)

To promote the good governance principles and transparency in respect of the 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), the details of which may be summarized as follows:

1. 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
2. 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.
3. 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).
4. To consider succession planning policy for the Chief Executive Officer, senior executives and personnel in key positions of the Company.

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 : 2-3

Independence of the board of directors from the management

Independence of the Board of Directors from Management

The Company has established guidelines regarding the independence of the Board of Directors from Management under Corporate Governance Policy, Principle 3: Strengthen the Board's effectiveness, Principle 3.1 specifies that the Board is tasked with its responsibilities to determine and review the Board structure, in terms of size, composition, percentage of independent directors suitable and essential for the organization to achieve its objectives and key goals, as follows:

1. The Board is required to ensure that it is composed of a diverse group of qualified directors in terms of skills, experiences, competencies and expertise, as well as gender and age, by establishing board skills matrix to be certain that the overall composition of the Board is fully qualified and capable of understanding and responding to needs of stakeholders.
2. The Board considers the number of directors as appropriate to perform its duties efficiently, namely not less than 5 but not exceeding 12 directors.
3. The percentage between executive directors and non-executive directors on the Board reflects appropriate counterbalancing, namely:
 - (1) The majority of directors should be non-executive directors to independently share their opinions on the management teams performance.
 - (2) The number and qualifications of independent directors follow the criteria of the Office of the Securities and Exchange Commission and the Stock Exchange of Thailand, and ensure that independent directors can jointly collaborate with all members of the Board efficiently and share their opinions independently.
4. The Board discloses the policies on diverse composition of the Board and their profiles, e.g., age, education, experience, shareholding, years of tenure, and directorship in other listed companies in the annual registration statement/annual report (Form 56-1 One Report) and on the Company's website.

In addition, Principle 3.2 stipulates that the Board selects a suitable person to serve as Board Chairman, and makes sure that the Board composition and performance to allow them to exercise their discretion to independently make decisions.

1. The Board Chairman should be an independent director.

2. The Board Chairman and the Chief Executive Officer have different duties and responsibilities, whereby the Board clearly designates powers and authority of the Board Chairman and the Chief Executive Officer in order to prevent either of them from having unlimited powers. The Company separates the person holding Board Chairman position from such person serving as the Chief Executive Officer.
3. The Board Chairman takes the leadership role of the Board, and his/her duties cover the following matters:
 - (1) To oversee, monitor and ensure that the Boards performance of duties is efficient and achieves the objectives and key goals of the organization.
 - (2) To ensure that all directors are involved in promoting organizational culture based on ethics and corporate governance.
 - (3) To set meeting agenda of the Board in consultation with the Chief Executive Officer and adopt measures to include important matters in meeting agenda.
 - (4) To allocate sufficient time for the management team to propose matters and for directors to discuss material issues thoroughly, and encourage directors to duly exercise discretion and independently share their opinions.
 - (5) To promote good relationships between executive and non-executive directors and between the Board and the management team.
4. 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.
5. The Board sets out a policy for independent directors to hold successive tenure not exceeding 9 years from the date of first appointment as independent directors. If any independent directors are to be appointed to further resume office, the Board should consider the necessity therefor as appropriate.
6. To ensure that important matters are thoroughly considered, the Board considers appointing committees to consider specific matters, screen information and propose suggestions for consideration prior to submitting such matters to the Board for further approval.
7. The Board oversees to disclose roles and duties of the Board and committees, number of meetings and attendance of individual members last years, and performance reports of all committees.

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

Page number of the reference link : 4

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 Companys 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 2025, with the details as shown in Clause 8.1 Information on Director Development

New Director Orientation

(1) The Company emphasizes the importance of every new director orientation so that new directors are well aware of their scope, roles, duties and responsibilities as the Companys director, and provides them with knowledge and understanding of the business goals, nature of business, strategies on business operations and various activities of the Company to be ready to perform the directors duties.

(2) At each new director orientation, the Company provides key information and documents to new directors for acknowledgment, as follows:

- (a) The Companys profile, nature of business operations, business goals, Group structure, organizational structure, major shareholders structure, the Board of Directors, committees and their remuneration;
- (b) The Companys registration documents, financial position and operating results;
- (c) Duties and responsibilities of the Board of Directors under applicable laws, Board Charter and Committee Charter (as applicable);
- (d) Level of Authority, the Code of Conduct and various policies of the Company.

Board performance evaluation

Performance Review of Board

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 : <https://www.chase.co.th/storage/content/cg/code-of-evaluation conduct/20250305-chase-cg-policy-en.pdf>

Page number of the reference link : 6

Corporate governance of subsidiaries and associated companies

Oversight 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 Companys policies and applicable rules and laws, so as to safeguard the Companys investment and interests in those subsidiaries and associated companies, which will lift the Companys shareholders confidence, with the details as follows:

(1) The Company shall appoint its representatives as directors, executives or other key positions in subsidiaries and associated companies. The number of representative directors in subsidiaries and associated companies reflects the

Company's shareholding in those subsidiaries or associated companies and/or the arrangements between the Company and those subsidiaries or associated companies, to efficiently and effectively manage such subsidiaries and associated companies in line with the Company's policies, and in compliance with the laws, and the Company's policies and business plan.

(2) The Company shall regularly oversee and monitor the operations of subsidiaries and associated companies in which it has invested, and ensure that they prepare, keep and record their books of accounts, and disclose their financial positions and operating results, transactions between subsidiaries and related persons, acquisition or disposal of assets, or any other material transactions with accurate and complete information, based on the same rules on disclosure and execution of transactions as those applicable to the Company, and subject to the rules and procedures under the securities and exchange laws, requirements, notifications, orders or regulations of the Office of the Securities and Exchange Commission, the Capital Market Supervisory Board, and the Stock Exchange of Thailand, including disclosure of such information to the Company.

(3) For the purpose of execution of any transactions or arrangements by subsidiaries, which are material to or affect the Company's financial position and operating results, or which fall into or constitute an acquisition or disposal of assets under the Notifications on Acquisition or Disposal of Assets or a connected transaction under the Notifications on Connected Transactions, in respect of which the Company requires prior approval from the Board of Directors meeting and/or the shareholders meeting and/or the relevant authorities under the laws, the subsidiaries may execute such transactions or arrangements only after such approval from the Board of Directors meeting and/or the shareholders meeting and/or the relevant authorities (as the case may be) shall have been duly obtained.

Moreover, in the execution of transactions or upon occurrence of certain events in respect of subsidiaries, which requires the Company to disclose information to the Stock Exchange of Thailand under the criteria set forth in applicable notifications, the representative directors or executives in such subsidiaries shall report to the Company's management team as soon as they become aware that the subsidiaries plan to execute such transactions or upon occurrence of such events.

(4) The Company shall set out necessary measures and procedures to make sure that its subsidiaries shall duly and fully disclose material information, their operating results and financial positions, and the Company shall take necessary steps to monitor such disclosure to be made accurately and completely.

(5) The Company shall put in place an internal control system in its subsidiaries and associated companies to be appropriately, sufficiently and prudently implemented, and ensure that their transactions are duly executed in accordance with the applicable rules and laws.

(6) Directors and executives representing the Company in its subsidiaries shall ensure that those who have an interest in any matters or a conflict of interest with the subsidiaries, whether directly or indirectly, shall not participate in the approval of such matters.

(7) The Company shall regularly review the reports on operating results of subsidiaries and associated companies for the purpose of planning and setting its operational goals accordingly.

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.

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, Other guidelines regarding shareholders and stakeholders

Shareholder

Conduct towards Shareholders

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 Companys 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

Conduct towards Staff

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 Companys 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 Companys 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>

Customer

Conduct towards Clients

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 : 1-2

Business competitor

Conduct towards Competitors

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 providin

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

Conduct towards Trading Partners

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 training partners with knowledge, develop their potential and upgrade their service capacity to meet standards.
- (9) To communicate and encourage training 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

Conduct towards Creditors

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

Conduct towards Public Sector/Regulatory 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

Conduct towards Communities, Society and the Environment

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

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

Anti-Corruption

Conduct towards Anti-Corruption

- (1) The Company focuses on and is committed to anti-corruption, and as such, has established an anticorruption policy as guidelines for the Company and its subsidiaries in compliance with the applicable laws, rules and regulations.
- (2) Corruption refers to an abuse of power or property available for the benefit of ones own company or related persons, or giving rise to damage to others benefits, which may be in the form of, for example, bribery by way of persuasion, offering, granting or accepting bribes, such as, items of value, money or any other benefits, conflicts of interest, fraud, money laundering, embezzlement, concealment of facts or obstruction of justice, influence peddling. Corruption not only applies to any relationship between private and public sectors, but also extends to transactions between private individuals or business entities.

Reference link for the other 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 : 3

Information on business code of conduct

Business code of conduct

Business code of conduct : Yes

The Company operates its business based on corporate governance and ethical principles, while maintaining responsibility towards stakeholders, complying with legal requirements, and minimizing negative impacts on society and the environment. It prioritizes all related parties, including customers, employees, shareholders, the economy, society, communities, and the environment. The Company is committed to creating organizational value through good corporate governance and management that is efficient, transparent, and accountable. This is intended to build confidence among all stakeholders, including customers, shareholders, investors, employees, and other interested parties, under the framework of ethics and the business 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, Compliance with laws, regulations, and rules, Information and assets usage and protection, Anti-unfair competitiveness, Information and IT system security, Environmental management, Human rights, Safety and occupational health at work

Prevention of Conflicts of Interest

In order to provide directors, executives and staff with guidelines for their performance of duties with integrity without any personal gain in conflict with the Company's interest, and in compliance with the securities and exchange laws, the Company has adopted a policy on prevention of conflicts of interest which may be summarized as follows:

- (1) To promptly disclose and report information on their interest and that of their related persons to the Board of Directors to be aware of their relationship and transactions with the Company and/or subsidiaries in such manner likely to give rise to conflicts of interest before executing the transaction. In this regard, directors and executives involved in the business management of the Company or its subsidiaries shall be required to prepare and submit reports on their interest to the Company Secretary who shall survey on a yearly basis at the end of each year such interest of directors, executives and/or related persons, and submit such information to the Audit Committee and the Board of Directors for information at least once a year.
- (2) To avoid any connected transactions with themselves and/or related persons which may give rise to conflicts of interest with the Company and its subsidiaries, and refrain from taking any actions in such manner in conflict with the interest of the Company or its subsidiaries or for personal gain and/or gain of related persons. If it is necessary to execute such transactions, the criteria and authority to approve related party transactions and connected transactions shall be strictly complied with.
- (3) To oversee the Company and the management team to accurately, fully and timely disclose information which may give rise to conflicts of interest with stakeholders, persons with conflicts of interest, and related persons. In

this regard, the Board of Directors shall cause the Company and its subsidiaries to disclose information as required by the applicable rules on execution of connected transactions in the Annual Registration Statement/Annual Report (Form 56-1 One Report) or disclose information memorandum under the applicable rules and regulations.

(4) The following actions which will cause directors, executives, staff or related persons of the Company to derive other financial benefits than those that should have been received in the ordinary course, or which will cause the Company or its subsidiaries to sustain damage, shall be presumed as material conflicts of interest with the Company and its subsidiaries, as follows:

(4.1) Execution of transactions between the Company or its subsidiaries and connected persons not in compliance with the applicable rules and policies on connected transactions;

(4.2) Use of information of the Company or its subsidiaries known to them, unless such information has been disclosed to the public;

(4.3) Use of assets or business opportunity of the Company or its subsidiaries in violation of the securities and exchange laws.

(5) In case of transactions with the same commercial terms as those an ordinary person would agree with any contractual party under similar circumstances with transparency and fairness as if they were transactions executed with third parties and in the Company's best interests, on the basis of commercial negotiation without any influence from their status as directors, executives, staff or related persons of the Company, such transactions shall be summarized for submission to the Audit Committee and the Board of Directors for information and comment for each quarter in which such transactions are executed.

(6) In case of other transactions which are regarded as connected transactions or related party transactions without the same commercial terms as approved in principle by the Board of Directors, or the characteristics and sizes of which are outside the authority of the management team or the Executive Committee, the Audit Committee shall first consider and comment on the necessity and justification of such transactions before proposing and seeking approval from a meeting of the Board of Directors and/or shareholders (as the case may be), subject to compliance with the applicable rules and policies on connected transactions.

(7) To oversee and ensure that the Company and its subsidiaries shall comply with the articles of association and the code of conduct, the securities and exchange laws, and other applicable laws, and duly implement internal control, risk management and anti-corruption systems.

(8) To avoid any business operations, engagement, investment, shareholding or being directors, executives or consultants, whether directly or indirectly, in any companies engaging in the same businesses as the Company or its subsidiaries, or competing with the Company or its subsidiaries. Such shareholding or status of directors, executives or consultants in other companies may be allowed insofar as it can be proven that such shareholding or positions shall not be in conflict with the interest of the Company or its subsidiaries and their performance of duties in the Company or its subsidiaries, subject to compliance with the criteria as required in the applicable laws.

(9) Stakeholders shall not provide any comment, consider and approve any matters in which they have an interest or a conflict of interest, whether directly or indirectly.

Anti-corruption

The Company has declared the 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. Therefore, the Company was certified as a member of the CAC program for the first time on March 31, 2025. This achievement reflects the success of the Company's commitment to anti-corruption efforts and its support for the collective anti-corruption initiative. In this connection, The Company plans to encourage its trading partners to have and announce their anti-corruption policies, and participate in the CAC program. The Company focuses on and is committed to anti-corruption to protect rights of investors and shareholders, and strengthen their confidence that the Company operates its businesses with transparency and awareness of anti-corruption of any form by way of communication with all stakeholders and through the practices that promote directors, executives, staff and employees of the Company, its subsidiaries or any persons acting for or on behalf of the

Company and its subsidiaries to perform their duties honestly, in good faith and transparently, with awareness of anti-corruption of any form. In this regard, the Company has established an anti-corruption policy as guidelines for the Company and its subsidiaries in compliance with the applicable laws, rules and regulations, the details of which may be summarized as follows:

Anti-Corruption Practices

(1) Related persons shall comply with the following practices:

(1.1) To strictly observe the practices in this anti-corruption policy, the code of conduct, and rules, regulations and the articles of association of the Company and its subsidiaries without involving in any form of corruption, whether directly or indirectly.

(1.2) To refrain from taking any actions with the intention of corruption or bribery of any related persons in such matters under their direct or indirect duties and responsibilities to obtain any interest to the entities, themselves or related persons.

(1.3) To refrain from ignoring or neglecting any actions regarded as fraud and corruption in connection with the Company or its subsidiaries, as it is their duties to report such occurrence to supervisors or persons in charge, and provide cooperation in the fact-finding investigations.

(1.4) To have the duties and responsibilities to take care of and use the Companys assets to the maximum benefits of the Company, and refrain from using them for personal gain or gain of other related persons.

(2) Directors, executives and staff of the Company shall be prohibited from committing or tolerate any form of corruption, whether directly or indirectly, namely, offering, granting or accepting any items or gifts, entertainment, monetary contributions, donations and benefits for themselves, families, friends and related persons from those with business relationships with the Group.

(3) In the interest of clarity on handling matters with high risk of corruption, directors, executives and staff of the Group shall proceed with care in the following matters:

(3.1) Entertainment, gifts and other expenses, offering, granting or accepting gifts, entertainment according to the practice on entertainment, gifts and other entertainment expenses.

(3.2) Charitable donations, monetary contributions or sponsorships, offering or accepting donations, monetary contributions must be transparent and lawful, whereby donations, monetary contributions or sponsorships shall not be used as an excuse for bribery.

(3.3) For the purpose of business relationship and procurement, no bribes shall be offered or accepted in any business transactions of all kinds with trading partners, government agencies or those in business dealings with the Group, and such business transactions shall be executed transparently with integrity and in compliance with applicable laws.

(4) The Company and its subsidiaries shall ensure fairness and protect those who deny corruption or report any information regarding corruption to the Company and its subsidiaries.

(5) Any person convicted of corruption shall be regarded as a breach of the code of conduct and shall be subject to punishment under the Companys regulations and may also be liable for legal penalty.

(6) The Company shall regularly implement an effective and efficient audit process and internal control system in respect of finance, accounting, records and others, including risk management system for corruption prevention.

(7) The Company shall arrange for personnel management process that reflects our commitment to the anti-corruption measures, and prioritize the dissemination and provision of knowledge to the personnel in the organization regarding matters to be performed in compliance with the anti-corruption policy.

Procurement Practices

(1) The Purchasing Department shall comply with the rules or procedures designated in the procurement handbook and procedures of the Company and its subsidiaries, and the procurement process shall be executed by

authorized persons in fairness to all parties concerned. The decision-making shall take into account price justifications, quality and services to be obtained, including various standards expected of suppliers or service providers, e.g., environmental standards, industrial standards, etc.

(2) The Purchasing Department shall act transparently without any actions which may derive any personal benefits by abusing such procurement capacity and duties, whether directly or indirectly, and refrain from using any information known to them in the procurement process for personal gain or gain of others.

(3) Related persons shall not offer bribes for the purpose of bidding or collusion in bidding with government agencies and private entities, which may result in favorable treatment and in exchange for return in the procurement process, or contractual performance, both before and during bidding, and after execution of contracts, or to protect any other undue benefits contrary to the code of conduct, including any form of corruption which may likewise result in favorable treatment or in exchange for return.

Practices on Entertainment Expenses and Gifts, Property or Other Benefits

(1) Related persons shall be prohibited from offering or demanding entertainment expenses and gifts, items or any other benefits from business connections, clients, creditors, trading partners, collaborators, business partners and other stakeholders, except where such offering or demand is accepted by customary practices, traditions, culture or social etiquette, provided that it must be reasonable, appropriate and transparent, subject to policies, regulations and customary practices on each occasion, provided that evidence of expenses, actual expense records, and valid receipts or evidence must be kept and available for audit at a later date. Gifts must be given in the name of the Company, as opposed to in personal capacity. In this regard, gifts may bear the Companys logo or may be given on appropriate occasions, e.g., New Years gifts or other festivals, etc., and must not be in the form of cash or cash equivalent.

(2) No money, property, items or any other benefits shall be demanded from or offered to any business connections which may influence any particular decision to be made unfairly or with the intention to unduly persuade any action or inaction or in exchange for any undue privilege.

(3) Should the Group wish to give any gifts or property or other benefits, reception service charges or expenses to third parties in the ordinary course of business practices or as a matter of courtesy, which are not contrary to the law, such arrangements may proceed in accordance with related policies and subject to the following procedures:

(3.1) The responsible work unit proposes the matter for consideration as to whether such arrangements comply with the policies and are appropriate in terms of both quantity and value, and the purpose of such arrangements shall be clearly examined.

(3.2) The responsible work unit presents details of such arrangements above to the authorized person for consideration and approval.

(3.3) The Accounting and Finance Department reviews documents supporting payment voucher and execute the transaction.

(3.4) The responsible work unit follows up documentary evidence of receipt to be furnished to the Accounting and Finance Department.

Entertainment Practices

(1) Such expenses incurred by activities of the Company and its subsidiaries for relationship building or on occasions are regarded as a means of social etiquette. Entertainment expenses may include accommodation and/or transportation for visits to business premises or study visits, meals and beverage, although these expenses may be regarded as bribery should they be granted as incentives to persuade any trading partners, customers, creditors, state officials and other stakeholders to unduly perform their duties.

(2) Entertainment to government agencies or state officials on each occasion shall not exceed such value permitted by law, and such expenses must not be incurred to persuade any state officials to unduly perform their duties or any decision for business interest of the Company and its subsidiaries, provided that such expenses must be recorded as actually disbursed, with valid receipts or evidence.

