



**มิทสึบิ ลีสซิ่ง**  
MITSUBI LEASING

## **ESG Performance Report for Listed Companies in 2025**

**MITSUBI LEASING PUBLIC COMPANY LIMITED**

Fiscal Year End 31 December 2025

**Committed to Sustainable  
Development and Growth**

# Table of Contents

	page
<b>Environment</b>	
Environmental management	1
Energy management	5
Water management	10
Waste management	14
Greenhouse gas management	17
<b>Social</b>	
Human rights	22
Fair labor practice	30
Responsibility to customers/ consumers	47
Responsibility to community/ society	51
<b>Corporate Governance and Economy</b>	
Corporate Governance Policy	57
Corporate Governance Structure	76
Performance Report on Corporate Governance	107
Corporate Sustainability Policy	140
Sustainability risk management	152
Sustainable supply chain management	157
Innovation development	159

# ESG Performance

Company Name : MITSIB LEASING PUBLIC COMPANY LIMITED      Symbol : MITSIB

Market : mai      Industry Group : Financials      Sector : SECTOR 0

---

## 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 recognizes that its business operations can have direct and indirect impacts on environmental stakeholders. Therefore, the company is committed to promoting and supporting various activities to minimize environmental impact. Concurrently, it aims to enhance occupational health and safety for everyone within the organization to ensure business growth alongside sustainable environmental management. Accordingly, the company has established and is committed to implementing the following policies:

1. The company is committed to continuously complying with laws, regulations, and agreements with customers, partners, or stakeholders related to environment, occupational health, and safety.
2. The company has established environmental objectives and targets to prevent and mitigate environmental impacts arising from the company's activities, products, and services. It also supports environmentally friendly products and services.
3. The company has raised awareness, provided knowledge, and communicated its environmental policy to employees and all individuals working under the company's control, to ensure they recognize the importance of environmental preservation. This is achieved by providing training courses related to environment, occupational health, and safety to internal personnel to enhance their knowledge and reinforce practices consistent with the environmental policy.
4. The company manages the use of energy, utilities, and waste, such as water, electricity, solid waste, etc., to maximize benefits and minimize environmental impact. It also promotes the efficient use of limited resources through reduction, value maximization, and recycling.
5. The company continuously improves operational methods and enhances the working environment to ensure safety in accordance with established standards and procedures. It also implements improvements to reduce accidents and prevent work-related illnesses, thereby minimizing risks that could lead to occupational health and safety impacts during operations.
6. The company fosters good relationships with society, collaborating with government agencies, private sectors, and other relevant organizations by continuously supporting and participating in activities for the conservation of natural resources and the environment.

### 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, : Greenhouse gas and climate change management and/or goals

In 2025, the Company established its organizational greenhouse gas reduction policy (Climate Care) to commit to conducting business responsibly towards society and the environment. This policy prioritizes reducing the impact of greenhouse gas (GHG) emissions and climate change to support the Company's sustainability goals and align with international standards such as the Paris Agreement, SDGs, and Thailand Carbon Neutrality Roadmap. The Company has applied to participate in the Low Emission Support Scheme (LESS) of the Thailand Greenhouse Gas Management Organization (Public Organization): TGO. The scope of operations covers the Company's Scope 1, Scope 2, and Scope 3 greenhouse gas emissions, as well as activities of related partners, contractors, and business allies.

#### **Principles and Guidelines are as follows:**

##### **Measurement and Reporting of Greenhouse Gas Emissions**

- Collect data and calculate greenhouse gas emissions according to the GHG Protocol or internationally recognized standards.
- Prepare annual reports to disclose greenhouse gas emissions and progress in emission reduction.
- Undergo verification or validation by external agencies (TGO).