- (3) Entertainment expenses by business etiquette should be duly and actually disbursed with valid receipts or evidence, subject to report and/or approval as specified in the level of authority.
- (4) Reimbursement of entertainment expenses shall not include such expenses incurred by staffs family members.
- (5) Entertainment by business etiquette should be accepted with cautions or avoided if beyond reasonable extent or too frequently until it becomes a commitment on the part of the party that organizes such entertainment, whether directly or indirectly.

Charitable Donation and Financial Support Practices

- (1) The Company and its subsidiaries have no policy to act as intermediary for public relations with customers, trading partners or any other persons for the purpose of donation and support to any agencies or organizations that request donations or support, and also have no policy to act as agent for gathering any items or any other benefits to be forwarded to any agencies or organizations that request donations or support, except where such donations or support are projects internally organized for directors, executives, staff and employees of the Company and its subsidiaries to participate in public contribution and charitable activities.
- (2) The Company and its subsidiaries have no policy to grant or accept any business support with any objectives in exchange for mutual business interests, whether with or without time limit. Such support may be provided to only any agencies or organizations with projects or activities for public interest.
- (3) The Company and its subsidiaries contribute charitable donations and financial support for development of communities and society, the quality of life and the economy to strengthen communities and society, provided that such charitable donations and financial support to charities or other entities shall follow the procedures under the level of authority. In this connection, a request for support must be in writing and describe the objectives of charitable donations and support, together with other supporting documents, and must be submitted to the authorized persons at the respective levels, to make sure that such charitable donations and support proceed transparently without being taken for personal gain, contrary to morality, and in compliance with the Companys rules and regulations and applicable laws, and must be genuinely used for social contribution.
- (4) The Company and its subsidiaries may act as sponsor as a means to promote the Companys and its subsidiaries businesses, differently from charitable donations, which may be in various forms, e.g., sponsor of cultural, arts, educational activities, etc.
- (5) Related persons shall be cautious to ensure that no charitable donations and sponsorships shall be used in avoidance of bribery or offering of benefits or return to any individual person, and to persuade any unlawful action or inaction contrary to the scope of ethics, and in such manner that changes the original beneficial purposes, in order for the parties or agencies receiving such donations to purchase products or services of the Company and its subsidiaries, or promise or propose any business or personal interest of related persons, provided that such charitable donations and sponsorships shall proceed transparently in compliance with applicable laws.
- (6) Should the Group wish to donate money or grant property for charitable purpose or sponsor any activities, or should any third party or agency request any donation or property for charitable purpose or sponsorship for any activity, such arrangements may proceed in accordance with related policies and subject to the following procedures:
 - (6.1) The responsible work unit proposes the matter for consideration as to whether such arrangements comply with the policies and are appropriate in terms of both quantity and value, and the purpose of such arrangements shall be clearly examined, along with verification of identity of the receiving party or agency.
 - (6.2) The responsible work unit presents details of such arrangements above to the authorized person for consideration and approval.
 - (6.3) The Accounting and Finance Department reviews documents supporting payment voucher and execute the transaction.
 - (6.4) The responsible work unit follows up documentary evidence of receipt to be furnished to the Accounting and Finance Department.

Conflicts of Interest Practices

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.

Facilitation Payment Practices

The Company and its subsidiaries have no policy to accept or give any items or any other benefits as facilitation payments of any form, both directly and indirectly, and shall not proceed with nor agree to any actions in exchange for any business facilitation with both public and private sectors.

State Officials Engagement Practices

- (1) The Company and its subsidiaries have no policy to engage or appoint any state officials in civil service to work in the Company and its subsidiaries.
- (2) A two-year period after retirement from position is required for appointment of any former state official or any person previously working with regulatory agencies in direct connection with the Company and its subsidiaries.
- (3) The engagement of a former state official shall state negative pledge on certain duties or practices to prevent any abuse of power or issues with potential conflicts of interest, e.g., disclosure of confidential information of his/her former state agency, influential power, lobbying to obtain undue benefits, assignment for contact with his/her former agency, etc.
- (4) If it is necessary to appoint a former state official as director, consultant and executive of the Company and its subsidiaries, there shall be a procedure to check such persons background for any potential conflicts of interest before appointment.
- (5) Names and profiles of former state officials appointed as consultants, directors and executives of the Company and its subsidiaries shall be disclosed, along with reasons for their appointment, in the Companys public documents.

Political Support Practices

- (1) The Company and its subsidiaries shall not financially or otherwise provide assistance, support or represent any political party in public activities, and shall not act in any manner that causes others to understand that the Company and its subsidiaries are involved or interested in politics or political party or any persons with political power, whether directly or indirectly.
- (2) If the Company and its subsidiaries wish to provide any political support to promote democracy, such support shall not be contrary to the applicable legal principles or provided in the hope of any special treatment in return.
- (3) Related persons shall enjoy their political rights and freedoms under the laws, provided that they shall not take any actions that compromise the neutrality of the Company and its subsidiaries or cause damage from their political involvement.
- (4) Related persons shall not carry out any political activities in the Company and its subsidiaries, nor use any resources of the Company and its subsidiaries for such purposes.

Training and Communication Practices

- (1) Related persons shall receive regular training on anti-bribery and corruption to be aware of this policy and various forms of corruption, risks from involvement in bribery, and procedures for report on any finding or suspicions of fraud and corruption.
- (2) Related persons shall be provided with a copy of this policy to ensure that they have acknowledged and understood the anti-bribery and corruption policy. In addition, such policy, including its updates, can be viewed on the websites and electronic channels of the Company and its subsidiaries.

Roles, Duties and Responsibilities

(1) The Audit Committee shall be responsible to act on behalf of the Board of Directors to ensure that the internal control system is put in place to sufficiently prevent corruption and bribery risks by reviewing the finance and accounting system, internal control system, internal audit system and risk management system to meet international standards, and to be prudent, suitable, up-to-date and efficient.

(2) The Board of Directors shall be responsible to lay down and approve policies and ensure compliance with such policies in support of effective anti-corruption as a whole to make sure that management realizes and prioritizes the anti-corruption as a corporate culture.

(3) The Chief Executive Officer and management shall be responsible to set up systems, promote and support the anti-corruption policy to be aligned with changes in business, rules, regulations, and legal requirements, e.g., corruption and bribery risk assessment, as part of the measures to be monitored from time to time, oversight, grievances, training or communications with subordinates to be aware of and familiar with the anti-corruption policy and measures sufficiently and regularly.

Channels for Whistleblowing or Complaints and Protection of Informants

(1) The Company and its subsidiaries provide safe channels for reporting any violations or fraud and corruption findings and set up the relevant consideration process. In case of urgency, the Company will promptly advise its consideration results to the relevant committees without awaiting the next round of meeting.

(2) The Company and its subsidiaries establish protective measures and remedial actions for informants or complainants under the whistleblowing and complaint policy, without demotion, punishment or negative consequences on staff who deny corruption, and put them into practice, in spite of resulting in the Groups loss of business opportunities.

Punishment

Any persons who violate or breach the above policies and practices, whether they be directors, executives, staff or employees of the Company or its subsidiaries, shall be subject to disciplinary review under the work rules and regulations of the Company and its subsidiaries, and shall be liable to pay damages to the Company, its subsidiaries or those affected by such violation or breach, and may also be liable for legal penalty if such action is illegal.

Whistleblowing and Protection of Whistleblowers

The Company and its subsidiaries implement the Whistleblowing Policy as a means for all directors, executives and staff of the Company and its subsidiaries, including stakeholders, to submit complaints or report any finding of misconduct or violation of the Code of Conduct.

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 Companys 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 Companys 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, 2025, there were no reports or complaints about fraud, corruption, illegal actions, human rights violations or breach of ethics and the code of conduct.

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 following requirements:

- (1) The Company shall educate directors, executives, including those holding management positions in accounting or finance from department manager level upward or equivalent, about their duties to prepare and submit reports on their holding of the Companys securities and changes thereof, and that of their respective spouses or cohabiting couples and minor children, including legal entities under the applicable criteria, and reports on acquisition or disposal of securities in the Company, to the SEC Office pursuant to Section 59 and Section 246, and the penalties under Section 275 and Section 298 of the SEC Act.
- (2) Directors and executives, including those holding management positions in accounting or finance from department manager level upward or equivalent, shall be required to prepare and submit reports on their holding of the Companys securities and changes thereof, and that of their respective spouses or cohabiting couples and minor children, including legal entities under the applicable criteria, and reports on acquisition or disposal of securities in the Company. Such reports on changes in securities holding or acquisition or disposal of securities shall be prepared and submitted to the SEC Office within 3 business days from the date of purchase, sale, transfer or acceptance of transfer of such securities, or from the date of acquisition or disposal of such securities. Should any directors and executives not be listed on the database of directors and executives, they shall prepare and submit reports on changes in securities holding to the SEC Office within 7 business days from the date of purchase, sale, transfer or acceptance of transfer of securities, and the Company has notified the list of directors and executives in accordance with the procedures set out by the SEC Office.
- (3) Directors shall be required to disclose their trading of the Companys securities every time, whereby the Company shall prepare a report on summary of securities holding, to be proposed to the Board of Directors meeting for consideration and acknowledgment at least once a year.
- (4) Directors, executives, including those holding management positions in accounting or finance from department manager level upward or equivalent, shall be required to report on their trading of the Companys securities at least 1 day in advance before proceeding with such trading, via the Company Secretary to the Board of Directors.

(5) Directors, executives and staff shall be prohibited from using or disclosing non-public information which is material to changes in price or value of securities (Inside Information) to third parties, whether directly or indirectly, and by any means, knowingly or ought to know that such third parties may use such information for securities trading, whether for themselves or for others, except where such action does not have the characteristics of taking advantage of other persons as specified by the SEC.

(6) Directors, executives, including those holding management positions in accounting or finance from department manager level upward or equivalent and those involved who know or possess Inside Information shall be prohibited from trading the Companys securities during a period of 30 days before disclosure of financial statements or other information likely to affect securities price or any decision to invest in the Companys securities until the Company shall have disclosed such information to the public, and should refrain from securities trading until a lapse of 24 hours from disclosure of such information to the public. The Company shall inform in writing its directors and executives, including those holding management positions in accounting or finance from department manager level upward or equivalent, to refrain from trading the Companys securities, at least 30 days in advance before disclosure of information to the public.

(7) Directors, executives and staff of the Company shall be prohibited from informing, disseminating or certifying any statement that is false or materially misleading about financial position, operating results, price of the Companys securities or any other information relating to the Company in such manner which is likely to affect securities price or any decision to invest in securities.

(8) Directors, executives and staff of the Company or former directors, executives and staff of the Company shall be prohibited from disclosing Inside Information and/or the Companys confidential information, as well as confidential information of the Companys trading partners known to them in the course of performing their duties, to any third parties, regardless of whether such disclosure shall have caused any damage to the Company and its trading partners.

(9) Directors, executives and staff of the Company or former directors, executives and staff of the Company shall be required to keep Inside Information and/or the Companys confidential information, and to use the Companys Inside Information only for the purpose of the Companys business operations. Directors, executives and staff of the Company shall be prohibited from using the Companys Inside Information and/or confidential information for personal gain or gain of others, whether directly or indirectly, and whether with or without compensation therefore.

(10) Directors, executives and staff of the Company who possess Inside Information should be cautious about storage, duplication and shredding of documents, storage and deletion of electronic data which is confidential when not in use, from any improper disclosure or misuse.

(11) Directors, executives and staff of the Company who possess Inside Information and/or confidential information should be mindful of their conversation or discussion about such information with any persons inside or outside their units in order to prevent those who are not involved from access to Inside Information and/or confidential information.

(12) To ensure that the Company has an effective internal control system to prevent any leak of Inside Information and/or confidential information, the Company has classified persons/units which possess Inside Information and/or confidential information for the purpose of restricting the number of persons/units with access to or involved with Inside Information and/or confidential information in the course of performing duties.

Any violation of the above requirements may be regarded as misconduct under the applicable laws, and the Company has set out disciplinary actions to be imposed on exploitation of Inside Information and/or confidential information for personal gain or gain of others as appropriate to the circumstances, from verbal warning, written warning, probation, wage cut, work suspension without pay or dismissal from employment, depending on intention and gravity of such misconduct, as set out in the Companys work rules and regulations.

Money laundering prevention

The Company recognizes the importance of financial crime, which is a major global issue, and the rapid evolution of fraudulent schemes that has caused concern across many industries. Therefore, the Company has established this

Financial Crime Prevention Policy to protect and reduce the likelihood of financial crime, as well as to reduce the risk of loss of investment by the Company and its subsidiaries (collectively, the **Group**). This policy also aims to prevent all forms of fraud and misconduct, both within and outside the Group, such as the use of inside information for personal benefit or the unlawful acquisition of others assets through fraudulent acts.

The Group has implemented preventive measures for each type of financial crime, including the financing of terrorism, as the Companys subsidiaries, Resolution Way Co., Ltd. and CF Asia Asset Management Co., Ltd. (collectively, the **Subsidiaries**), are considered regulated entities under the Anti-Money Laundering law. They are required to comply with the laws, regulations, and rules of the Anti-Money Laundering Office (**AMLO**), as well as other relevant laws and guidelines issued by AMLO. The Company will oversee and ensure that the Subsidiaries strictly comply with the policies and procedures relating to anti-money laundering, counter-terrorist financing, and the prevention of the proliferation of weapons of mass destruction.

Gift giving or receiving, entertainment, or business hospitality

The Company emphasizes and prioritizes the prevention of fraud and corruption, and realizes the significance of anti-corruption by all means, so as to communicate this message to all stakeholders, and serve as our practices to encourage directors, executives, staff and employees of the Company, its subsidiaries or any personnel acting for and on behalf of the Company and its subsidiaries (the **Related Persons**), whether they have power and authority for such purpose, to perform their duties with integrity, honesty, transparency and awareness of anti-corruption of all forms, and to refrain from taking any actions which may lead to discrimination or conflicts of interest. In this respect, the Company has set out a policy on entertainment expenses and gifts or other benefits to support and promote the Groups anti-corruption policy, and the best practices for the Groups related persons.

Practices on Entertainment Expenses and Gifts, Property or Other Benefits

- (1) Related Persons shall be prohibited from offering or demanding entertainment expenses and gifts, items or any other benefits from business connections, clients, creditors, trading partners, collaborators, business partners and other stakeholders, except where such offering or demand is accepted by customary practices, traditions, culture or social etiquette, provided that it must be reasonable, appropriate and transparent, subject to policies, regulations and customary practices on each occasion, provided that evidence of expenses, actual expense records, and valid receipts or evidence must be kept and available for audit at a later date.
- (2) Gifts must be given in the name of the Company, as opposed to in personal capacity. In this regard, gifts may bear the Companys logo or may be given on appropriate occasions, e.g., New Years gifts or other festivals, etc., and must not be in the form of cash or cash equivalent.
- (3) No money, property, items or any other benefits shall be demanded from or offered to any business connections which may influence any particular decision to be made unfairly or with the intention to unduly persuade any action or inaction or in exchange for any undue privilege.
- (4) Such acceptance or offering by customary practices, traditions, culture or social etiquette must be reasonable, appropriate and in no way affect any business decisions, and the value of which must not exceed Baht 3,000 per person/occasion.
- (5) Should any Related Persons need to accept or offer any entertainment expenses and gifts, any other items or benefits with a value of over Baht 3,000 per person/occasion, the Related Persons shall proceed as follows:
 - (5.1) An offering of entertainment expenses and gifts, any other items or benefits with a value of over Baht 3,000 per person/occasion must be made in the form of a memorandum describing its objective, and approved in writing in advance by the Chief Executive Officer
 - (5.2) An acceptance of entertainment expenses and gifts, any other items or benefits with a value of over Baht 3,000 per person/occasion must be reported to the Group for information within 1 business day, and such entertainment expenses and gifts, any other items or benefits shall be furnished to the People Department, using the entertainment expenses and gifts, any other items or benefits submission form as designated by the Group.

(6) Should the Related Persons not know or be unable to possibly identify the value of such gifts, any other items or benefits so received, the Related Persons shall proceed with the procedures in Clause 5.2 (2) above.

(7) Upon the People Departments receipt of the entertainment expenses and gifts, any other items or benefits furnished by the Related Persons, the People Department, subject to approval of the Chief Executive Officer, shall consider handling such entertainment expenses and gifts, any other items or benefits as appropriate, e.g., donation to charitable organizations or external agencies for charity or public interest. In this connection, the People Department shall have a duty to keep records of acceptance of such entertainment expenses and gifts, any other items or benefits, with relevant particulars, and submit monthly reports thereof to the Chief People Officer and/or the Chief Executive Officer for acknowledgment.

Punishment

Any persons who violate or breach the above policies and practices, whether they be directors, executives, staff or employees of the Company or its subsidiaries, shall be subject to disciplinary review under the work rules and regulations of the Company and its subsidiaries, and shall be liable to pay damages to the Company, its subsidiaries or those affected by such violation or breach, and may also be liable for legal penalty if such action is illegal.

Compliance with laws, regulations, and rules

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 Compliance with laws, regulations, and rules : <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 and assets usage and protection

The Company set the practices to keep information provided by clients confidential and to refrain from disclosing confidential information or documents of the Company and its subsidiaries to other unauthorized persons.

All directors, executives, and staff must Tostrictly protect benefits and secrets of the Company, its subsidiaries and clients or in connection with any businesses that should not have been disclosed by the Company and its subsidiaries, whereby news and information regarding businesses, finance and individuals of the Company and its subsidiaries must be duly and carefully disseminated only to the extent legally permitted and compliant. Therefore, throughout and after their status as staff of the Company and its subsidiaries (as the case maybe), all staff agrees to keep the above secrets confidential. Should there be any disclosure or transmission to others or use of such information for any other purposes than their performance of duties to the Company or its subsidiaries, staff agrees to be held responsible and compensate for any damage actually caused to the Company or its subsidiaries in all respects.

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

Page number of the reference link : 2, 4-5

Anti-unfair competitiveness

The Company shall 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

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

Page number of the reference link : 2

Information and IT system security

All directors and executives shall strictly comply with, and support and supervise staff under the line of command to strictly comply with, regulations, discipline, policies and requirements of the Company and its subsidiaries in the use of information technology systems, computer systems, computer data, computer traffic data of the Company and its subsidiaries, to ensure that the use of information technology and computer systems of the Company and its subsidiaries comply with the computer, copyright, personal data protection laws or other applicable laws, and prevent any damage to reputation and image of the Company and its subsidiaries.

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

Page number of the reference link : 4

Environmental management

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 Environmental management : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 3

Human rights

The Company has prepared the code of business conduct that addresses guidelines for fair treatment of various groups of stakeholders without any violation of their rights, the details of which are as follows:

1. Responsibility to Staff and Employees The Company shall comply with applicable laws and standards and fairly treat its staff and employees with respect for human rights, by way of, among others, fair remuneration and other benefits, provision of welfare at the minimum legal requirements or more as appropriate, maintenance of occupational health and safety in work performance, knowledge training, skill development and promotion of career path, as well as opportunity for other skill development.

2. Responsibility to Clients The Company shall comply with applicable laws and standards and take into account health, safety, fairness, client confidentiality, after-sale services throughout the life cycle of products and services, evaluation of client satisfaction for development and improvement of products and services, including responsible advertisements, public relations, and sales conduct without misleading statements or taking advantage of clients misunderstanding.

3. Responsibility to Trading Partners The procurement process and the conditions of contracts or agreements shall be fair, and the Company shall provide trading partners with knowledge, assist them to develop their potential and upgrade their production and service capacity to meet standards. They shall also be communicated and encouraged to respect human rights, treat their labor fairly, and be socially and environmentally responsible, and shall be monitored and evaluated for the purpose of mutual and sustainable business development.

Moreover, the Company also requires its executives and supervisors at all levels to be in charge of monitoring and ensuring that the Companys business operations do not violate human rights, and treat all staff in strict compliance with the Companys policy and practices.

The Company has prepared and communicated such policy and practices on human rights to all staff in the organization, which cover the following key topics:

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; and
7. To disclose accurate and transparent information on human rights and the Companys treatment of labor.

The Company focuses on and prioritizes respect for human rights and fair labor treatment as guidelines for its human resource management, which are included in the personnel management policy, and in line with the internationally recognized principles of human rights, primarily covering the following matters:

(1) Protection of human rights of staff

- To treat all staff with respect and honor;
- Not to use forced labor or child labor;
- To prevent all forms of threats, whether physically, verbally and sexually;
- To protect staff privacy in compliance with the personal data protection law.

(2) Equality and Non-Discrimination

- To promote equal opportunity for employment and promotion;
- To prevent any discrimination on the basis of gender, age, race, religion, disability or social status;
- To promote the work environment free from discrimination.

(3) Respect for Labors Rights

- To comply with labor laws and international standards;
- To provide fair remuneration and welfare;
- To fairly fix wages and welfare in line with legal standards;

- To support welfare benefits that uplift staffs quality of life, e.g., health insurance, accident insurance, annual health checkup and other welfare;
- To promote staff training and skill development;
- To afford staff an opportunity to grow in their own career path;
- To provide channels for staff complaints without any retaliation or investigation, subject to inspection and solutions to problems related to human rights.

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

Page number of the reference link : 1-2

Safety and occupational health at work

The Company shall 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.

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 Companys 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.

Reference link for Safety and occupational health at work : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20250305-chase-code-conduct-en.pdf>

Page number of the reference link : 1

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

Monitoring of Compliance with the Code of Conduct This Code of Conduct compiles best practices in various areas and provides the scope of standard practices subject to the ethical and moral frameworks as duties and responsibilities of all directors, executives and staff to be aware of and familiarize themselves with, and strictly comply with the Code of Conduct, which is compulsory and may not be excused by claiming that they are not aware of this Code of Conduct. It is the duties of the Board of Directors and executives to oversee and provide advice to their subordinates to be aware of, understand and strictly comply with this Code of Conduct.

Reference link for the process of promotion for the board of directors, executives, and employees to comply with the 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 : 6

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 : No

The Group has complied with the Corporate Governance Code for Listed Companies 2017 and the Board of Directors reviews 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 Groups website and notice boards, and monitoring via monthly meetings.

The Group 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, whistleblowing or complaints, and sustainable development, including economic, social and environmental management, to directors, representing 100 percent of all directors, through the annual review thereof proposed to the Board of Directors meeting, and to staff and executives, representing 100 percent of all staff and executives through meetings, training, surveys, accountability via staff relations activities and public relations in the organization. Moreover, the Group has communicated and provided knowledge to new staff, representing 100 percent of new staffs through new staff orientation.

Implementation of the CG Code for listed companies

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

In 2025, the Group remains committed to strict compliance with the good governance principles by focusing on transparency and accountability for administration in the best interests of shareholders and all stakeholders. 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 allowed shareholders to attend the shareholders meeting solely via electronic media (e-AGM) without convening the physical meeting in parallel. The Company has strictly complied with standards and rules on electronic meetings, and also provided channels for data inquiry by shareholders, before, during and after the meeting.
2. The Companys free float does not exceed 40 percent of all issued shares. The Company realizes and gives emphasis on its retail shareholders by implementing the practices in compliance with the good governance principles to support participation of and communication with shareholders as well as with respect for shareholders rights and responsibility to shareholders.
3. The Company sets up its website both in Thai and English to always present all key and up-to-date information of the Company.
4. The Board composition contains non-executive directors, which do not exceed 66 percent, and independent directors, which represent not exceeding 50 percent of all directors. The Company realizes the significance of effective and diverse composition of the Board in terms of qualifications, knowledge and competencies, diverse professional skills, expertise, to be aligned with the Companys strategies on business operations by which executive directors play key role to efficiently drive and bring about its business growth. However, the Board of Directors structure currently comprises 3 independent directors out of 9 directors, as required by law, which serve to properly and sufficiently check and balance the administration. The Company does believe that the current Board composition serves to balance between expertise in the administration and independence for governance.
5. The Board of Directors has considered the appointment of the Corporate Governance and Sustainable Development Committee to be fully composed of directors, although the Chairman of the Corporate Governance and Sustainable Development Committee is not an independent director. This is because the Company views that even though the chairman of such committee is not independent, her knowledge and experiences are sufficient to enable

her to chair the committee with efficiency, and as an executive who truly understands the businesses and corporate culture, to ensure that the corporate governance and sustainable development tasks are executed effectively and timely to accommodate changes in business circumstances and respond to stakeholders expectations in the future.

6. The Company prioritizes ongoing knowledge and competency development for directors by encouraging and supporting directors to attend training courses provided by the Thai Institute of Directors (IOD) and other leading organizations, to enhance their knowledge on business operations and performance of duties as directors, although with their workloads, certain directors were unavailable to attend some scheduled training courses. The Company has arranged for reports on changes in major rules or practices to the Board of Directors meetings to make sure that all directors are informed of essential and material information on corporate governance, and to support directors efficient performance.

Other corporate governance performance and outcomes

1. Participation in the Debt Resolution Fair: Creating a Path to Justice Year 2

The Group, through its subsidiaries (RWAY and CFAM), participated in the Debt Resolution Fair: Creating a Path to Justice Year 2 for the fiscal year 2025, held from 2930 August 2025, from 8:30 a.m. to 4:30 p.m. at the Vayupak Convention Center, Centra by Centara Government Complex Hotel & Convention Centre Chaeng Watthana. The event was organized by the Rights and Liberties Protection Department, Ministry of Justice, in collaboration with the Legal Execution Department, to provide opportunities for debt negotiation through the dispute mediation process, as well as to offer consultations and financial literacy education at no additional cost.

2. Organization of the Debt Resolution Fair: If Only I Had Known Earlier

The Group, through its subsidiaries (RWAY and CFAM), organized the Debt Resolution Fair: If Only I Had Known Earlier on 2223 November 2025 at the Rights and Liberties Protection Center, Ministry of Justice. The event received strong cooperation from the Rights and Liberties Protection Department in providing mediators between the Group and debtors to ensure continuous assistance throughout 2025 in resolving debt issues and settling disputes before entering litigation, with a focus on mediation processes.

3. Participation in the QR Code Sealer Service Support Program by Thailand Securities Depository Co., Ltd.

As the Stock Exchange of Thailand places importance on reducing greenhouse gas emissions throughout all operational processes, Thailand Securities Depository Co., Ltd. (TSD), under the SET Group, established a support program for listed companies using the QR Code Sealer service for delivering meeting notices (the **Program**). Participating companies will receive a 10% discount on the annual registrar fee for three years (20262028). The Company has expressed its intention to join the Program to contribute to reducing greenhouse gas generating activities and to support sustainability goals by lowering costs, reducing paper usage, and shifting to QR Code Sealer meeting notices instead of printed envelopes an approach the Company has adopted since its listing on the Stock Exchange of Thailand.

4. Corporate Governance Report of Thai Listed Companies 2025 (CGR 2025)

The Thai Institute of Directors Association conducted the Corporate Governance Report (CGR) assessment for Thai listed companies for 2025 and announced the results on 28 October 2025.

The Company received a 5-star rating or Excellent CG Scoring for 2025 and was ranked in the Top Quartile by Market Capitalization in the group with market capitalization between THB 3,00110,000 million for the third consecutive year. This reflects the Companys commitment and capability in continuously enhancing its corporate governance practices, operating ethically, and fostering sustainable organizational growth while building strong confidence among stakeholders.

Note: Top Quartile refers to the top 25% of companies with the highest scores within each group.

5. Annual General Meeting (AGM) Quality Assessment Project 2025 (AGM Checklist)

The Thai Investors Association (TIA) conducted the AGM Quality Assessment for listed companies to elevate the standards of shareholder meetings before, during, and after the meeting.

The Company received a full score of 100 points (5 badges), rated Excellent Model Organization, for the second consecutive year. This reflects the quality of the meeting, transparency, and protection of shareholder rights, reinforcing the Company's commitment to transparency and good corporate governance, and supporting sustainable governance development.

6. SET ESG Ratings 2025 (SET ESG Rating)

The Stock Exchange of Thailand (SET) conducted the 2025 SET ESG Ratings assessment to enhance sustainability standards among Thai listed companies, promote transparent disclosure of environmental, social, and governance information, and support the development of sustainability-focused indices and investment products. This also prepares the Thai capital market for alignment with international ESG standards in the following year (FTSE Russell ESG Scores).

The Company received an ESG Rating of A for the second consecutive year, demonstrating its ongoing commitment to sustainability across environmental, social, and governance dimensions. The Company places importance on risk management, good corporate governance, stakeholder engagement, and enhancing transparency in disclosures, enabling it to consistently maintain strong assessment results and reinforcing its role as a responsible and sustainable business organization.

Corporate Governance Structure

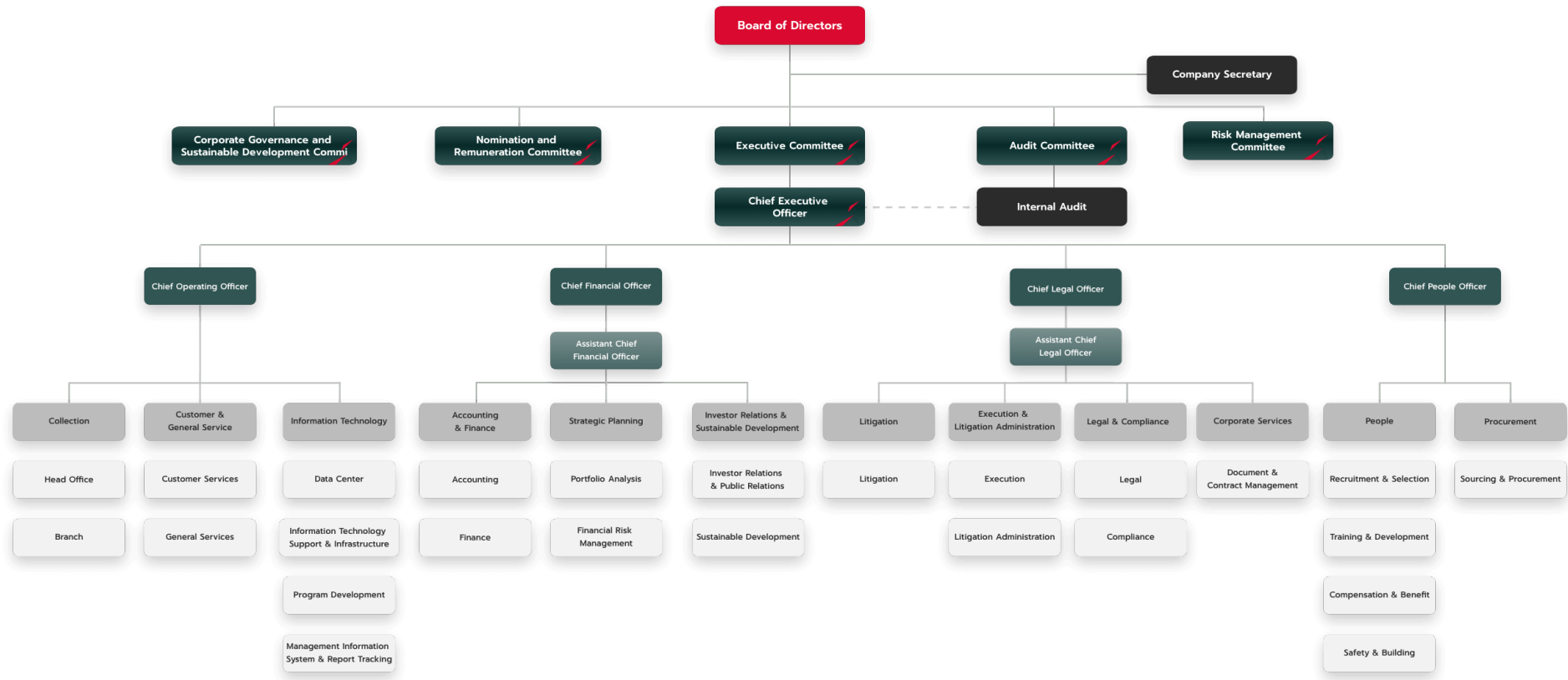
Information on corporate governance structure

Corporate governance structure

Corporate governance structure diagram

Corporate governance structure as of date : 26 Feb 2026

Corporate governance structure diagram



Organization Chart

Information on the board of directors

Information on the board of directors

Composition of the board of directors

	2023		2024		2025	
	Male (persons)	Female (persons)	Male (persons)	Female (persons)	Male (persons)	Female (persons)
Total directors	9		9		9	
	5	4	5	4	3	6
Executive directors	4		6		4	
	1	3	3	3	1	3
Non-executive directors	5		3		5	
	4	1	2	1	2	3
Independent directors	3		3		3	
	2	1	2	1	2	1
Non-executive directors who have no position in independent directors	2		0		2	
	2	0	0	0	0	2

	2023		2024		2025	
	Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)
Total directors	100.00		100.00		100.00	
	55.56	44.44	55.56	44.44	33.33	66.67
Executive directors	44.44		66.67		44.44	
	11.11	33.33	33.33	33.33	11.11	33.33
Non-executive directors	55.56		33.33		55.56	
	44.44	11.11	22.22	11.11	22.22	33.33
Independent directors	33.33		33.33		33.33	
	22.22	11.11	22.22	11.11	22.22	11.11
Non-executive directors who have no position in independent directors	22.22		0.00		22.22	
	22.22	0.00	0.00	0.00	0.00	22.22

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

	2023		2024		2025	
	Male (years)	Female (years)	Male (years)	Female (years)	Male (years)	Female (years)
Average age of board of directors	56		57		59	
	61	49	62	50	68	54

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 Gender: Male Age : 72 years Highest level of education : Master's degree Study field of the highest level of education : Management Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt Have DAP course : No DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 5,351,200 Shares (0.269408 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Chairman of the board of directors (Non-executive directors, Independent director)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Existing director</p>	<p>9 Aug 2022</p>	<p>Banking, Finance, Audit, Finance & Securities, Risk Management</p>

List of directors	Position	First appointment date of director	Skills and expertise
<p>2. Mr. PRACHA CHAISUWAN Gender: Male Age : 65 years Highest level of education : Master's degree Study field of the highest level of education : Political Science Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Have Legal offenses in the past 5 years ^(*) : Doesnt Have DAP course : Yes DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 1,023,108,000 Shares (51.508654 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 2,300,000 Shares (0.115794 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p> <p>Type of director : Existing director</p>	9 Aug 2022	Professional Services, Leadership, Business Administration, Law, Finance & Securities

List of directors	Position	First appointment date of director	Skills and expertise
<p>3. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age : 50 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 ^(*) : Doesnt Have DAP course : Yes DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 2,300,000 Shares (0.115794 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 1,023,108,000 Shares (51.508654 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p> <p>Type of director : Continuing director (Full term of directorship and being re-appointed as a director)</p>	9 Aug 2022	<p>Finance & Securities, Information & Communication Technology, Human Resource Management, Professional Services, Risk Management</p>

List of directors	Position	First appointment date of director	Skills and expertise
<p>4. Ms. WARALUCK CHAISUWAN Gender: Female Age : 44 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 ^(*) : Doesnt Have DAP course : Yes DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 1,315,000 Shares (0.066204 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p> <p>Type of director : Existing director</p>	<p>9 Aug 2022</p>	<p>Finance, Accounting, Data Analysis, Strategic Management, Budgeting</p>

List of directors	Position	First appointment date of director	Skills and expertise
<p>5. Ms. SUTHIDA CHAISUWAN Gender: Female Age : 37 years Highest level of education : Master's degree Study field of the highest level of education : Law Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Have Legal offenses in the past 5 years ^(*) : Doesnt Have DAP course : Yes DCP course : No</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 808,500 Shares (0.040704 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p> <p>Type of director : Existing director</p>	<p>9 Aug 2022</p>	<p>Finance & Securities, Professional Services, Law, Risk Management, Governance/ Compliance</p>

List of directors	Position	First appointment date of director	Skills and expertise
<p>6. Mr. GRISH ATTAGRISH Gender: Male Age : 68 years Highest level of education : Master's degree Study field of the highest level of education : Marketing Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt 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 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares 	<p>Director (Non-executive directors, Independent director)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Existing director</p>	9 Aug 2022	Banking, Accounting, Finance, Internal Control, Audit

List of directors	Position	First appointment date of director	Skills and expertise
<p>7. Mrs. WANSUDA THANASARANART Gender: Female Age : 74 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 : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt Have DAP course : No DCP course : Yes</p> <p>Shareholding in the company</p> <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Non-executive directors, Independent director)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Existing director</p>	9 Aug 2022	Banking, Audit, Internal Control, Accounting, Finance

List of directors	Position	First appointment date of director	Skills and expertise
<p>8. Mrs. JAMJUREE SIROVETNUKUL Gender: Female Age : 61 years Highest level of education : Master's degree Study field of the highest level of education : Finance Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt 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 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Non-executive directors)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Newly appointed director to replace the ex-director</p>	25 Apr 2025	Finance, Accounting, Internal Control, Risk Management, Business Administration

List of directors	Position	First appointment date of director	Skills and expertise
9. Ms. WALEEWAN ROJJANAPAKDEE Gender: Female Age : 56 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 : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt Have DAP course : Yes DCP course : No Shareholding in the company <ul style="list-style-type: none"> • Direct shareholding : 0 Shares (0.000000 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	Director (Non-executive directors) Authorized directors as per the companys certificate of registration : No Type of director : Newly appointed director to replace the ex-director	25 Apr 2025	Accounting, Finance, Business Administration, Strategic Management, Budgeting

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.

Authorized Signatory Directors of the Company

Authorized Signatory Directors of the Company

The Companys authorized signatory directors are two of the following four directors, namely Mr. Pracha Chaisuwan, Ms. Hathairat Kaewsuenmuang, Ms. Waraluck Chaisuwan, Ms. Suthida Chaisuwan, jointly sign and affix the Companys seal.