##### **Greenhouse Gas Emission Reduction (Mitigation Measures)**

The Company will implement concrete measures to reduce GHG emissions, such as:

- Enhance energy efficiency in building systems and operations.
- Reduce fossil fuel consumption and promote the use of renewable energy (solar cells).
- Improve work processes to be more digital (Paperless Office, e-Meeting).
- Promote eco-friendly travel such as carpooling, EVs, and online meetings.
- Manage waste and wastewater to reduce methane and nitrous oxide emissions.
- Select materials or services with low carbon footprints.

##### **Scope 3 Management and Green Supply Chain**

- Support partners in reducing greenhouse gas emissions.
- Establish environmental criteria for selecting and evaluating service providers.
- Encourage contractors to adhere to Climate Care guidelines, such as reducing energy, waste, and travel.

##### **Employee and Stakeholder Engagement**

- Organize training and campaigns to raise employee awareness of Climate Change.
- Promote internal activities such as Earth Hour (turning off lights for 1 hour), reducing plastic use, and proper waste management.

**Short-term, Medium-term, and Long-term Goals** The Group of Companies has set the following greenhouse gas reduction targets:

- Short-term (13 years): Reduce electricity consumption in offices.
- Medium-term (35 years): Reduce Scope 1 and 2 emissions.
- Long-term: Aim for Carbon Neutrality.

##### **Roles and Responsibilities**

- Board of Directors / Corporate Governance, Nominating and Sustainable Development Committee (CGNSD):  
Oversee, set policies, and monitor progress.
- Relevant Departments: Collect data, measure results, and implement greenhouse gas reduction measures.
- All Employees: Adhere to the policy and participate in Climate Care activities.

##### **Policy Review and Improvement**

This policy will be reviewed at least once a year, or when there are changes in laws, standards, or climate risks.

## **Information on compliance with environmental management principles and standards**

## Compliance with environmental management principles and standards

Environmental management principles and standards : ISO 14001 - Environmental management systems

## Compliance with energy management principles and standards

Energy management principles and standards : ISO 50001 Energy management

## 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), Thailand Greenhouse Gas Management Organization (TGO)

## Information on other environmental management

### Plans, performance, and outcomes related to other environmental management

#### Environmentally friendly procurement.

The Group has guidelines for procurement by reviewing policies and measures to promote environmentally friendly procurement. By 2025, the Group aims to increase environmentally friendly procurement, with the following actions: reviewing policies and measures to promote environmentally friendly procurement, increasing the number of environmentally friendly partners and product/service items, and communicating environmentally friendly sourcing guidelines to all relevant parties. Details are as follows:

1. Procurement must achieve quality, value for money, appropriate pricing according to requirements and usage, complete and accurate quantities, and timely delivery, emphasizing efficiency and effectiveness to maximize benefits for the company.
2. Procurement focusing on ethics, transparency, and fairness, strictly adhering to relevant laws, regulations, and rules, without discrimination or exploitation of business partners.
3. Support and promote procurement with partners who meet standards, consider environmental impacts, demonstrate social responsibility, employ legal labor, and adhere to human rights principles. Exercise caution when engaging in transactions with individuals or entities exhibiting behavior indicative of illegal corruption.
4. Promote and support energy-efficient and environmentally friendly products.
5. Support and promote procurement with local partners, creating opportunities for career development to improve the quality of life for local communities.
6. Procurement has criteria for selecting business partners and a rigorous and accurate system for fraud detection.
7. Procurement with a risk management system for both normal and emergency situations or unexpected events.

8. Emphasize the importance of partner management, building good relationships, and listening to partners' feedback and suggestions for development and improvement.

### 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	:	Company
Total number of disclosure boundaries	:	1
Actual number of disclosure boundaries	:	1
Data disclosure coverage (%)	:	100.00

### Information on energy management

#### Energy management plan

The company's energy management plan : Yes

The Group places great importance on efficient energy use and environmental responsibility in order to reduce operating costs, lower greenhouse gas emissions, and support sustainable business operations. Therefore, the Group has developed an Energy Management Plan to establish systematic guidelines for controlling, monitoring, and improving energy consumption in the Groups operational activities, in compliance with relevant energy laws and best practices.