List of board of directors who resigned / vacated their position during the year

List of directors	Position	Date of resignation / termination	Replacement director
<p>1. Mr. SURACHAI CHETCHOTISAK Gender: Male Age : 63 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 : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt 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 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : No</p>	<p>25 Apr 2025</p>	<p>Mrs. JAMJUREE SIROVETNUKUL</p> <p>Appointment date of replacement director : 25 Apr 2025</p>

List of directors	Position	Date of resignation / termination	Replacement director
<p>2. Mr. WITTAWAT WETCHABUTSAKORN Gender: Male Age : 47 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 : Doesnt Have Legal offenses in the past 5 years ^(*) : Doesnt 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 %) • Shareholding by persons related to the directors, executives according to Section 59 ^(**) : 0 Shares (0.000000 %) 	<p>Director (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p>	25 Apr 2025	<p>Ms. WALEEWAN ROJJANAPAKDEE</p> <p>Appointment date of replacement director : 25 Apr 2025</p>

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 companys certificate of registration
1. Mr. PRADIT LEOSIRIKUL	Chairman of the board of directors		✓	✓		
2. Mr. PRACHA CHAISUWAN	Director	✓				✓
3. Ms. HATHAIRAT KAEWSAENMUANG	Director	✓				✓
4. Ms. WARALUCK CHAISUWAN	Director	✓				✓
5. Ms. SUTHIDA CHAISUWAN	Director	✓				✓
6. Mr. GRISH ATTAGRISH	Director		✓	✓		
7. Mrs. WANSUDA THANASARANART	Director		✓	✓		
8. Mrs. JAMJUREE SIROVETNUKUL	Director		✓		✓	
9. Ms. WALEEWAN ROJJANAPAKDEE	Director		✓		✓	
Total (persons)		4	5	3	2	4

Overview of director skills and expertise

Skills and expertise	Number (persons)	Percent (%)

Skills and expertise	Number (persons)	Percent (%)
1. Banking	3	33.33
2. Finance & Securities	4	44.44
3. Professional Services	3	33.33
4. Information & Communication Technology	1	11.11
5. Law	2	22.22
6. Accounting	5	55.56
7. Finance	6	66.67
8. Human Resource Management	1	11.11
9. Data Analysis	1	11.11
10. Leadership	1	11.11
11. Strategic Management	2	22.22
12. Risk Management	4	44.44
13. Audit	3	33.33
14. Internal Control	3	33.33
15. Budgeting	2	22.22
16. Governance/ Compliance	1	11.11
17. Business Administration	3	33.33

Information about the other directors ^{(*)(**)}

	2023	2024	2025
The chairman of the board and the highest-ranking executive are from the same person	-	No	No

	2023	2024	2025
The chairman of the board is an independent director	-	Yes	Yes
The chairman of the board and the highest-ranking executive are from the same family	No	No	No
Chairman is a member of the executive board or taskforce	-	No	No
The company appoints at least one independent director to determine the agenda of the board of directors meeting	Yes	Yes	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 directors and the Management : Have

Methods of balancing power between the board of directors and Management : Appointing an independent director to jointly consider the agenda of the board of directors meeting

According to the Corporate Governance Policy and Charter of the Board, 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 Company specifies the measures and procedures 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.

Progress on Measures to Balance the Powers Between the Board of Directors and Management

The Company has appointed an Independent Director as the Chairman of the Board, who is not the same person as the Chief Executive Officer, is not a member of the same family, does not serve on the Executive Committee or any management working group, and is not assigned any managerial duties or responsibilities. The Company has also clearly defined the scope, roles, duties, and responsibilities of the Chairman of the Board in the Board Charter, as outlined below.

To oversee, monitor and ensure that the Boards performance of duties is efficient, achieves the objectives and key goals of the organization, and ensure the Board effectiveness.

- (1) To oversee, monitor and ensure that the Boards performance of duties is efficient, achieves the objectives and key goals of the organization, and ensure the Board effectiveness.
- (2) To ensure that all directors are involved in promoting organizational culture based on ethics and corporate governance.

- (3) To set meeting agenda of the Board in consultation with the Chief Executive Officer, have measures in place to include important matters in meeting agenda, and manage the Board meetings.
- (4) To allocate sufficient time for the management team to propose matters and for directors to discuss material issues thoroughly, and encourage directors to duly exercise discretion and independently share their opinions.
- (5) To promote good relationships between executive and non-executive directors and between the Board and the management team (manage key relationships).

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 management of Company 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, 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.

The Boards powers, authority and responsibilities are prescribed by the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), and other applicable laws, rules and regulations, including the Companys articles of association. By virtue of such laws and the Companys articles of association, the Board is empowered and authorized to make decisions and oversee operational matters, except those required by laws or the Companys articles of association to be approved by a meeting of shareholders prior to further proceedings.

The Boards scope, powers, authority and responsibilities shall be described in the Board Charter, as follows:

The Boards powers, authority and responsibilities are prescribed by the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), and other applicable laws, rules and regulations, including the Companys articles of association. By virtue of such laws and the Companys articles of association, the Board is empowered and authorized to make decisions and oversee operational matters, except those required by laws or the Companys articles of association to be approved by a meeting of shareholders prior to further proceedings.

The Boards scope, powers, authority and responsibilities shall be described in the Board Charter, as follows:

The Boards powers, authority and responsibilities are prescribed by the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), and other applicable laws, rules and regulations, including the Companys articles of association. By virtue of such laws and the Companys articles of association, the Board is empowered and authorized to make decisions and oversee operational matters, except those required by laws or the Companys articles of association to be approved by a meeting of shareholders prior to further proceedings.

The Boards scope, powers, authority and responsibilities shall be described in the Board Charter, 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 approval annual business plan and budget proposed by the management team, and consider and approve the Companys 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 Companys 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 or executives 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 Companys policies, and transactions to be duly executed in accordance with laws, including full, accurate and timely disclosure of financial positions, operating results, connected transactions and acquisition or disposal of material assets.

(7) To oversee the Company and its subsidiaries to adopt sufficient and effective risk management systems and internal control to efficiently achieve objectives, and appoint an audit committee 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 Companys 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 Companys financial liquidity and debt-serviceability.

(11) To consider approving the selection and proposed appointment of the Companys 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 Committees 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 Companys authorized signatory directors.

- (16) To consider appointing and removing committee members and designate powers and authority of the committees to facilitate and support the Boards 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 Officers 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 Boards performance to ensure that the Companys 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 Companys 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 Companys 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 Companys 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 Companys 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 Companys businesses as delegated by shareholders.

Reference link for the board charter : <https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20260326-chase-board-of-directors-charter-en.pdf>

Page number of the reference link : 1

Scope of Powers and Authority of Board Chairman

Scope of Powers and Authority of Board Chairman

Under the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), including the Companys articles of association, the Board of Directors has set out the Board Chairmans scope, powers, authority and responsibilities in the Board Charter, with the details as follows:

Under the Public Limited Companies Act B.E. 2535 (1992) (as amended), the Securities and Exchange Act B.E. 2535 (1992) (as amended), including the Companys articles of association, the Board of Directors has set out the Board Chairmans scope, powers, authority and responsibilities in the Board Charter, with the details as follows:

- (1) To oversee, monitor and ensure that the Boards performance of duties is efficient and achieves the objectives and key goals of the organization, and ensure the Board effectiveness.
- (2) To ensure that all directors are involved in promoting organizational culture based on ethics and corporate governance.
- (3) To set meeting agenda of the Board in consultation with the Chief Executive Officer, and have measures in place to include important matters in meeting agenda, and manage the Board meetings.
- (4) To allocate sufficient time for the management team to propose matters and for directors to discuss material issues thoroughly, and encourage directors to duly exercise discretion and independently share their opinions.
- (5) To promote good relationships between executive and non-executive directors and between the Board and the management team (manage key relationships).
- (6) To call for Board meetings to be conducted either at the same meeting place or held by electronic means.
- (7) Board meetings shall be conducted in compliance with applicable laws and the Companys articles of association, and require the presence of not less than one half of all directors to constitute a quorum.
- (8) A minimum quorum when the Board adopts resolutions at each Board meeting shall require the presence of not less than two-thirds of all directors.
- (9) The Board Chairman shall preside over a meeting of shareholders. If the Board Chairman is absent or unable to perform the duty, Vice-Chairman shall preside over the meeting. In the absence of any Vice-Chairman, or a Vice-Chairman is appointed, but unable to perform the duty, one of the directors present at the meeting shall be selected to preside over the meeting. The Board may invite other persons to attend meetings as it deems appropriate.
- (10) Decisions of the Board meeting shall be adopted by a majority of votes of directors present at the meeting. Each director has one vote. In case of an equality of votes, the presiding chairman of the meeting shall have a casting vote. Directors who have an interest in any matter must not be present at the meeting and are not entitled to vote on such matter.

Information on subcommittees

Information on subcommittees

Information on roles of subcommittees

Roles of subcommittees

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 Companys compliance with the securities and exchange laws, the Stock Exchange of Thailand's requirements, and other laws and standards applicable to the Companys businesses.

(5) To consider, select and nominate an independent person for appointment as auditor, and propose the auditors fees, taking into account the reliability, sufficiency of resources, audit workloads of the audit firm, and experience of the personnel authorized to conduct the Companys 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 auditors independence in its audit of annual financial statements.

(6) To consider and select the engagement of external internal audit service providers and present the matter to the Board of Directors for acknowledgment, in order to ensure that the approved annual audit plan and related processes are duly reviewed. The Committee shall also have the authority to make such selections as deemed appropriate, based on the results of the annual performance evaluation of the internal audit service provider conducted directly by the Audit Committee.

(7) 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.

(8) 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.

(9) 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 Companys expense.

(10) To prepare the Audit Committees report to be disclosed in the Companys 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 Companys financial report;

(b) Opinion on sufficiency of the Companys internal control system;

(c) Opinion on compliance with the securities and exchange laws, the SETs requirements or laws applicable to the Companys businesses;

(d) Opinion on the auditors 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 Committees 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.

(11) To report to the Board any finding or suspicion of the following transactions or actions which may materially affect the Companys 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 SETs 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.

(12) 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.

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

(14) 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.

(15) 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 Departments powers and authority to perform its tasks and achieve the objectives.

(16) 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 Departments independence.

(17) 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.

(18) 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/20260326-chase-audit-committee-charter-en.pdf>

Executive Committee

Role

- Others
- Corporate Management and Control

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 teams 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

<https://www.chase.co.th/storage/content/cg/charter-board-and-subcommittee/20260326-chase-executive-committee-charter-en.pdf>

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 Groups 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 Groups 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 Companys 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/20260326-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 Groups 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 Groups ongoing development for sustainable growth, and comprehensive oversight, monitoring, and evaluation of human rights performance, 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/20260326-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 : 68 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	9 Aug 2022	Banking, Accounting, Finance, Internal Control, Audit

List of directors	Position	Appointment date of audit committee member	Skills and expertise
2. Mrs. WANSUDA THANASARANART ^(*) Gender: Female Age : 74 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 : Yes	Member of the audit committee (Non-executive directors, Independent director) Director type : Existing director	9 Aug 2022	Banking, Audit, Internal Control, Accounting, Finance
3. Mr. PRADIT LEOSIRIKUL Gender: Male Age : 72 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	9 Aug 2022	Banking, Finance, Audit, Finance & Securities, Risk Management

Additional explanation :

(*) Directors with expertise in accounting information review

List of audit committee members who resigned / vacated their position during the year

List of executive committee members

List of committee members	Position	Appointment date of executive committee member
---------------------------	----------	--

List of committee members	Position	Appointment date of executive committee member
<p>1. Mr. PRACHA CHAISUWAN Gender: Male Age : 65 years Highest level of education : Master's degree Study field of the highest level of education : Political Science Thai nationality : Yes Residence in Thailand : Yes</p>	<p>The chairman of the executive committee</p>	<p>9 Aug 2022</p>
<p>2. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age : 50 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</p>	<p>Member of the executive committee</p>	<p>9 Aug 2022</p>
<p>3. Ms. WARALUCK CHAISUWAN Gender: Female Age : 44 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</p>	<p>Member of the executive committee</p>	<p>9 Aug 2022</p>
<p>4. Ms. SUTHIDA CHAISUWAN Gender: Female Age : 37 years Highest level of education : Master's degree Study field of the highest level of education : Law Thai nationality : Yes Residence in Thailand : Yes</p>	<p>Member of the executive committee</p>	<p>9 Aug 2022</p>

List of committee members	Position	Appointment date of executive committee member
5. Mr. SURACHAI CHETCHOTISAK Gender: Male Age : 63 years Highest level of education : Honorary degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	9 Aug 2022
6. Mr. WITTAWAT WETCHABUTSAKORN Gender: Male Age : 47 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	Member of the executive committee	9 Aug 2022

List of executive committee members who resigned / vacated their position during the year

List of directors	Position	Date of resignation / termination	Replacement committee member
1. Mr. SURACHAI CHETCHOTISAK Gender: Male Age : 63 years Highest level of education : Honorary degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residence in Thailand : Yes Yes Expertise in accounting information review : Yes	Member of the executive committee	25 Apr 2025	-

List of directors	Position	Date of resignation / termination	Replacement committee member
2. Mr. WITTAWAT WETCHABUTSAKORN Gender: Male Age : 47 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 : Yes	Member of the executive committee	25 Apr 2025	-

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

List of subcommittees who resigned / vacated their position during the year

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 Gender: Male Age : 65 years Highest level of education : Master's degree Study field of the highest level of education : Political Science Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No</p>	<p>Chief Executive Officer (The highest-ranking executive)</p>	<p>9 Aug 2022</p>	<p>Professional Services, Leadership, Business Administration, Law, Finance & Securities</p>
<p>2. Ms. WARALUCK CHAISUWAN^(*) Gender: Female Age : 44 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : Yes Accounting supervisor : No</p>	<p>Chief Financial Officer</p>	<p>9 Aug 2022</p>	<p>Finance, Accounting, Data Analysis, Strategic Management, Budgeting</p>

List of executives	Position	First appointment date	Skills and expertise
3. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age : 50 years Highest level of education : Master's degree Study field of the highest level of education : Business Administration Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Operating Officer / Chief People Officer (Acting)	9 Aug 2022	Finance & Securities, Information & Communication Technology, Human Resource Management, Professional Services, Risk Management
4. Ms. SUTHIDA CHAISUWAN Gender: Female Age : 37 years Highest level of education : Master's degree Study field of the highest level of education : Law Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Chief Legal Officer	9 Aug 2022	Finance & Securities, Professional Services, Law, Risk Management, Governance/ Compliance

Additional Explanation :

() Highest responsibility in corporate accounting and finance*

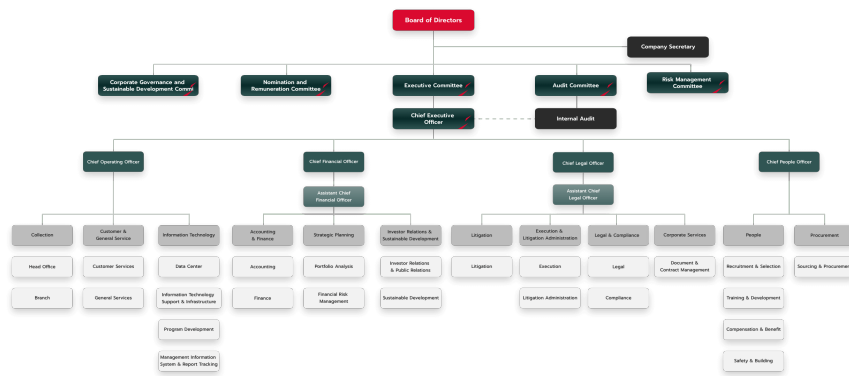
*(**) Accounting supervisor*

*(***) 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 : 26 Feb 2026
 executive and the next four executives as of date

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



Remuneration policy for executive directors and executives

Executive Directors Remuneration Policy

The Company does not prescribe a separate remuneration scheme for executive directors. The remuneration of executive directors shall be in accordance with the resolution of the 2025 Annual General Meeting of Shareholders and shall be disclosed in the One Report.

Executive Remuneration Policy and Procedures

(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 have : Doesnt 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

	2023	2024	2025
Total remuneration of executive directors and executives (baht)	22,293,415.39	23,445,423.97	25,884,552.67
Total remuneration of executive directors (baht)	0.00	0.00	0.00
Total remuneration of executives (baht)	22,293,415.39	23,445,423.97	25,884,552.67

The Company paid remuneration to four executives in the form of salaries and bonuses, including provident fund contributions and other benefits.

The Company pays no other remuneration to its executives holding positions as board and committee members in its subsidiaries.

Other remunerations of executive directors and executives

	2023	2024	2025
Companys contribution to provident fund for executive directors and executives (Baht)	485,500.00	518,335.20	547,088.40
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 Companys executives.

Outstanding remuneration or benefits of executive directors and executives

Outstanding remuneration or benefits of executive : 0.00
directors and executives in the past 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 Atibaedya	monnira.a@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 Atibaedya	monnira.a@chase.co.th	028558061

Head of investor relations

Does the Company have an appointed head of : Have
investor 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⁽¹⁾

Audit firms	Audit fee (Baht)	Other service fees	Names and general information of auditors
-------------	------------------	--------------------	---

Audit firms	Audit fee (Baht)	Other service fees	Names and general information of auditors
PRICEWATERHOUSECOOPERS ABAS COMPANY LIMITED NO. 179/74-80 BANGKOK CITY TOWER BUILDING, 7TH, 11TH, 13TH-16TH FLOOR, SOUTH SATHORN ROAD, THUNG MAHA MEK SATHON Bangkok 10120 Telephone number +66 2844 1000	2,540,000.00	-	1. Mr. SA-NGA CHOKENITISAWAT Email: sa-nga. chokenitisawat@pwc.com License number: 11251 2. Mr. KAN TANTHAWIRAT Email: kan. tanthawirat@pwc.com License number: 10456 3. Ms. RODJANART BANYATANANUSARD Email: rodjanart. banyatananusard@pwc. com License number: 8435

Remark: ⁽¹⁾ The above audit fee comprises of fees for annual audit and quarterly review of financial statements, excluding other actual expenses (the auditors traveling and copying costs).

Details of the auditors of the subsidiaries ⁽²⁾

Audit fee (Baht)	Other service fees		
1,210,000.00	-		
1,210,000.00	-		
640,000.00	-		

Remark: ⁽²⁾ The above audit fee comprises of fees for annual audit and quarterly review of financial statements, excluding other actual expenses (the auditors traveling and copying costs).

Assigned personnel in case of a foreign company

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

List of designated individuals as representatives in Thailand

Performance Report on Corporate Governance

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

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.

In 2025, the Board of Directors held four Board meetings and one shareholders meeting.

The Company conducted all Board meetings via electronic media. The meeting schedule for the Board of Directors was determined and disclosed in advance for the entire year (2025) at the Board of Directors Meeting No. 4/2024 held on 13 November 2024. In addition, the meeting materials were delivered to the directors for their review at least five business days in advance, except in cases of urgency.

The Company arranged a meeting of non-executive directors, as necessary, to discuss management-related matters of interest without the presence of the management team. One such meeting was held on 13 November 2025, and the outcomes were reported to the Chief Executive Officer.

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
Ms. HATHAIRAT KAEWSAENMUANG	Director	9 Aug 2022	Finance & Securities, Information & Communication Technology, Human Resource Management, Professional Services, Risk Management

List of newly appointed director to replace the ex-director

List of directors	Position	First appointment date of director	Skills and expertise
Mrs. JAMJUREE SIROVETNUKUL	Director	25 Apr 2025	Finance, Accounting, Internal Control, Risk Management, Business Administration
Ms. WALEEWAN ROJJANAPAKDEE	Director	25 Apr 2025	Accounting, Finance, Business Administration, Strategic Management, Budgeting

List of newly appointed director not being replaced the ex-director

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, 2025, 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 Companys 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 Companys 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 over the past year : No

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 through the nomination committee : Yes

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

Nomination of Board and Committee Members and Top Management

Nomination of Board and Committee Members and Top Management

In the course of nomination of Board and committee members and top management, the Nomination and Remuneration Committee sets out criteria and procedures for nomination, and nominates Board members, committee members, and the Chief Executive Officer to the Board (for appointment of the Chief Executive Officer) and/or a meeting of shareholders for further consideration and approval (for appointment of Board members).

As at December 31, 2025, the Company had a total of 9 directors, and executives by the definition of executives under the Notification of the Securities and Exchange Commission No. KorChor. 17/2551 Re: Determination of Definitions in Notifications relating to Issuance and Offer for Sale of Securities (as amended), with the Chief Executive Officer as top management. The Company had 2 directors who were representatives of RS Public Company Limited.

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 Companys 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 Companys 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 Companys directors at the 2025 Annual Ordinary General Meeting of Shareholders.

According to the board diversity policy and the Nomination and Remuneration Committee Charter, the Nomination and Remuneration Committee has a duty to nominate directors, committee members and senior executives, as summarized below.

- (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 Companys businesses.
- (2) To 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 Companys 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.
- (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 shareholders.
- (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 consider succession planning policy for the Chief Executive Officer.

The Company has set out criteria for consideration, nomination and screening of eligible candidate for appointment as the Chief Executive Officer by taking into account knowledge, competency, diverse professional skills, specific areas of expertise in line with strategies and beneficial to the Company's business operations, knowledge and understanding in the Company's businesses, managerial skills, leadership, business ethics, sustainable development and capability for administration to achieve the objectives and goals set by the Board. In case of the senior executive, the Nomination and Remuneration Committee and the Chief Executive Officer will jointly consider the nomination of the candidate.

The Company has set out criteria for the Chief Executive Officer and the senior executives directorship in other companies, provided that this must not obstruct his/her performance of duties to the Company, and that such other companies must not engage in the same type of business or compete with the Company's businesses, subject to the Board of Directors approval prior to acceptance of such directorship.

Number of directors from major shareholders

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

Rights of minority shareholders on director appointment

The Company's articles of association set out criteria for the election of directors, which may be summarized as follows:

- (1) The shareholders meeting shall consider electing directors, which shall be composed of not less than 5 directors, and not less than one half of all directors must be resident in Thailand. Directors shall have qualifications as prescribed by laws.
- (2) The Board of Directors shall include independent directors representing at least one-third (1/3) of all directors,
- (3) The election of directors by the shareholders meeting shall comply with the following criteria and procedures:
 - (3.1) Each shareholder shall have one vote per one share held.
 - (3.2) Each shareholder shall cast all available votes under (1) to elect one or more persons as director(s), but may not allocate his/her votes in any number to any particular person.
 - (3.3) Persons with the highest votes in descending order shall be elected as directors according to the number of directors to be available or elected at that time, and if any persons elected in further descending order have equal votes for the last to be elected, the chairman of the meeting shall have a casting vote.
- (4) At every annual ordinary general meeting of shareholders, one-third of the directors at that time shall vacate office. If the number of directors is not a multiple of three, then the number nearest to one-third shall vacate office. In subsequent years, directors with the longest tenure shall vacate office. Upon retirement by rotation, such directors may be re-elected to resume office.
- (5) In case of any vacancy on the Board for any reason other than retirement by rotation, the Board, by recommendation of the Nomination and Remuneration Committee, shall appoint a person who is fully qualified without any prohibited characteristics under the law to fill the vacancy, with votes of not less than three-fourths of the number of the remaining directors, except where the remaining tenure of such director is less than 2 months, the replacement director shall hold office only for the remaining tenure of the director whom he/she replaces.

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

Setting qualifications for the selection of directors

Details of qualifications for the selection of directors

Qualifications, knowledge, or experience	Skill and expertise
Collection	Professional Services, Law, Data Analysis, Negotiation, Risk Management
Non-Performing Asset Management	Accounting, Data Management, Data Analysis, Strategic Management, Business Administration
Litigation and Execution	Law, Data Management, Data Analysis, Strategic Management, Business Administration
Accounting and Finance	Accounting, Finance
Business Management and Strategic Planning	Corporate Management, Leadership, Strategic Management, Budgeting, Business Administration
Legal and Compliance	Law, Risk Management, Audit, Governance/ Compliance
Information Technology	Information & Communication Technology, IT Management, Data Management
Corporate Governance	Law, Governance/ Compliance
Risk Management	Risk Management, Audit, Internal Control
Sustainable Development	Corporate Social Responsibility, Corporate Management, Governance/ Compliance
Human Resource Development	Human Resource Management, Corporate Management, Leadership

Information on the development of directors

Development of directors over the past year⁽³⁾

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

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, Independent director)	Participating	Other • 2025: PwC Thailand Audit Committee Seminar 3. The Strategic Role of the Audit Committee in Cybersecurity Oversight
2. Mr. PRACHA CHAISUWAN (Director)	Participating	Other • 2025: Annual General Meeting 2025 And Dinner Talk Lifestyle Medicine, Preventive Healthcare • 2025: Aspiring Directors 1/2025 Living Dhamma: Using Dhamma Principles to Guide Every Step of Life • 2025: CEO CLUB 1/2025 Geopolitical Risk & Opportunity in ASEAN • 2025: Online Director's Briefing 3/2025 Employee Wellbeing and Motivation after Crisis: • 2025: Online Directors Briefing 4/2025 ESG Risks Mitigation, Essential Insights for Directors Before Risks Escalate into Organizational Turning Points
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	Participating	Other • 2025: IT VISION 2025 AI x Cyber Security: Smart Defense Against Cyber Threats • 2025: Online Director's Briefing 3/2025 Employee Wellbeing and Motivation after Crisis • 2025: Online Directors Briefing 4/2025 ESG Risks Mitigation

List of directors	Participation in training in the past financial year	History of training participation
4. Ms. WARALUCK CHAISUWAN (Director)	Participating	<p>Other</p> <ul style="list-style-type: none"> • 2025: CFO Annual Conference on Capital Markets, CEOs Role in Addressing Accounting and Tax Challenges Relevant to Listed Companies • 2025: Future Finance: Transforming the CFO Role for the Digital Leadership Era • 2025: Online Directors Briefing 4/2025 ESG Risks Mitigation • 2025: TLCA CFO Professional Development Program (TLCA CFO CPD) No. 7/2025 Financial Reporting Standards on Sustainability Disclosures IFRS S1 / IFRS S2 • 2025: TLCA CFO Professional Development Program (TLCA CFO CPD) No. 8/2025 Three Lines of Defense model and the CFOs Role • 2025: TLCA CFO Professional Development Program (TLCA CFO CPD) No. 9/2025 Economic Update for CFO (No. 2)
5. Ms. SUTHIDA CHAISUWAN (Director)	Participating	<p>Other</p> <ul style="list-style-type: none"> • 2025: Boardroom Excellence: A Key to Corporate Success • 2025: Online Director's Briefing 3/2025 Employee Wellbeing and Motivation after Crisis • 2025: Online Directors Briefing 4/2025 ESG Risks Mitigation
6. Mr. GRISH ATTAGRISH (Director, Independent director)	Participating	<p>Other</p> <ul style="list-style-type: none"> • 2025: PwC Thailand Audit Committee Seminar 3. The Strategic Role of the Audit Committee in Cybersecurity Oversight • 2025: PwC Thailand Audit Committee Seminar 4 Enhancing Effectiveness in Tax Risk Managemen • 2025: Seminar on Deep Dive into Expectations for the Appropriate Roles and Responsibilities of Audit Committee (AC) Members and the Chief Audit Executive (CAE)

List of directors	Participation in training in the past financial year	History of training participation
7. Mrs. WANSUDA THANASARANART (Director, Independent director)	Non-participating	-
8. Mrs. JAMJUREE SIROVETNUKUL (Director)	Participating	Thai Institute of Directors (IOD) • 2025: Director Certification Program (DCP)
9. Ms. WALEEWAN ROJJANAPAKDEE (Director)	Participating	Other • 2025: AI Transformation & AI Agents

Remark: ⁽³⁾ 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 Form 56-1 One Report, item no. 6.1.1.2.

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.

Such forms cover the following topics:

1. 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 Secretarys performance

2. 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. Secretarys performance
6. Performance of the Internal Audit Unit (for the Audit Committee)

3. 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

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:

- ver 90% =Excellent
- More than 80% but not exceeding90%=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⁽⁴⁾

The performance evaluation results of the Board of Directors, the Board Committees, and the Chief Executive Officer for 2025 were all rated as excellent. The summary is as follows:

Remark: (4) The meetings of the Nomination and Remuneration Committee and the Board of Directors have acknowledged the said performance review and will consider the review to further develop and improve the effectiveness of the Board of Directors performance.

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
-------------------	-----------------	--------------------------------	--------------------

List of directors	Assessment form	Grade / Average score received	Grade / Full score
Board of Directors	Group assessment	Excellent / 96.72	Excellent / 100
	Self-assessment	Excellent / 97.90	Excellent / 100
	Cross-assessment (assessment of another director)	None	None
Audit Committee	Group assessment	Excellent / 97.08	Excellent / 100
	Self-assessment	Excellent / 97.78	Excellent / 100
	Cross-assessment (assessment of another director)	None	None
Executive Committee	Group assessment	Excellent / 95.94	Excellent / 100
	Self-assessment	Excellent / 97.00	Excellent / 100
	Cross-assessment (assessment of another director)	None	None
Nomination and Remuneration Committee	Group assessment	Excellent / 99.11	Excellent / 100
	Self-assessment	Excellent / 100	Excellent / 100
	Cross-assessment (assessment of another director)	None	None
Risk Management Committee	Group assessment	Excellent / 97.78	Excellent / 100
	Self-assessment	Excellent / 98.52	Excellent / 100
	Cross-assessment (assessment of another director)	None	None
Corporate Governance and Sustainable Development Committee	Group assessment	Excellent / 97.84	Excellent / 100

List of directors	Assessment form	Grade / Average score received	Grade / Full score
	Self-assessment	Excellent / 99.22	Excellent / 100
	Cross-assessment (assessment of another director)	None	None

Performance review results of Chief Executive Officer

Performance review results of Chief Executive Officer

Self-evaluation of the Chief Executive Officer was rated at Excellent at 98.60%

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 : 4
past year (times)

Date of AGM meeting : 25 Apr 2025

EGM meeting : No

Details of the board of directors' meeting attendance

Names of Board members	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		/	
2. Mr. PRACHA CHAISUWAN (Director)	4	/	4	1	/	1		/	
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	4	/	4	1	/	1		/	
4. Ms. WARALUCK CHAISUWAN (Director)	4	/	4	1	/	1		/	
5. Ms. SUTHIDA CHAISUWAN (Director)	4	/	4	1	/	1		/	
6. Mr. GRISH ATTAGRISH (Director, Independent director)	4	/	4	1	/	1		/	
7. Mrs. WANSUDA THANASARANART (Director, Independent director)	4	/	4	1	/	1		/	
8. Mrs. JAMJUREE SIROVETNUKUL (Director)	2	/	3	0	/	0		/	
9. Ms. WALEEWAN ROJJANAPAKDEE (Director)	3	/	3	0	/	0		/	

Names of Board members	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)
10. Mr. SURACHAI CHETCHOTISAK (Director)	0	/	1	1	/	1		/	
11. Mr. WITTAWAT WETCHABUTSAKORN (Director)	1	/	1	1	/	1		/	

Summary of the board of directors meeting attendance rate

Names of directors	Board of directors meeting attendance rate	AGM meeting attendance rate	EGM meeting attendance rate
1. Mr. PRADIT LEOSIRIKUL (Chairman of the board of directors)	4/4 (100.00%)	1/1 (100.00%)	N/A
2. Mr. PRACHA CHAISUWAN (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
4. Ms. WARALUCK CHAISUWAN (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
5. Ms. SUTHIDA CHAISUWAN (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
6. Mr. GRISH ATTAGRISH (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
7. Mrs. WANSUDA THANASARANART (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A

Names of directors	Board of directors meeting attendance rate	AGM meeting attendance rate	EGM meeting attendance rate
8. Mrs. JAMJUREE SIROVETNUKUL (Director)	2/3 (66.67%)	N/A	N/A
9. Ms. WALEEWAN ROJJANAPAKDEE (Director)	3/3 (100.00%)	N/A	N/A
10. Mr. SURACHAI CHETCHOTISAK (Director)	0/1 (0.00%)	1/1 (100.00%)	N/A
11. Mr. WITTAWAT WETCHABUTSAKORN (Director)	1/1 (100.00%)	1/1 (100.00%)	N/A
Average meeting attendance rate	87.88%	100.00%	N/A

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

The director was unable to attend the Board meeting due to urgent and unavoidable commitments.

Remuneration of the board of directors

Types of remuneration of the board of directors

According to the Public Limited Companies Act B.E. 2535 (1992) (as amended) together with the Company's Articles of Association, the Company shall not pay any money or give any other property to the directors unless it is remuneration payment. The directors shall be entitled to the remuneration paid by the Company in accordance with the Company's Articles of Association or as approved by the shareholders meeting. The shareholders meeting may consider fixing an amount of remuneration, determining the criteria, fixing the remuneration from time to time or affecting the remuneration perpetually until it is changed.

The Nomination and Remuneration Committee shall consider the directors remuneration by taking into account the directors remuneration of other companies in the industry, which is similar to the Company's business and performance results, including appropriateness of the directors duties and responsibilities together with the Company's performance results. The Nomination and Remuneration Committee shall propose to the Board of Directors to consider and further propose to the Shareholders Meeting for consideration and approval.

The Board of Directors and 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 Shareholders' Meeting to consider and approve the determination of the directors remuneration for the year 2025 as per the following details:

- (1) Remuneration as meeting allowance at the same rate as the directors remuneration for the year 2024
- (2) Remuneration as other benefits: - None -

The 2025 Annual Ordinary General Meeting of Shareholders resolved to approve remuneration of the Board and committees for 2025 as follows:

Board/Committee⁽¹⁾	Monthly Remuneration (Baht/month)	Allowance per Meeting (Baht/Meeting)	Other Benefits
Board of Directors			
Chairman	-	25,000	-
Director	-	15,000	-
Audit Committee			
Chairman	-	25,000	-
Member	-	15,000	-
Nomination and Remuneration Committee			
Chairman	-	25,000	-
Member	-	15,000	-

Remark: ⁽¹⁾ The Company's executives or staff holding positions as Board and committee members shall not receive remuneration for such positions.

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, Independent director)			175,000.00		0.00
Board of Directors (Chairman of the board of directors)	100,000.00	0.00	100,000.00	No	
Audit Committee (Member of the audit committee)	60,000.00	0.00	60,000.00	No	
Nomination and Remuneration Committee (Member of the subcommittee)	15,000.00	0.00	15,000.00	No	
2. Mr. PRACHA CHAIUWAN (Director)			0.00		0.00
Board of Directors (Director)	0.00	0.00	0.00	No	
Executive Committee (The chairman of the executive committee)	0.00	0.00	0.00	No	
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)			0.00		0.00

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
Board of Directors (Director)	0.00	0.00	0.00	No	
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	No	
Risk Management Committee (The chairman of the subcommittee)	0.00	0.00	0.00	No	
Nomination and Remuneration Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
Corporate Governance and Sustainable Development Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
4. Ms. WARALUCK CHAIUWAN (Director)			0.00		0.00
Board of Directors (Director)	0.00	0.00	0.00	No	
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	No	
Corporate Governance and Sustainable Development Committee (The chairman of the subcommittee)	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	
Risk Management Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
5. Ms. SUTHIDA CHAIUWAN (Director)			0.00		0.00
Board of Directors (Director)	0.00	0.00	0.00	No	
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	No	
Corporate Governance and Sustainable Development Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
Risk Management Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
6. Mr. GRISH ATTAGRISH (Director, Independent director)			160,000.00		0.00
Board of Directors (Director)	60,000.00	0.00	60,000.00	No	
Audit Committee (Chairman of the audit committee)	100,000.00	0.00	100,000.00	No	

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
7. Mrs. WANSUDA THANASARANART (Director, Independent director)			145,000.00		0.00
Board of Directors (Director)	60,000.00	0.00	60,000.00	No	
Audit Committee (Member of the audit committee)	60,000.00	0.00	60,000.00	No	
Nomination and Remuneration Committee (The chairman of the subcommittee)	25,000.00	0.00	25,000.00	No	
8. Mrs. JAMJUREE SIROVETNUKUL (Director)			30,000.00		0.00
Board of Directors (Director)	30,000.00	0.00	30,000.00	No	
9. Ms. WALEEWAN ROJJANAPAKDEE (Director)			45,000.00		0.00
Board of Directors (Director)	45,000.00	0.00	45,000.00	No	
10. Mr. SURACHAI CHETCHOTISAK (Director)			0.00		0.00
Board of Directors (Director)	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	
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	No	
11. Mr. WITAWAT WETCHABUTSAKORN (Director)			15,000.00		0.00
Board of Directors (Director)	15,000.00	0.00	15,000.00	No	
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	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	310,000.00	0.00	310,000.00
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

	2023	2024	2025
Meeting allowance (Baht)	810,000.00	585,000.00	570,000.00
Other monetary remuneration (Baht)	0.00	0.00	0.00
Total (Baht)	810,000.00	585,000.00	570,000.00

Remunerations or benefits pending payment to the board of directors

Remunerations or benefits pending payment to the : 0.00
board of 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 : Yes
companies

Mechanism for overseeing subsidiaries and : Yes
associated companies

Mechanism for overseeing management and taking : The appointment of representatives as directors,
responsibility for operations in subsidiaries and executives, or controlling persons in proportion to
associated companies approved by the board of shareholding, The determination of the scope of duties
directors 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 Company establishes such 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 Companys policies and applicable rules and laws, so as to safeguard the Companys investment and interests in those subsidiaries and associated companies, which will lift the Companys shareholders confidence, with the details as described in Clause 6.1.1 above.

Information on 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 over the past year : Yes

The Company focuses on the prevention of conflicts of interest and thus establishes the policy on the 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.

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, 2025, there were no complaints and misconduct giving rise to conflicts of interest.

Number of cases or issues related to conflict of interest

	2023	2024	2025
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.

The Company has announced a schedule for the prohibition of sharing internal information and the prohibition of trading the Companys securities both before and after the disclosure of the companys 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, 2025, 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

	2023	2024	2025
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 and monitoring of compliance with the anti-corruption policy as part of the internal audit plan, and provided training on anti-bribery and corruption to staff 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, 2025, 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. Therefore, the Company was certified as a member of the CAC program for the first time on March 31, 2025. This achievement reflects the success of the Company's commitment to anti-corruption efforts and its support for the collective anti-corruption initiative. In this connection, The Company plans to encourage its trading partners to have and announce their anti-corruption policies, and participate in the CAC program.

Number of cases or issues related to corruption

	2023	2024	2025
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 : Yes
procedures 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, 2025, 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

	2023	2024	2025
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 this 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, 2025, there were no complaints regarding any violation of the corporate governance policy, and the Company had no argument or dispute with its trading partners.

Shareholders Meeting Last Year

Shareholders Meeting Last Year

The Company held the 2025 Annual General Meeting of Shareholders on April 25, 2025, solely via electronic media, using a meeting system that complies with the standards of the Electronic Transactions Development Agency (ETDA) in accordance with the Royal Decree on Electronic Conference B.E. 2563 (2020), and the Notification of the Ministry of Digital Economy and Society Re: Standards for Maintaining Security of Meetings via Electronic Means. There were nine out of nine directors attending the Meeting, representing 100% of all directors, and the Company published the meeting documents and video presentations on the Company's website. The Company had no other agenda item which was not stated in advance in the shareholders meeting agenda.

The Company has facilitated and encouraged the shareholders to attend the meeting by considering granting proxy to the Company's independent director to attend the meeting and cast the votes on behalf of the shareholders if they were unable to attend the meeting in person.

Information Technology System Security

Information Technology 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 Company has regularly monitored compliance with the said policy and reviewed the relevant rules or guidelines for improvement. This includes the determination of role and permission, the importance level of information, the accountability, identification, and multi-factor authentication (MFA), 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.

In addition, the Company continues to strengthen its cyber security by taking measures to prevent and mitigate risks which may arise from cyber threats, i.e., vulnerability assessment and penetration testing, security monitoring and incident response, data encryption, access control policy, prevention of cyberattacks, e.g., DDoS, Phishing and Ransomware. Such measures also include cyber security awareness training to build awareness and minimize risks from users' behavior which may lead to security loopholes, and secure the reliability of the information system in the organization.

In 2025, the Group has conducted cyber security knowledge training, review and testing for executives and staff, representing 100 percent of all executives and staff of the Group attending the testing, with an average score of 19.3 points from the full score of 20 points.