The Energy Management Plan covers energy use from the Groups key activities, including electricity consumption in offices and buildings, fuel consumption from company vehicles, and energy usage from equipment and information technology systems.

#### Energy Management Approaches and Measures

##### Energy Analysis and Assessment

Energy consumption data is regularly collected and analyzed to identify major sources of energy use and high-energy-consuming activities. An Energy Baseline is established to enable effective monitoring of energy performance.

##### Energy Efficiency Improvement

The Group improves the efficiency of electrical equipment and systems, such as using LED lighting and energy-efficient devices. Proper maintenance of electrical equipment and air-conditioning systems is conducted, and guidelines for switching electrical devices on and off and using energy appropriately in offices are implemented.

##### Technology and Innovation Utilization

The Group supports the adoption of renewable energy in appropriate activities.

##### Employee Participation

Energy management policies and targets are communicated to employees. Campaigns and training activities are organized to raise awareness of efficient energy use and to promote an organizational culture of energy conservation.

##### Governance and Responsibilities

The Board of Directors or relevant sub-committees oversee energy management policies and directions. Management is responsible for implementing the plan, monitoring progress, and reporting performance. Progress and performance results are regularly reported to the Board of Directors.

##### Monitoring, Evaluation, and Improvement

Energy consumption is continuously monitored and evaluated against the established targets. The evaluation results are used to further improve the plan and measures to enhance effectiveness.

##### Target

Reduce electricity consumption per office area by at least 3% compared with the electricity consumption in 2024.

## 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	2024 : purchased electricity for consumption 229,000.00 Kilowatt-Hours	2031 : Reduced by 3% or 222,130.00 Kilowatt-Hours
Reduction of fuel consumption	2024 : fuel consumption 13,581.50 Litres	2031 : Reduced by 3% or 13,174.05 Litres

## Information on performance and outcomes of energy management

### Performance and outcomes of energy management

Performance and outcomes of energy management : Yes

The Company recognizes the importance of reducing greenhouse gas emissions. The Company has established policies and provided support for reducing the use of fossil fuels in order to promote environmental sustainability. Accordingly, the Company has implemented a project to adopt or transition from internal combustion engine vehicles to electric vehicles.

In September 2025, the Company replaced two internal combustion engine vehicles with electric vehicles (Hybrid). Previously, in 2024, the Company had one electric vehicle. At present, the total number of electric vehicles has increased to three.

Through the implementation of this project, the Company has been able to reduce fuel consumption and lower expenses related to the purchase of fossil fuels used in internal combustion engine vehicles. In addition, the Company submitted a request for certification to the Thailand Greenhouse Gas Management Organization (TGO) (TGO) for the first time, achieving a certified reduction of 593.79 kilograms of carbon dioxide equivalent (kgCO<sub>2</sub>eq) for the certification period from 1 March to 30 November 2025.

### Diagram of performance and outcomes in energy management



## Information on electricity management

### Company's electricity consumption <sup>(\*)</sup>

	2023	2024	2025
<b>Total electricity consumption within the organization (Kilowatt-Hours)</b>	227,000.00	229,000.00	196,210.00
Electricity purchased for consumption from non-renewable energy sources (Kilowatt-Hours)	227,000.00	229,000.00	139,000.00
Electricity purchased or generated for consumption from renewable energy sources (Kilowatt-Hours)	N/A	N/A	57,210.00
Intensity ratio of total electricity consumption within the organization to total number of employees (Kilowatt-Hours / Person / Year)	2,121.50	2,140.19	1,648.82

Additional explanation : <sup>(\*)</sup> Exclude electricity consumption outside of the Company

### Electricity Consumption Intensity

	2023	2024	2025
Intensity of total electricity consumption within the organization (Kilowatt-Hours / m <sup>2</sup> )	N/A	N/A	65.22000000