As at December 31, 2025, there were no reports on cyber threats affecting the Group's operating systems.

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			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Mr. GRISH ATTAGRISH (Chairman of the audit committee)	4	/	4	4/4 (100.00%)
2 Mrs. WANSUDA THANASARANART (Member of the audit committee)	4	/	4	4/4 (100.00%)
3 Mr. PRADIT LEOSIRIKUL (Member of the audit committee)	4	/	4	4/4 (100.00%)
Average meeting attendance rate				(100.00%)

The results of duty performance of the audit committee

The Audit Committee places great importance on the review of financial reports, internal control systems, and related party transactions, all of which are critical to business operations and good corporate governance. In 2025, the Audit Committee convened four meetings, with all members attending, representing 100% attendance.

The Audit Committee performed its duties as assigned by the Board of Directors. The key activities can be summarized as follows:

1. Review of Financial Statements

The Committee reviewed the quarterly and annual financial statements, including relevant financial reports, together with the external auditor and management. The Committee inquired into and provided comments on matters affecting the financial statements to ensure that the financial reporting complied with generally accepted accounting principles and that disclosures were adequate and sufficient.

2. Review of Intercompany Transactions

The Committee reviewed intercompany transactions or transactions that may involve conflicts of interest and concluded that such transactions were conducted under normal commercial terms as if dealing with third parties and were beneficial to the Company's operations, with adequate disclosure provided.

3. Review of Related Party Transactions and Acquisition/Disposal of Assets

The Committee reviewed related party transactions and the acquisition or disposal of assets of the Company and concluded that such transactions were necessary, reasonable, and in the best interests of the Company and its subsidiaries, with pricing and conditions comparable to normal commercial practices.

4. Consideration and Appointment of the External Auditor

The Committee considered, selected, and proposed the appointment and audit fees of PricewaterhouseCoopers ABAS Ltd. as the external auditor for the Company and its subsidiaries for the year 2025. The Committee also held regular meetings with the external auditor to discuss audit issues and timely resolutions. In addition, one meeting was held without management present on 13 November 2025, and the results of the discussion were reported to the Chief Executive Officer.

5. Review of the Risk Management Process

The Committee reviewed the adequacy of the risk management processes of the Company and its subsidiaries, including the appropriateness of risk factors and their impacts on the Groups operations, ensuring comprehensive coverage of all key risks.

6. Oversight of Internal Audit

The Committee reviewed the scope of work, responsibilities, and structure of the Internal Audit function to ensure that it reports directly to the Audit Committee. The Committee approved the 2025 internal audit plan, assessed the adequacy and independence of the internal audit function, and monitored the resolution of significant audit findings. These efforts contribute to effective internal control, risk management, and good corporate governance.

7. Review of Regulatory Compliance

The Committee reviewed the Companys compliance with applicable laws, rules, and regulations relevant to its business, ensuring adherence to good corporate governance principles. The Committee also supported and oversaw compliance with safety standards.

8. Review of the Audit Committee Charter

The Committee provided opinions on the review and update of the Audit Committee Charter.

Summary of the Audit Committees Opinion

The Audit Committee performed its duties as specified in the Audit Committee Charter with due care, prudence, and independence, supported by complete and timely information from management. The Committee expresses the following opinions:

- (1) The Companys financial reports are accurate, complete, reliable, and prepared in accordance with generally accepted accounting standards, with adequate and sufficient disclosure of material information.
- (2) The appointment of an external internal auditor to assess the internal control systems of the Company and its subsidiaries for 2025 ensures that the internal control, internal audit, and risk management systems are adequate, appropriate, and effective. The internal audit report for 2025 identified no significant issues.
- (3) The proposed appointment of the external auditor is appropriate, taking into consideration credibility, adequacy of resources, audit workload, and the experience of assigned personnel.
- (4) The Committee reviewed related party transactions, potential conflict of interest transactions, and asset disposals and concluded that they were appropriate, reasonable, and in the best interests of the Group, consistent with normal commercial practices.
- (5) The Companys anti corruption measures, including whistleblowing and complaint mechanisms, are adequate and appropriate. In 2025, the Company was certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC) for the first time, demonstrating its commitment to strong governance and ethical business conduct. No corruption related complaints were received.
- (6) The Company complies with the Securities and Exchange Act, Stock Exchange of Thailand regulations, and other applicable laws relevant to its business, as well as good corporate governance principles, in an adequate and appropriate manner.

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⁽⁵⁾

Meeting Executive Committee (times) : 15

List of Directors	Meeting attendance of Executive Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Mr. PRACHA CHAISUWAN (The chairman of the executive committee)	15	/	15	15/15 (100.00%)
2 Ms. HATHAIRAT KAEWSAENMUANG (Member of the executive committee)	15	/	15	15/15 (100.00%)
3 Ms. WARALUCK CHAISUWAN (Member of the executive committee)	15	/	15	15/15 (100.00%)
4 Ms. SUTHIDA CHAISUWAN (Member of the executive committee)	15	/	15	15/15 (100.00%)
5 Mr. SURACHAI CHETCHOTISAK (Member of the executive committee)	0	/	5	0/5 (0.00%)
6 Mr. WITAWAT WETCHABUTSAKORN (Member of the executive committee)	4	/	5	4/5 (80.00%)
Average meeting attendance rate				(80.00%)

The results of duty performance of Executive Committee

The Executive Committee performed its duties in accordance with the Executive Committee Charter and carrying out the responsibilities delegated by the Board of Directors, the Executive Committee undertook the following key activities:

1. Reviewed monthly and annual business performance, including progress updates and the outlook on the Company's ability to achieve future business plans.
2. Supervised and provided guidance on the operations of the Company and its subsidiaries to ensure alignment with approved policies, objectives, and operational plans. The Committee also monitored the management of investment project budgets approved by the Board of Directors to ensure efficiency and effectiveness. Monthly performance monitoring was conducted to drive the Company toward achieving its strategic targets.
3. Approved operational matters that constitute normal business transactions in accordance with the Company's operational plans.
4. Reviewed the Company's vision, mission, objectives, and business strategies, and monitored the implementation of such strategies through monthly performance reporting.
5. Reviewed and screened the annual business plan and budget to ensure consistency with the Company's objectives, vision, mission, policies, key goals, and business strategies.
6. Approved financial transactions with financial institutions as required for business operations.
7. Provided recommendations on the review of the Executive Committee Charter to ensure its continued relevance and alignment with corporate governance best practices.

Remark: ⁽⁵⁾ Note: Mr. Surachai Chetchotisak and Mr. Witawat Vetchabutsakorn submitted their resignations from the positions of Director and Executive Director on 14 February 2025, with the resignations becoming effective from 25 April 2025 onward.

Meeting attendance of Nomination and Remuneration Committee

Meeting Nomination and Remuneration : 1
Committee (times)

List of Directors	Meeting attendance of Nomination and Remuneration Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Mrs. WANSUDA THANASARANART (The chairman of the subcommittee, Independent director)	1	/	1	1/1 (100.00%)
2 Mr. PRADIT LEOSIRIKUL (Member of the subcommittee, Independent director)	1	/	1	1/1 (100.00%)
3 Ms. HATHAIRAT KAEWSAENMUANG (Member of the subcommittee)	1	/	1	1/1 (100.00%)
Average meeting attendance rate				(100.00%)

The results of duty performance of Nomination and Remuneration Committee

The Nomination and Remuneration Committee performed its duties as specified in the Nomination and Remuneration Committee Charter, as assigned by the Board of Directors. The key matters can be summarized as follows:

1. Acknowledged the resignation of directors, nominated and proposed suitable candidates to be appointed as directors replacing those who resigned or retired by rotation, by selecting individuals with qualifications, knowledge, expertise, and experience beneficial to the Company's operations, in accordance with the prescribed criteria, and taking into consideration the past performance of the directors. The proposed candidates were submitted to the Board of Directors and the shareholders meeting for approval.
2. Determined the remuneration of the Board of Directors, Board Committees, and the Chief Executive Officer for 2025 to ensure appropriateness and alignment with the Company's strategies and long-term objectives, taking into account duties, scope, roles and responsibilities, expected benefits, and benchmarking with remuneration data of companies in similar industries. The proposed remuneration was submitted to the Board of Directors and the shareholders meeting for approval.
3. Provided opinions on the following important matters for submission to the Board of Directors for approval:
 - Review of the Board Skills Matrix and the CEO Skills Matrix
 - Results of the assessment of the current Board's skill diversity through the Board Skills Matrix
 - Performance evaluation results of the Board of Directors, Board Committees, and the Chief Executive Officer for 2024, including acknowledgment of additional recommendations and comments from directors regarding the composition and competencies of the Audit Committee, and proposing that relevant parties consider improvement plans
 - Report on the implementation of the Succession Planning Policy for 2024
 - Review of the Board Diversity Policy and the Succession Planning Policy
 - Review of the Nomination and Remuneration Committee Charter
 - Report on the performance of the Nomination and Remuneration Committee

Meeting attendance of Risk Management Committee

Meeting Risk Management Committee (times) : 5

List of Directors	Meeting attendance of Risk Management Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Ms. HATHAIRAT KAEWSAENMUANG (The chairman of the subcommittee)	5	/	5	5/5 (100.00%)
2 Ms. WARALUCK CHAISUWAN (Member of the subcommittee)	5	/	5	5/5 (100.00%)
3 Ms. SUTHIDA CHAISUWAN (Member of the subcommittee)	5	/	5	5/5 (100.00%)
Average meeting attendance rate				(100.00%)

The results of duty performance of Risk Management Committee

The Risk Management Committee performed its duties to oversee and manage the organizations risks effectively in accordance with the Risk Management Committee Charter and as assigned by the Board of Directors. The key matters can be summarized as follows:

1. Reviewed the Groups risk management framework to ensure alignment with the risk management policy, enabling the assessment, monitoring, and control of each type of risk to remain within acceptable levels.
2. Reviewed the risk management policy and risk management plan to ensure that the policy and plan are effective and aligned with the COSO (The Committee of Sponsoring Organizations of the Treadway Commission) framework.
3. Defined and reviewed the composition, authority, duties, and responsibilities under the charter of the Risk Management Working Group.
4. Oversaw and monitored compliance with the risk management policy and risk management plan.
5. Reviewed the 2025 annual risk assessment results prepared by the Risk Management Working Group, covering the Groups risk management framework, including strategic risk, operational risk, liquidity risk, reputational risk, regulatory and legal compliance risk, fraud and corruption risk, and sustainability risk.
6. Reviewed the Key Risk Indicators (KRI) and assigned all departments to establish KRIs as early warning signals to enable the organization to identify causes and implement appropriate and timely corrective actions.
7. Assessed the adequacy of risk response strategies and the effectiveness of risk management to ensure that the organizations risk levels remain appropriate. The assessment results were submitted to the Audit Committee for review and comments before being presented to the Board of Directors for approval.
8. Monitored and managed risk issues related to management, operations, the Groups risk status, and various changes, including necessary corrective actions to ensure alignment with business strategies and objectives. In 2025, the Company prepared contingency and preventive plans and regularly monitored risks to prevent controllable risks from escalating.
9. Reviewed the Companys Business Continuity Plan (BCP) to ensure readiness for crisis situations and alignment with emerging risks and natural disasters based on the conditions of each branch office. The Company ensured readiness to implement the BCP to minimize impacts or damages to acceptable levels. In 2025, the BCP was

activated in accordance with the business continuity management procedures, including emergency notification (Call Tree), damage assessment, business continuity team meetings, communication, and situation reporting, as specified in the BCP. As a result, the Company experienced limited impact.

Meeting attendance of Corporate Governance and Sustainable Development Committee

Meeting Corporate Governance and Sustainable Development Committee (times) : 5

List of Directors	Meeting attendance of Corporate Governance and Sustainable Development Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Ms. WARALUCK CHAISUWAN (The chairman of the subcommittee)	5	/	5	5/5 (100.00%)
2 Ms. SUTHIDA CHAISUWAN (Member of the subcommittee)	5	/	5	5/5 (100.00%)
3 Ms. HATHAIRAT KAEWSAENMUANG (Member of the subcommittee)	5	/	5	5/5 (100.00%)
Average meeting attendance rate				(100.00%)

The results of duty performance of Corporate Governance and Sustainable Development Committee

The Corporate Governance and Sustainable Development Committee performed its duties as specified in the Corporate Governance and Sustainable Development Committee Charter and as assigned by the Board of Directors. The key matters can be summarized as follows:

1. Reviewed and amended the Corporate Governance and Sustainability Committee Charter in accordance with sustainability recommendations received from the 2024 SET ESG Ratings assessment.
2. Monitored the Company's participation in the 2025 SET ESG Ratings assessment, in which the Company received a rating of A as evaluated by the Stock Exchange of Thailand.
3. Monitored the Company's preparation for international ESG (Environmental, Social, and Governance) assessments for listed companies through the FTSE Russell ESG Scores system.
4. Monitored the preparation of the Sustainability Report in accordance with the prescribed criteria and standards for public disclosure.
5. Reviewed and amended the Company's corporate governance and sustainability policies, targets, and practices to ensure alignment with the Group's material sustainability issues, suitability to business conditions, compliance with laws, international best practices, and recommendations from relevant regulatory authorities.
6. Oversaw and monitored the implementation of corporate governance and sustainability policies and practices to support the continuous development of the Group.

7. Reported quarterly progress and performance on corporate governance and sustainability matters to the Board of Directors.
8. Established guidelines for disclosing corporate governance and sustainability performance in the Annual Registration Statement/Annual Report (Form 56-1 One Report) and in the Companys Sustainability Report.

Corporate Sustainability Policy

Information on policy and goals of sustainable management

Sustainability Report

Sustainability Report

The Company has prepared the Sustainability Report 2025 for the third year in accordance with the Stock Exchange of Thailand's Sustainability Reporting Guide for Listed Companies and Guidance on ESG Metrics by Industry Group: Financials. The report presents the performance for the calendar year from January 1 to December 31, 2025, covering detailed performance of all affiliated companies in the Group to communicate our progress on sustainability performance in economic, social, environmental and governance dimensions and in response to all stakeholders expectations.

For more details of the Sustainability Report 2025, please visit <https://www.chase.co.th/en/sustainability/sustainability-report>, which forms a part of the Annual Registration Statement 2025 (Form 56-1 One Report). The Board of Directors is responsible for the accuracy and completeness of such reference information.

Any questions regarding the preparation of this report may be directed to:

Investor Relations and Sustainable Development Department

Chase Asia Public Company Limited

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

Telephone: 02 855 8222

Email: ir@chase.co.th

Website: www.chase.co.th

Sustainability Policy

Sustainability Policy : Yes

The Group envisions to be a full-service debt management center by counseling, knowledge and discipline for debt management towards debt resolution. Our goal is to promote and enhance the well-being of all stakeholders. The Group recognizes and prioritizes sustainable growth founded on good governance, social responsibility, and environmental stewardship. We adhere to operational standards throughout the value chain that align with stakeholder expectations and the United Nations Sustainable Development Goals (SDGs) relevant to our business, ultimately driving sustainable value and organizational growth.

Sustainability management goals

Does the company set sustainability management goals : Yes

1. Economic Dimension - The organization is committed to driving sustainable business growth through the prudent and effective management of internal and external risks. We prioritize organizational resilience and adaptability to market volatility. By integrating advanced technology and innovation into our operational processes and service delivery, we aim to optimize customer satisfaction and consistently generate incremental value for our stakeholders.
2. Governance Dimension - Our operations are anchored in legal compliance and the highest standards of integrity. We adhere to a robust framework of Business Ethics and Good Corporate Governance, ensuring transparency in information disclosure and operational performance. The organization maintains a strict anti-corruption policy and enforces rigorous protocols for data privacy and the security of information technology systems.

3. Social Dimension - We emphasize the strategic management and development of human resources to achieve maximum efficiency. The organization fosters balanced stakeholder engagement, respects data privacy rights, and upholds international standards for Occupational Health and Safety. We are dedicated to creating shared value by supporting community initiatives and enhancing the quality of life, ensuring inclusive and sustainable social progress.
4. Environmental Dimension - The organization actively supports the transition to a low-carbon society. Our environmental strategy focuses on maximizing resource efficiency and expanding our renewable energy capacity. Concurrently, we implement comprehensive waste management solutions and have established formal targets for Green Building certifications to mitigate our environmental impact.

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

Practices to achieve the above sustainability goals

Practices to achieve the above sustainability goals

The Company has set out its practices to achieve the above sustainability goals with the details as follows:

Governance and Economic Dimension

1. To set out clear strategies, goals and action plans for sustainable growth and profitability to generate returns to stakeholders in the long run;
2. To put in place a risk management system and process within the Group in line with business strategies and goals that meet international standards by assessing risk appetite which covers every business chain, namely, strategic risk, operational risk, financial risk, compliance risk, IT risk, corruption risk, and new potential risks in the future as well as environmental, social and governance risks;
3. To focus on provision of quality services in response to clients requirements, and ensure the quality control and availability of qualified personnel along with measures for inspection of the quality of services for long-term engagement;
4. To adhere to fair marketing with such policy to ensure that clients obtain information regarding the Groups services which is accurate, not misleading, ambiguous or exaggerating, so as to enable clients to have accurate and sufficient information to make decisions;
5. To conduct survey on satisfaction of customers, listen to feedbacks for improvement of the services, and maintain long-term good business relationship to ensure stakeholders satisfaction and engagement with the Group;
6. To regularly develop innovations and technologies to promote the potential to provide services to clients and create value to the businesses, enhance the competitiveness in response to stakeholders requirements, on the basis of social and environmental responsibility;
7. To ensure the Groups business operations with integrity, fairness, in line with the code of conduct, free from fraud and corruption, and with the commitment to fair competition on the basis of ethics and equal footing in the competition, as well as with zero tolerance of any practices that impede fair competition;
8. To comply with such rules, regulations and laws applicable to business operations and disclosure of information on governance under the Corporate Governance Code for listed companies, as prepared by the Office of the Securities and Exchange Commission;

9. To implement the information system in line with international standards for data security management system by providing a cyber security system, the data access authorization, and strictly comply with rules and regulations under the Cyber Security Act, the Computer-Related Crime Act, and the privacy management under the Personal Data Protection Act;
10. To set out a Whistleblowing Policy, and provide channels for all groups of stakeholders, both inside and outside, to report any violation, complaints, suspicion or finding of suspected violation or breach of any laws, rules, regulations, requirements or the code of conduct, and including environmental, social and governance issues, provided that the Groups whistleblowing system must meet international standards in the protection of whistleblowers or complainants.

Environmental Dimension

1. To realize and recognize the significance of strict compliance with the environmental laws, and set out the environmental management standards that meet international standards;
2. To take into account the environmental issues as one of the factors in the risk assessment in the business decision-making procedure, and organize other activities and supports to minimize negative environmental impact;
3. To promote the campaign 3Rs: Reduce, Reuse and Recycle, through various channels, e.g., e-mail, internal memo, and pop-up alert messages on the Intranet and group chat via LINE Application;
4. To build awareness of staff at all levels to prioritize and optimize the efficient utilization of resources in the organization to the maximum benefits through implementation of reduction of energy consumption, promotion of renewable energy, plastic replacement for reduction of waste in accordance with the Zero Waste campaign, and the solid waste reduction and sorting in the office building, as well as efficient waste disposal to minimize impact of climate change, and move forward to the Green Building goal.

Social Dimension

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 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 organizations 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 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 reviews its sustainability policy and sustainability management targets at least once a year through the Corporate Governance and Sustainable Development Committee and the Board of Directors.