### Electricity Expense <sup>(\*)</sup>

	2023	2024	2025
Total electricity expense (Baht)	1,312,971.00	1,130,017.20	756,440.00
Percentage of total electricity expense to total expenses (%) <sup>(**)</sup>	0.22	0.15	0.14
Percentage of total electricity expense to total revenues (%) <sup>(**)</sup>	0.19	0.14	0.12
Intensity ratio of total electricity expense to total number of employees (Baht / Person / Year)	12,270.76	10,560.91	6,356.64

Additional explanation : <sup>(\*)</sup> Exclude electricity expense outside of the Company

<sup>(\*\*)</sup> Total revenues and expenses from consolidated financial statement

## Information on fuel management

### Company's fuel consumption

	2023	2024	2025
Diesel (Litres)	4,119.00	5,723.15	7,364.57
Gasoline (Litres)	7,471.00	7,858.35	10,168.00
Natural gas (Standard Cubic Feet)	N/A	N/A	96.27

Additional explanation : Not include external fuel consumption

### Company's fuel expense <sup>(\*)</sup>

	2023	2024	2025
Total fuel expense (Baht)	406,002.00	261,593.60	565,424.02
Percentage of total fuel expense to total expenses (%) <sup>(**)</sup>	0.07	0.03	0.11
Percentage of total fuel expense to total revenues (%) <sup>(**)</sup>	0.06	0.03	0.09

Additional explanation : <sup>(\*)</sup> Exclude electricity expense outside of the Company

<sup>(\*\*)</sup> 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)	0.00	0.00	17,628.84

#### Energy Consumption Intensity

	2023	2024	2025
Intensity ratio of total energy consumption within the organization to total revenues (Megawatt-Hours / Thousand Baht of total revenues) <sup>(*)</sup>	0.00000000	0.00000000	0.02754180

	2023	2024	2025
Intensity of total energy consumption within the organization (Megawatt-Hours / m <sup>2</sup> )	N/A	N/A	801.51000000

Additional explanation : <sup>(\*)</sup> Total revenues and expenses from consolidated financial statement

## Water management

### Disclosure boundary in water management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	1
Actual number of disclosure boundaries	:	1
Data disclosure coverage (%)	:	100.00

### Information on water management plan

#### Water management plan

The Company's water management plan : Yes

Water is a vital natural resource for sustaining life. Over the past few decades, Thailand has experienced rapid economic growth, leading to a significant increase in water demand across all sectors nationwide. This increased demand is accompanied by factors such as drought and rising flood issues due to climate change and deforestation. Therefore, effective water management is of utmost importance. Mitsib Leasing Public Company Limited Group recognizes the significance of water management. Consequently, the company has initiated a water conservation project, setting a target for 2026 to reduce water consumption by 5% compared to the base year 2024 (as per Attachment 8).

### Information on setting goals for water management

#### Setting goals for water management

Does the company set goals for water management : Yes

#### Details of setting goals for water management

Target(s)	Base year(s)	Target year(s)
Reduction of water withdrawal	2024 : Water withdrawal 3,957.00 Cubic meters	2026 : Reduced by 5% or 3,759.15 Cubic meters

### Information on performance and outcomes of water management

#### Performance and outcomes of water management

Performance and outcomes of water management : Yes

from the implementation of the 2025 tap water conservation project (Head Office) had an average of 143 employees people Tap water consumption volume 3,717cubic meters an average of 26 cubic meters/employee Compared to 2024, there wasAverage number of employeesTotal 140 people. Volu-me of tap water consumption 3,957 cubic meters average28 cubic meters/employee. This resulted in the tap water consumption rate in 2025 decreased from 20246 percent