The Company has established Corporate Governance and Sustainable Development goals for the year 2026, covering the dimensions of Governance & Economic, Environmental, and Social, as follows:

Governance & Economic

- Capital Expenditure (CAPEX): THB 300 million for asset acquisition.
- Business Continuity: 100% zero-disruption in business operations.
- Supply Chain Ethics: 100% of key suppliers signed and committed to the Business Supplier Code of Conduct.
- Cybersecurity: 0 incidents of cyberattacks.
- Data Privacy: 0 cases of personal data breaches.

Environmental

- Electricity Consumption: Electricity usage per employee not to exceed 2025 performance levels.
- Greenhouse Gas (GHG) Emissions: Total emissions not to exceed 2025 performance levels.
- Waste Management: Waste reduction volume maintained relative to 2025 performance levels.
- Environmental Compliance: 0 complaints resulting from environmental law violations.
- Legal Penalties: THB 0 in fines related to environmental violations or impacts.

Social

- Customer Satisfaction: Achieve an average rating of "Satisfied" (Levels 23: Moderate to High) Target a minimum satisfaction score of 85%.
- Employee Engagement: Target an 80% satisfaction and engagement score.
- Occupational Health & Safety: 0 Lost Time Injuries (LTI).
- Human Rights: 0 complaints regarding human rights violations.
- Safety Training: 100% of new employees must receive workplace safety orientation.
- Professional Development: Average of 10 training hours per employee per year.

Information on impacts on stakeholder management in business value chain

Business value chain

The Group operates in accordance with the principles of Good Corporate Governance and maintains strict adherence to all relevant laws and regulatory requirements. We are committed to integrating social and environmental responsibility into our core operations, while prioritizing the interests of all stakeholders throughout the business Value Chain, from upstream to downstream.

To optimize resource management and enhance organizational capabilities, the Group has conducted a comprehensive analysis of our business activities. This allows us to create meaningful value through our services, ensuring that we meet and exceed the expectations of stakeholders across every stage of our operations.

The Group specializes in comprehensive Non-Performing Loan (NPL) management and debt collection services. Our primary business activities include securing appropriate funding, investing in distressed assets, providing professional debt recovery services, ensuring fair and legal debt negotiation, and managing long-term business relationships through efficient payment processing. These primary functions are further strengthened by robust support activities, including ethical procurement, information technology development, human capital management, as well as stringent internal controls and prudent risk management frameworks, as detailed below:

Business value chain diagram



Analysis of stakeholders in the business value chain

Details of stakeholder analysis in the business value chain⁽⁶⁾

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
Internal stakeholders			
<ul style="list-style-type: none"> Employees 	<ul style="list-style-type: none"> Providing fair, appropriate, and market-competitive remuneration and benefits. Ensuring 	<ul style="list-style-type: none"> Ensuring appropriate and competitive remuneration and welfare packages for all employees. 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>employees acquire new knowledge and continuously develop their skills and capabilities.</p> <ul style="list-style-type: none"> • Maintaining a safe working environment and prioritizing the physical and mental well-being of all staff. • Offering clear opportunities for professional growth and advancement within the organization. • Actively listening to employee feedback and ensuring a timely, effective resolution process for all workplace concerns. • Promoting a culture of equality and ensuring all practices are 	<ul style="list-style-type: none"> • Promoting and providing both internal and external training programs to consistently enhance the skills and knowledge of employees at all levels. • Maintaining and continuously improving the work environment to ensure it is safe, healthy, and compliant with occupational health standards, including the provision of an on-site medical clinic. • Providing paths for professional growth for all employees through annual performance evaluations and dedicated development initiatives. 	<ul style="list-style-type: none"> • Social Event • Online Communication • Internal Meeting • External Meeting • Complaint Reception • Employee Engagement Survey • Satisfaction Survey • Training / Seminar • Others <ul style="list-style-type: none"> • Employee Welfare Committee Meetings • Executive-Employee Communications (Town Hall Meetings) • Occupational Health, Safety, and Working Environment Committee (OHS Committee) Meeting

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>free from bias or discrimination.</p>	<ul style="list-style-type: none"> • Establishing effective communication channels for complaints and ensuring timely, transparent resolution of workplace issues. • Promoting a healthy balance between professional and personal life by encouraging efficient time management within standard working hours to protect personal time. • Treating all employees with equality and non-discrimination, supported by a framework for human rights policies and comprehensive risk assessments. 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> • Board of director 	<ul style="list-style-type: none"> • Conducting business with transparency and integrity, strictly adhering to the principles of Good Corporate Governance (CG). • Driving long-term value creation and ensuring the sustainable growth of the organization. • Continuously enhancing the knowledge and capabilities of the Board of Directors regarding their duties and relevant regulations to ensure accurate and effective implementation. • Promoting a diverse Board composition, 	<ul style="list-style-type: none"> • Ensuring strict oversight and compliance with the principles of Good Corporate Governance (CG). • Providing accurate, comprehensive, and clear communication and advisory services to the Board. • Ensuring all essential documents and meeting materials are prepared and delivered to directors sufficiently in advance to allow for informed decision-making. • Organizing regular training programs and knowledge-sharing sessions to consistently enhance the skills and 	<ul style="list-style-type: none"> • Online Communication • Internal Meeting • Training / Seminar • Others <ul style="list-style-type: none"> • Annual Board Performance Evaluation • Requesting the review and verification of directors' information, including quarterly reports on connected persons, as well as shareholding and directorship details maintained throughout the year

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>encompassing a variety of skills, experiences, genders, and perspectives.</p> <ul style="list-style-type: none"> Promoting a diverse Board composition, encompassing a variety of skills, experiences, genders, and perspectives. Maintaining a deep understanding of the Companys business scope and staying fully compliant with all relevant laws and regulations. 	<p>capabilities of the Board.</p> <ul style="list-style-type: none"> Utilizing a Board Skills Matrix to identify and recruit directors with the specific expertise and experience required to support the Companys strategic business goals. Establishing director compensation that is appropriate to their roles and responsibilities, subject to formal approval by the shareholders. Providing specialized training on directors' legal fiduciary duties and the Companys internal policies to ensure full regulatory compliance. 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<u>External stakeholders</u>			
<ul style="list-style-type: none"> • Shareholders 	<ul style="list-style-type: none"> • Driving consistent and sustainable business growth to ensure long-term value creation for all stakeholders. • Delivering attractive and sustainable returns on investment to shareholders. • Ensuring that all material information is disclosed accurately, comprehensively, and in a timely manner, in strict accordance with the requirements of regulatory bodies (e.g., the SET and SEC). • Providing multiple accessible channels for investors and shareholders to 	<ul style="list-style-type: none"> • Ensuring all shareholders are treated with fairness and equality. The Company facilitates the protection of shareholder rights, including the right to propose additional agenda items and nominate candidates for directorship prior to the Annual General Meeting (AGM). • In 2025, the Company successfully convened one Annual General Meeting of Shareholders. • Establishing clear business strategies and performance targets to ensure the Company consistently 	<ul style="list-style-type: none"> • Visit • Press Release • Online Communication • Annual General Meeting (AGM) • Complaint Reception • Others <ul style="list-style-type: none"> • Investor Relations Department including direct telephone lines, official email correspondence, and the online contact form available on the corporate website. • Accurate, complete, and timely disclosure of material information • Operating with transparency and integrity under Good Corporate Governance principles, with full disclosure via Form 56-1 One Report and the corporate website.

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>inquire about Company information and engage with management.</p> <ul style="list-style-type: none"> • Ensuring that all groups of investors have equal and simultaneous access to the Companys news and material information. • Upholding high standards of corporate governance to maintain business integrity and organizational transparency. 	<p>achieves its operational and financial goals.</p> <ul style="list-style-type: none"> • Opportunity Day Actively engaging with investors through quarterly Opportunity Day events. In 2025, the Company participated in these sessions for all four quarters to provide business updates and maintain market confidence. • Ensuring the accurate, complete, and timely disclosure of material information. This includes the publication of Management Discussion and Analysis (MD&A) on a quarterly and annual basis via the Stock Exchange of 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
		<p>Thailand (SET) and the corporate website.</p> <ul style="list-style-type: none"> • Operating with transparency and integrity under the principles of Good Corporate Governance. Our governance framework and policies are publicly disclosed in the Form 56-1 E-One Report and on the Company's website. 	
<ul style="list-style-type: none"> • Customers 	<ul style="list-style-type: none"> • Providing accurate and complete information regarding financial products and services. • Delivering expert financial advice and knowledge to empower customers. • Actively 	<ul style="list-style-type: none"> • Providing regular training on product knowledge and relevant debt collection laws to ensure staff expertise. • Delivering accurate, high-quality services with performance oversight through recorded call monitoring 	<ul style="list-style-type: none"> • Online Communication • Complaint Reception • Satisfaction Survey • Others <ul style="list-style-type: none"> • Organizing or participating in 'Debt Resolution Fairs' to provide financial relief and solutions for customers

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>listening to customer concerns and providing timely, effective solutions.</p> <ul style="list-style-type: none"> • Ensuring the strict confidentiality and protection of customer personal data. • Conducting business with transparency and full adherence to all relevant laws and regulations. 	<p>and supervisor reviews.</p> <ul style="list-style-type: none"> • Offering dedicated support and consultative solutions to ensure maximum benefit and effective debt resolution for customers. • Ensuring timely investigation and immediate resolution of all customer feedback and formal complaints. • Strictly enforcing Personal Data Protection Act (PDPA) policies and ensuring all employees adhere to confidentiality protocols. • Maintaining full adherence to all governing laws, industry regulations, and 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
		ethical business standards.	
<ul style="list-style-type: none"> • Others • Financial Institution Clients 	<ul style="list-style-type: none"> • Ensuring all operations consistently meet performance targets and regulatory requirements as specified by the employers. • Maintaining the highest standards of information security to safeguard client confidentiality and customer privacy. • Enhancing the value of the debt collection process through strategic insights and efficient recovery management. 	<ul style="list-style-type: none"> • Establishing clear operational roadmaps and performance goals to build and maintain long-term client confidence. • Strictly implementing and monitoring Personal Data Protection policies across all business functions. • Providing comprehensive performance reports and strategic recommendations to continuously improve operational efficiency and effectiveness. 	<ul style="list-style-type: none"> • Online Communication • External Meeting • Satisfaction Survey

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> • Business partners 	<ul style="list-style-type: none"> • Good corporate governance • Confidentiality & Information Security • Contractual Compliance • Fair Competition 	<ul style="list-style-type: none"> • Conducting business with transparency and accountability, strictly following the principles of Good Corporate Governance. • Implementing robust Personal Data Protection policies and ensuring all employees strictly adhere to privacy protocols. • Adhering to commercial conditions, contractual obligations, and the Company's established Code of Business Conduct. • Providing fair and appropriate price proposals and ensuring payments are made accurately and on 	<ul style="list-style-type: none"> • Visit • Online Communication • External Meeting • Satisfaction Survey

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
		<p>time according to agreed-upon schedules.</p>	
<ul style="list-style-type: none"> • Suppliers 	<ul style="list-style-type: none"> • Transparent Procurement • Fair Contracting • Confidentiality & Trade Secrets • On-Time Settlement 	<ul style="list-style-type: none"> • Conducting procurement with transparency and accountability, ensuring all processes are fair and auditable. • Strictly adhering to commercial terms, contractual obligations, and the Companys Code of Business Conduct. • Equitable Treatment • Data & Trade Confidentiality • Selection Manual and annual performance evaluations. The Company is also developing procurement criteria that prioritize Social 	<ul style="list-style-type: none"> • Visit • Online Communication • External Meeting • Training / Seminar

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
		and Environmental impact to promote a responsible supply chain.	
<ul style="list-style-type: none"> • Competitors 	<ul style="list-style-type: none"> • Fair & Transparent Competition • Collaborative Knowledge Sharing 	<ul style="list-style-type: none"> • Operating with high standards of integrity and accountability under the principles of Good Corporate Governance. • Adhering to the framework of fair competition and strictly refraining from seeking or utilizing the trade secrets of competitors. 	<ul style="list-style-type: none"> • Training / Seminar • Others <ul style="list-style-type: none"> • Industry Engagement
<ul style="list-style-type: none"> • Creditor 	<ul style="list-style-type: none"> • Ensuring the accurate and timely repayment of principal and interest in accordance with agreed schedules. • Contractual 	<ul style="list-style-type: none"> • Ensuring the accurate and punctual repayment of principal and interest in strict accordance with agreed schedules. • Maintaining full adherence to all 	<ul style="list-style-type: none"> • Visit • Online Communication • External Meeting

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
	<p>Integrity</p> <ul style="list-style-type: none"> • Providing creditors with comprehensive, accurate, and timely financial performance reports and material disclosures. • Sustainable Growth • Data Confidentiality • Good Corporate Governance 	<p>contractual terms, conditions, and financial covenants established with creditors.</p> <ul style="list-style-type: none"> • Providing regular, comprehensive reports and material information to ensure lenders are well-informed of the Company's status. • Driving consistent and sustainable business performance to ensure long-term debt-servicing capability and financial stability. • Data Privacy Protection • Operating under a Good Corporate Governance framework with a rigorous and prudent 	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
		risk management system.	

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> • Government agencies and Regulators 	<ul style="list-style-type: none"> • Ethical Compliance • Legal Risk Mitigation • Good Corporate Governance 	<ul style="list-style-type: none"> • Cultivating a deep understanding of governing laws and regulatory requirements through targeted education and awareness programs. • Continuously enhancing the skills and potential of employees to ensure operational excellence and regulatory alignment. • Maintaining rigorous compliance with all statutory rules, guidelines, and mandates issued by supervising authorities. • Operating with transparency and integrity under a robust framework of Good Corporate Governance. 	<ul style="list-style-type: none"> • Online Communication • External Meeting • Training / Seminar • Others <ul style="list-style-type: none"> • Regulatory Reporting and Compliance

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> • Community • Society 	<ul style="list-style-type: none"> • Operating the business with a steadfast commitment to social responsibility and environmental stewardship as core organizational values. • Providing consultation and educational resources to enhance public understanding of financial management and long-term financial stability. 	<ul style="list-style-type: none"> • Conducting business with a core focus on social responsibility and environmental stewardship to drive long-term value. • Enhancing community well-being through financial literacy initiatives across digital platforms and targeted CSR activities. 	<ul style="list-style-type: none"> • Social Event • Online Communication • Complaint Reception • Training / Seminar

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> • Analysts • Media 	<ul style="list-style-type: none"> • Analysts and the media receive accurate, rapid, and timely information regarding the Company. • Create opportunities and channels for analysts and the media to meet with executives and inquire about Company information. 	<ul style="list-style-type: none"> • Organizing Analyst Meetings • Arranging executive interviews • Conducting company site visits • Disclosing information accurately, completely, and on time • Providing timely communication and addressing all inquiries with clarity and completeness 	<ul style="list-style-type: none"> • Visit • Press Release • Online Communication

Remark: ⁽⁶⁾ Business partners include financial institutions and non-financial institutions

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
Page number of the reference link : 1

Company sustainability disclosure aligned with standards

Company sustainability disclosure aligned with : Others : SET Sustainability Reporting Guide
standards or 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 Groups 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 Groups 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 and summarized below.

1. Risk Management Framework

The Company puts in place a risk management system and process within the Group in line with business strategies and goals that meet international standards by assessing its major risk appetite which covers, among others, strategic risk, operational risk, liquidity risk, reputation risk, compliance and legal risk, corruption risk, sustainability risk, disaster risk and financial crime risk.

2. Risk Management Structure and Accountability

All executives and staff of the Group are risk owners who are accountable to identify and assess risks in their responsible units, as well as designate appropriate measures for risk management, and the Group shall manage risks within its risk appetite or not exceeding the risk tolerance.

3. Risk Management Process

All risks to the achievement of objectives of the Company and its subsidiaries must be managed as follows:

- (1) To identify risks in a timely manner;
- (2) To assess the likelihood and the impact of risk occurrence;
- (3) To manage risks in compliance with the risk management criteria, taking into account associated expenses and expected benefits from such risk management;
- (4) To regularly monitor and review the risk management to ensure that the Groups risks are properly managed;
- (5) To report all high and highest risks to the business plans and strategies of the Company to the Executive Committee, the Audit Committee and the Board of Directors for acknowledgment.

4. Enterprise Risk Management

Enterprise risk management, whether strategic risk, operational risk, liquidity risk, reputation risk and compliance risks, to achieve the decision-making objectives, serves as part of our movements towards good governance for stakeholders, and covers the following topics:

- (1) Risk Factors

Root or cause of a risk that prevent an achievement of the objectives.

- (2) Risk Assessment

A process to identify, analyze and prioritize risks, based on likelihood and impact.

- (3) Control

Policies, guidelines or procedures taken to minimize risks and achieve the objectives.

- (4) Risk Appetite

Risk value, size, quantity, level or circumstances that are acceptable, whereby the Board or executives shall set risk appetite to achieve the objectives. Risk appetite may also be defined as goals.

- (5) Risk Tolerance

Level of deviation or basis of flexibility from risk appetite.

- (6) Residual Risk

Any risk remaining after execution of risk management and internal control system for some time, which may reduce such risk.

(7) Key Risk Indicators (KRI)

A tool for assessing activities or providing an early warning of potential risks that are likely to increase or decrease, in order to identify causes for improvement so as not to affect the organizations objectives and goals, and they should be properly and timely managed.

(8) Enterprise Risk Review or Assessment

Enterprise risk review or assessment should be conducted by way of meetings of the Risk Management Committee and the risk management team at least every 6 months.

The Company will regularly report to the Board of Directors on the risk performance in respect of material risks to financial position, operating results, corporate governance, sustainability and image which may jeopardize the confidence of clients, investors and parties concerned, and continue to improve the efficiency and effectiveness of the risk management implementation.

Should there be any material and urgent change of events, the Risk Management Committee will conduct a risk management review to determine essential measures and promptly report such occurrence as a special agenda to the Board of Directors for acknowledgment.

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 Risk from Data Leakage

Related risk factors :

Operational Risk

- Human error in business operations
- Information security and cyber-attack

Compliance Risk

- Violations of laws and regulations
- Legal risk

ESG risk factors : Yes

Risk characteristics

In the provision of the debt collection and recovery services, the Company is required to keep such information provided by the Employers in compliance with the conditions as agreed upon with the Employers in the confidentiality agreement and the engagement agreements, and ensure that the Companys staff shall not disclose any information of

the Employers and their debtors. Therefore, the Company has a risk from the fact that its staff may disclose such information to third parties.

Risk-related consequences

The Company may be prosecuted for damages, which may incur additional expenses to the Company, jeopardize its reputation, and lose the Employers trust and future engagement for the services. These events may also negatively and materially affect the Groups operations, business opportunities, cash flows, operating results, and financial position.

Risk management measures

The Company has a policy on prevention of use of inside information and strict regulations on the debt collection, which clearly impose punishments on staff or those who violate and breach the relevant rules and regulations. Furthermore, the Group has introduced the information technology system to authorize access to debtors information, whereby staff or persons concerned shall not be authorized or permitted to record and export any information out of the Groups information technology system. Moreover, the Company does not permit staff to bring any electronic devices to their workstations in order to prevent them from recording and exporting any information out of the Companys information technology system. Besides, all debt collectors of the Company must sign a confidentiality agreement with the Company.

Risk 2 Risk from Unlawful Debt Collection

Related risk factors :

Operational Risk

- Human error in business operations

Compliance Risk

- Violations of laws and regulations
- Legal risk

ESG risk factors : Yes

Risk characteristics

The debt collection is subject to regulation by the Debt Collection Supervisory Committee, and as such, the Companys debt collection must comply with the Debt Collection Act B.E. 2558 (2015) and the Debt Collection Supervisory Committees Notification Re: Rules on Debt Collection Business Conduct, including other applicable notifications.