Diagram of performance and outcomes in water management



Information on water management

Water withdrawal by source

	2023	2024	2025
<b>Total water withdrawal (Cubic meters)</b>	3,839.00	3,957.00	3,717.00
Water withdrawal by third-party water (cubic meters)	3,839.00	3,957.00	3,717.00
Intensity ratio of total water withdrawal to total number of employees (Cubic meters / Person / Year)	35.88	36.98	31.24
Intensity ratio of total water withdrawal to total revenues (Cubic meters / Thousand Baht of total revenues) <sup>(*)</sup>	0.01	0.00	0.01

Additional explanation : <sup>(\*)</sup> Total revenues and expenses from consolidated financial statement

Water discharge by destinations

	2023	2024	2025
Percentage of treated wastewater (%)	0.00	0.00	0.00
<b>Total wastewater discharge (cubic meters)</b>	0.00	0.00	0.00
Wastewater discharged to third-party water (cubic meters)	0.00	0.00	0.00

	2023	2024	2025
Wastewater discharged to surface water (cubic meters)	0.00	0.00	0.00
Wastewater discharged to groundwater (cubic meters)	0.00	0.00	0.00
Wastewater discharged to seawater (cubic meters)	0.00	0.00	0.00

#### Water consumption

	2023	2024	2025
Total water consumption (Cubic meters)	3,839.00	3,957.00	3,717.00

#### Recycled water consumption

	2023	2024	2025
Total recycled water for consumption (Cubic meters)	0.00	0.00	0.00

#### Water Consumption Intensity

	2023	2024	2025
Intensity ratio of total water consumption to total revenues (Cubic meters / Thousand Baht of total revenues) <sup>(*)</sup>	0.00559240	0.00479442	0.00580712
Intensity of total water consumption (Cubic meters / m <sup>2</sup> )	N/A	N/A	181.00000000

Additional explanation : <sup>(\*)</sup> Total revenues and expenses from consolidated financial statement

#### Water withdrawal expenses

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

	2023	2024	2025
<b>Total water withdrawal expense (Baht)</b>	61,738.00	60,607.06	56,076.00
Total water withdrawal expense from third-party water (Baht)	61,738.00	60,607.06	56,076.00
Total water withdrawal expense from other sources (Baht)	0.00	0.00	0.00
Percentage of total water withdrawal expense to total expenses (%) <sup>(*)</sup>	0.01	0.01	0.01
Percentage of total water withdrawal expense to total revenues (%) <sup>(*)</sup>	0.01	0.01	0.01
Intensity ratio of total water withdrawal expense to total number of employees (Baht / Person / Year)	576.99	566.42	471.23

Additional explanation : <sup>(\*)</sup> Total revenues and expenses from consolidated financial statement

## Waste management

### Disclosure boundary in waste management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	1
Actual number of disclosure boundaries	:	1
Data disclosure coverage (%)	:	100.00

### Information on waste management plan

#### Waste management plan

The company's waste management plan : Yes

The Group recognizes the importance of efficient waste management to minimize environmental impact, promote resource optimization, and support sustainable business operations. Therefore, the Company has established a waste management plan in accordance with the principles of **Reduce, Reuse, Recycle** and in compliance with relevant environmental laws and regulations.

**Waste Management Plan** and waste covers the operational activities of the company and its subsidiaries (if any), especially waste from offices and business activities, including general waste, recyclable waste, hazardous office waste, and electronic waste (E-Waste).

#### Guidelines and Measures for Waste Management

1. Waste Reduction (Reduce): By promoting the use of electronic documents (Paperless) and digital systems, reducing the consumption of disposable materials such as paper, plastic cups, and single-use packaging, and campaigning for employees to use resources economically and efficiently.
2. Reuse: Reusing functional office equipment, supporting the use of reusable materials or packaging, and promoting the donation of unused but still good condition materials or equipment.
3. Waste Segregation and Recycling (Recycle): Providing clear waste segregation points, such as general waste, recyclable waste, and hazardous waste, and consistently monitoring and recording the volume of recyclable waste.
4. Management of hazardous and electronic waste: Store hazardous waste and E-Waste correctly and safely, avoiding disposal of hazardous waste with general waste.
5. Communication and Awareness Building: Communicating waste management policies and practices to employees, organizing campaigns or training sessions to foster environmental awareness, and promoting employee participation in waste reduction and segregation.
6. Monitoring and Evaluation: Regularly monitor the implementation of the plan, assess waste volume and organizational waste reduction trends, and use monitoring results to improve plans and measures for greater efficiency.