Risk-related consequences

In the event where the Companys staff fails to comply with the legal provisions, such as, any debt collection outside the time of contact designated by law, threatening or use of profane language, the Company may be complained or prosecuted by debtors, which may incur additional expenses to the Company, jeopardize the Groups reputation, and lose the Employers trust and future engagement for the services. These events may also negatively and materially affect the Groups operations, business opportunities, cash flows, operating results and financial position.

Risk management measures

The Company realizes the risk from unlawful debt collection, and thus clearly prepares and announces the regulations on the debt collection for staffs information. In addition, the Company is committed to having staff undergo training from the Debt Collection Business to Financial Institution Association to make sure that they are knowledgeable, understand and comply with applicable rules.

Moreover, the Company regularly holds staff training to provide them with updated knowledge and rules for compliance, and also randomly checks all staffs voice recordings on a monthly basis to ensure that the Companys debt collectors comply with applicable laws. In the past, the Company has never encountered any material problems relating to violation of the laws, rules and regulations, nor is there any disputes from the debt collection which may materially affect the Companys business operations, operating results and financial position.

Risk 3 Risk from Reliance on Key Executives and Talented Staff

Related risk factors :

Operational Risk

- Reliance on employees in key positions

ESG risk factors : Yes

Risk characteristics

Given that the Groups nature of business essentially requires key executives and staff knowledgeable and competent with in-depth understanding, experience and specialization, the Groups success is in part reliant upon its ability to retain and recruit key executives and talented staff to support its growth.

Risk-related consequences

Should the Group fail to retain its existing personnel or recruit new personnel to sufficiently accommodate its business plan, both at present and in the future, it may materially affect the Groups operations, business opportunities and operating results.

Risk management measures

The Group sets out succession plan and personnel development plan to support the Groups growth, and provides staff with regular training to ensure that the Groups staff is knowledgeable, understands and complies with applicable rules, and to improve their professional skills in the debt collection and counseling for debt resolution.

Risk 4 Risk from Change in Laws and Regulations Applicable to the Groups Business Operations

Related risk factors : Strategic Risk

- Government policy

Compliance Risk

- Change in laws and regulations

ESG risk factors : Yes

Risk characteristics

The Groups businesses are subject to strict regulation of the relevant authorities, namely, the Office of the Securities and Exchange Commission (SEC), the Stock Exchange of Thailand (SET), the Bank of Thailand (BOT), and the Anti-Money Laundering Office (AMLO), and as such, the Group is required to comply with various requirements under the applicable regulations, practices and policies which may change in the future, e.g., debt collection, debt restructuring, rules on taxes, bad debt write-off, etc.

Risk-related consequences

Compliance with any change in laws may cause the Group to utilize more resources and expenses, and change its operations and business policy, which may negatively affect the Groups businesses. Moreover, the Groups failure to comply or partial compliance with the laws and regulations applicable to the Groups business operations, both at present and in the future, or its inability to adapt to such change in time may negatively and materially affect the Groups business, financial position and operating results, and may give rise to legal disputes, fines and penalties, and may jeopardize the Groups reputation.

Risk management measures

The Group realizes the significance of compliance with laws, rules and regulations, and thus has regularly studied and followed up any potential change in laws and regulations to always be well-prepared for adaptation of its operations in line with such change. This is to make sure that the corporate governance is efficient and falls within the scope of rules, regulations and morality, so that inside personnel, i.e., directors, executives and staff, as well as all stakeholders, can rest assured to move forward and achieve the organizations goals with sustainability.

However, in 2025, the Group has never been complained or disputed for violation of or non-compliance with the laws and regulations.

Risk 5 Risk Relating to Compliance with Personal Data Protection Law

Related risk factors :

Compliance Risk

- Change in laws and regulations
- Violations of laws and regulations
- Legal risk

ESG risk factors : Yes

Risk characteristics

The Personal Data Protection Act B.E. 2562 (2019) (**PDPA**), which has been in effect since 28 May 2019, defines personal data as any information that can identify an individual, whether directly or indirectly. Data subjects are entitled to legal protection and certain rights concerning their personal data. Since 1 June 2022, data controllers (including the Group) have been required to comply with the procedures and requirements governing the collection, use, and disclosure of personal data under the PDPA and its relevant regulatory bodies.

Risk-related consequences

Given that the Group must collect, store, and process customer data as part of its normal business operations, non-compliance with the PDPA may expose the Group to legal claims from data subjects, statutory penalties, and reputational damage. Such consequences could materially and adversely affect the Groups business operations, business opportunities, cash flows, operating results, and financial position.

Risk management measures

The Group is well aware of the importance of its compliance with the PDPA and has thus set out its personal data protection policy, including prevention of any person from unauthorized or unlawful use of such personal data collected or used by the Group. In this connection, the information technology system has been introduced to authorize access to such personal data, and a personal data protection working group has been appointed to act as the Groups personal data protection officer. However, in 2025, the Group has never been complained or disputed for violation of clients personal data.

Risk 6 Human Rights Risks

Related risk factors : Strategic Risk

- ESG risk

Operational Risk

- Impact on human rights

ESG risk factors : Yes

Risk characteristics

The Company has assessed human rights risks across the Groups value chain to identify and prevent any actions that may restrict freedom of expression or violate fundamental rights, to ensure equality in the workplace, to avoid the use of labor practices that are inconsistent with applicable laws, and to mitigate potential human rights impacts arising from the Companys operations.

Risk-related consequences

From such assessment on risks relating to human rights, the Company has implemented measures to control and mitigate potential impact, and assessed residual risks after preparation of the procedures for prevention and correction relating to human rights in the Companys business operations, to ensure that the Companys human rights management is efficient to control impact throughout the value chain.

Risk management measures

The Company has arranged for relief measures for those affected in terms of human rights, both monetary and non-monetary assistance, to mitigate any impact sustained by those affected in terms of human rights from the Companys business operations. This includes mechanisms to regularly monitor and review the human rights performance by

setting goals and key performance indicators relating to human rights, for evaluation and improvement, thereby enabling the Company to prevent and minimize risks which may lead to violation of human rights. From the assessment on the overall risks relating to human rights, in 2025, there was no risk of violation of human rights from the Groups business operations.

Risk 7 Climate Risk

- Related risk factors : Strategic Risk
- ESG risk
 - Pandemic risk
 - Climate change and disasters
- Operational Risk
- Climate change and disasters
 - Impact on the environment
- ESG risk factors : Yes

Risk characteristics

The worlds climate has been changing rapidly, mainly due to human activities, e.g., greenhouse gas emissions from carbon dioxide emissions, deforestation, thereby resulting in the global climate change.

Risk-related consequences

The Company is aware of such occurrence, and thus supports the sustainable business operations The management of natural resources, the environment, and climate conditions, including the proper handling of waste and post consumer products, is undertaken to minimize environmental impacts and support progress toward the Sustainable Development Goals (SDGs). The Companys practices encompass compliance with all applicable environmental laws and regulations, the integration of environmental considerations into business risk assessments, and the promotion of environmentally friendly procurement of goods and services. The Company also aims to reduce energy consumption by encouraging the use of renewable energy and by raising employee awareness of sustainable environmental management practices. These efforts help mitigate the impacts of climate change and support the transition toward environmentally responsible green building initiatives. The Company has also been recognized with the Ting to Trash award organized by the Stock Exchange of Thailand (SET), which is intended to reduce greenhouse gas emissions by way of waste management from upstream to downstream, as part of the commitment towards carbon neutrality. In addition, the climate change directly impacts the Company in the form of natural disasters, e.g., floods, etc., which may affect staffs performance in such areas.

Risk management measures

The Company has arranged for the Business Continuity Plan (BCP), which can be applied to respond and perform works during the crisis or emergencies, whether they be natural perils, accidents or hostility towards the Group, e.g., floods, fire, protests, riots, terrorism, sabotage, pandemics, etc. The Group can handle unexpected emergencies and restore the critical business process to normal or at the service level required in due course, so as to help mitigate the gravity of such impact on the Group. The Group tests and reviews the BCP every year.

Risk 8 Risk from breakdown of critical information infrastructure

- Related risk factors : Strategic Risk
- Damage to company image and reputation
- Operational Risk
- Information security and cyber-attack
 - System disruption risk
 - Other : Emerging Risk

Compliance Risk

- Violations of laws and regulations

ESG risk factors : Yes

Risk characteristics

By the Groups nature of business, it is necessary for the Group to collect, use or disclose information of clients, trading partners, staff or third parties, some of which are regarded as personal data, and as such, the Group is required to comply with and follow the criteria set out in the personal data protection law, in such capacity as data controller and/or data processor (as the case may be).

Risk-related consequences

The Company may be at the risk of cyber-attack against the security of data of the Groups clients.

Risk management measures

Given such awareness of the data security risk, the Group has appointed a personal data protection workgroup to act as the personal data protection officer, comprising personnel holding executive positions, department directors, heads/managers from various units to jointly set out risk prevention measures, establish an authorization mechanism for access to information and regularly review the same, and provide executives and staff at all levels with knowledge and proper understanding of the significance of data security and information infrastructure system on a continuous basis.

Risk 9 Risk from impact on Ransomware-as-a-Service: RaaS

Related risk factors :

Operational Risk

- Information security and cyber-attack
- System disruption risk
- Other : Emerging Risk

ESG risk factors : Yes

Risk characteristics

Ransomware as a Service (RaaS) is a cyber threat model that enables criminals to easily access ransomware tools through online platforms without requiring advanced technical expertise. This has contributed to a continued rise in ransomware related risks. Such attacks may result in critical data being encrypted and ransom demands being made in exchange for decryption keys.

Risk-related consequences

If the Group were to fall victim to such an incident, it could face significant financial losses and severe information security risks.

Risk management measures

To mitigate these risks, the Group conducts regular data backups stored in environments isolated from the main network, adopts Zero Trust Architecture to control access to critical information and reduce the likelihood of malware propagation, and implements measures to minimize potential impacts on the Group.

Risk 10 Risk from Zero-Day Exploits

Related risk factors :

Operational Risk

- Information security and cyber-attack
- System disruption risk
- Other : Emerging Risk

ESG risk factors : Yes

Risk characteristics

Another severe cyberthreat is Zero-Day Exploits, which takes advantage of a security hole in computer software or systems unaddressed by its developers. Hackers may attack these holes before developers patch or update to address such threat.

Risk-related consequences

Zero-Day Exploits are extremely dangerous as they cannot be detected or prevented instantly by any software, hence exposing the organization to a risk.

Risk management measures

For the purpose of preventing any potential risk, the Group has reviewed the likelihood of this risk, and released the Patch Management Practice to monitor the security holes by regularly checking software patches. The Group has implemented the Endpoint Detection and Response (EDR) to detect any unusual behavior and respond to any threats rapidly, and adopted the mandatory software update policy to ensure that all systems are updated according to schedule.

Risk 11 Risk from widespread cybercrime and cyber insecurity

Related risk factors :

Operational Risk

- Information security and cyber-attack
- Other : Emerging Risk

ESG risk factors : Yes

Risk characteristics

Cybercrime refers to fraud, deception and cyber-attack of all kinds that occurs to data usage or online transactions in every channel, namely, website, social media platform, mobile application, etc., and target victims could be individuals or large organizations.

Cybercrime incidents in Thailand and worldwide continue to rise, with an increasing number of reported threats. According to data from the Cyber Crime Investigation Bureau, statistics on online fraud cases reported through the website www.thaipoliceonline.com between 1 January 2025 and 25 March 2026 show a total of 397,474 online cases, with aggregate damages amounting to THB 29,759,861,671, averaging approximately 882 cases per day.

One of the widespread cybercrimes nowadays is social engineering attacks, a technique employed by criminals to manipulate people into sharing important data, e.g., passcode, bank account data or personal data, by exploiting victims trust, fear or urgency. This type of attacks may come in various forms, such as, Phishing by e-mail or message that includes a fake link to what appears like a reliable organization, such as, banks or government agencies, for victims to fill in personal data; Vishing by phone calls claiming to be bank officials, state officials or relevant authorities to get victims important data; or Smishing by SMS texts including a malicious link to be clicked by victims in order to provide personal data.

Risk-related consequences

The Groups business operations thus require information technology system to gather key data of customers, trading partners, staff or third parties, and publish the Groups news and updates, and as such, the Group plans for new information technology development to support future business operations.

Risk management measures

The Group realizes the significance of and focuses on cyber security by investing in efficient software to prevent cybercrime, and requiring its software to be updated regularly, monitoring and surveillance of any new form of cyber-attack by criminals, providing staff with new updates preventing from being victimized, which may threaten the Groups information technology system, as well as implementing policy and practices on the Groups information technology

system security.

As the debt collection and recovery services are the Company's core activities which involve a large volume of debtors' personal data, the Company has provided measures to accommodate such risk, and emphasized its debt collectors to strictly comply with the debt collection laws and applicable rules and regulations. They need to introduce themselves, clearly explain the purpose of contact, and provide material information to rest debtors assured that the Company lawfully operates the debt collection business. In addition, the Company also underlines the importance of such procedures for authentication of debtors' personal data to ensure that the debt collectors truly contact the right debtors so as to prevent any disclosure or breach of debtors' personal data to unauthorized third parties.

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 : No
policy and guidelines

Information on sustainable supply chain management plan

Sustainable supply chain management plan

Company's sustainable supply chain management : Yes
plan

The Company is committed to a sustainable supply chain management framework that spans the entire lifecycle, from supplier selection and monitoring to regular performance audits, aligned with our Supplier Code of Conduct. Our end-to-end management plan focuses on integrity, transparency, and accountability to all stakeholders throughout the value chain.

Structure and Governance

The Purchasing Department serves as the primary body responsible for supply chain management, encompassing procurement, sourcing, and logistics. Their mandate is to develop and standardize policies and practices across the organization in alignment with international standards.

Supplier Code of Conduct

The Company has established and disseminated a Supplier Code of Conduct to communicate our commitment to ESG (Environmental, Social, and Governance) principles. All suppliers are required to adhere to the following pillars:

- Economic and Governance: Anti-corruption, fair competition, confidentiality, and disclosure of conflicts of interest.
- Social and Human Rights: Fair labor practices in compliance with the law, respect for dignity and equality, prohibition of child or illegal labor, and maintaining occupational health and safety standards.
- Environmental: Efficient use of resources and energy, strict compliance with environmental laws, and support for eco-friendly initiatives.

Selection and Evaluation Process

New Supplier Screening: Prospective suppliers must pass a qualification assessment via the Vendor List Form, which evaluates quality, production standards, and ESG performance.

- Acknowledge and Compliance: Critical suppliers are required to sign an acknowledgment of the Supplier Code of Conduct. In 2024 and 2025, the Company successfully achieved a 100% sign-off rate from all critical suppliers.
- ESG Self-Assessment: Critical suppliers must complete an annual ESG Self-Assessment. The Company mandates a minimum average score of 70% to maintain an active business relationship.

Monitoring and Risk Management

The Company identifies Critical Suppliers based on high spending volume or their impact on business continuity. Management includes:

- Annual Audits: Reviewing documentation, permits, and conducting site visits to verify operational standards.

- Enforcement: If a supplier fails to comply with regulations or the Code of Conduct in a way that risks significant damage, the Company reserves the right to terminate the relationship and remove them from the Approved Vendor List.

Information on new suppliers undergoing sustainability screening criteria

New suppliers undergoing sustainability screening criteria

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

	2023	2024	2025
Percentage of new suppliers undergoing sustainability screening criteria over the past year (%)	100.00	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 compliance with the supplier code of conduct? : Yes

	2023	2024	2025
Percentage of key suppliers acknowledging compliance with the supplier code of conduct over the past year (%)	100.00	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

	2023	2024	2025
Research and development (R&D) expenses over the past 3 years (Million Baht)	5,006,806.63	0.00	0.00

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

The Company emphasizes and promotes the integration of innovation and advanced technology to enhance its competitive advantage and effectively address the diverse needs of all stakeholders. This commitment is firmly grounded in a framework of social and environmental responsibility.

In 2024 and 2025, the Groups research and innovation development activities were carried out entirely by internal personnel; therefore, no expenses were incurred for the acquisition of external technologies.

Information on organizations 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 is committed to operating its business and those of its subsidiaries efficiently, with a primary focus on continuous learning and enhancing existing foundations. By integrating innovation into our operations, we aim to maximize benefits for all stakeholders including employees, customers, business partners, and shareholders. Furthermore, the Company regularly develops and upgrades its Information Technology (IT) systems to bolster service capacity and maintains robust security protocols to prevent unauthorized access to the confidential internal data of the Company and its subsidiaries.

Our corporate innovation development policies and guidelines are as follows:

1. Support and Foster Creativity: Create an environment that encourages initiative and innovation management across services, work processes, and new business models to generate fair value for the organization and its stakeholders.
2. Technological Integration: Promote the use of innovation and technology across all work processes to increase efficiency and enhance opportunities for long-term organizational sustainability.
3. Vision and Culture Alignment: Strengthen employee vision and attitudes while promoting corporate values and a culture that recognizes the importance of evolving into an innovation-driven organization.
4. Employee Engagement: Encourage and support employees in spearheading innovative initiatives, focusing on collective participation to achieve continuous operational improvement.

5. Knowledge Sharing: Cultivate a culture of knowledge exchange and apply insights gained to daily operations. This aims to develop employees' knowledge, skills, and positive mindsets, ensuring operational goals are met consistently.
6. Digital Accessibility: Develop innovation management systems utilizing digital technology to provide employees with easy, convenient, and rapid access to the organization's knowledge base.
7. Executive Leadership: Require management to actively participate in innovation management and provide continuous resource support to fulfill these organizational intentions.

The Company further encourages creativity across all workflows and fosters a culture where employees serve as a driving force for innovation. We remain open to external innovations to accelerate our capabilities and keep pace with global changes through the following processes:

1. Establishing policies, objectives, strategic plans, and innovation management processes.
2. Providing tools that support innovation management.
3. Organizing innovation training to equip employees with creative thinking skills and knowledge ready for change, using new initiatives to drive innovation throughout the organization.
4. Transforming selected, approved, and funded innovation projects into business realities, complete with action plans, targets, business outcomes, and dedicated project leaders and working groups.
5. Conducting Value Evaluations after project completion to facilitate dissemination and further process improvement.

In 2025, the Company launched the Internal Innovation Excellence Program to cultivate a corporate culture rooted in creativity and Environmental, Social, and Governance (ESG) principles. This initiative empowered every department to propose innovations across two strategic pillars: Operational Innovation and Lifestyle Innovation. To ensure transparency and alignment with our sustainability goals, the selection process involved preliminary screenings by the Sustainability and Development Working Group. The final three projects were then presented for a company-wide vote, fostering a sense of ownership among all employees. The following initiatives were selected as our inaugural innovation models:

1. The E-Memo Project (Working Digitally)

This initiative focuses on transitioning traditional workflows into a fully digital ecosystem to eliminate paper consumption in internal approval processes. Beyond reducing our environmental footprint, the E-Memo system enhances operational agility by providing real-time status tracking and centralizing data in a secure, unified repository for seamless information retrieval and auditability.

2. The "Green Wednesday" Initiative (Environmental Sustainability)

"Green Wednesday" is a behavioral change campaign designed to tangibly reduce single-use plastics within the organization. By integrating environmental responsibility into both professional and personal spheres, the program promotes sustainable consumption habits. This campaign has been successfully rolled out across the Head Office and our nationwide branch network, aligning our nationwide operations with global environmental standards.

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 : No
from innovation development?

Non-financial benefits

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

	2023	2024	2025
Percentage of employees benefiting (%)	0.00	20.00	100.00

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.