**Goal** Increase the proportion of waste sent for recycling by no less than 20 percent of total waste volume by the year (Note: as a cumulative total from 2024-2031) (as per Annex 8)

### 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
Increase of waste recovery Waste type: Non-hazardous waste	2025 : non-hazardous waste 1,620.20 Kilograms	2026 : Increased by 20% or 1,944.24 Kilograms	<ul style="list-style-type: none"> <li>• Reuse</li> <li>• Recycle</li> </ul>

### Information on performance and outcomes of waste management

#### Performance and outcomes of waste management

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

The Group of companies organized the second waste separation for recycling project. In 2025, the Company applied for certification of the greenhouse gas reduction assessment results under the Low Emission Support Scheme (LESS) by strategically placing segregated waste bins across floors 1-4 of the office building. Upon reaching capacity, the recyclable waste is transferred to a designated recycling buyer, and receipts detailing the weight of the collected waste are meticulously recorded. During the certification application period, a total of 944 kilograms of recyclable waste was collected. The predominant types of waste collected were glass and plastic bottles. The certification for the first period reported a reduction in greenhouse gas emissions amounting to 4,765.58 kilograms of carbon dioxide equivalent. The certification period spanned nine months (January 1 September 30, 2025).

#### Diagram of performance and outcomes of waste management



### Information on waste management

#### Waste Generation<sup>(\*)</sup>

	2023	2024	2025
Total waste generated (Kilograms)	0.00	91.50	1,620.20

	2023	2024	2025
<b>Total non-hazardous waste (kilograms)</b>	0.00	91.50	1,620.20
Intensity ratio of total waste generated to total revenues (Kilograms / Thousand Baht of total revenues) <sup>(**)</sup>	0.00	0.00	0.00
Intensity ratio of total non-hazardous waste to total revenues (Kilograms / Thousand Baht of total revenues) <sup>(**)</sup>	0.00	0.00	0.00

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

<sup>(\*\*)</sup> Total revenues and expenses from consolidated financial statement

### Waste reuse and recycling

	2023	2024	2025
<b>Total reused/recycled waste (Kilograms)</b>	0.00	91.50	1,620.20
<b>Reused/Recycled non-hazardous waste (Kilograms)</b>	0.00	91.50	1,620.20
Percentage of total reused/recycled waste to total waste generated (%)	N/A	100.00	100.00
Percentage of reused/recycled non-hazardous waste to non-hazardous waste (%)	N/A	100.00	100.00

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

## Greenhouse gas management

### Disclosure boundary in greenhouse gas management over the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	1
Actual number of disclosure boundaries	:	1
Data disclosure coverage (%)	:	100.00

### Information on greenhouse gas management plan

#### Greenhouse gas management plan

The company's greenhouse gas management plan : Yes

The Group recognizes the importance of climate change and the impact of greenhouse gas emissions on the environment and long-term business operations. Therefore, a greenhouse gas management plan has been developed to control, reduce, and offset greenhouse gas emissions from the company's operational activities, focusing on efficient resource utilization, energy reduction, and supporting sustainable business operations, in line with laws, regulatory guidelines, and the organization's sustainability goals.

Scope 1: Direct greenhouse gas emissions from fuel consumption in company vehicles and energy-consuming equipment.

Scope 2: Indirect greenhouse gas emissions from electricity consumption in offices.

Scope 3: Waste management, paper consumption, and related activities.

#### Greenhouse Gas Management Guidelines and Measures

- Measurement and Assessment of Greenhouse Gas Emissions: The Company has begun preparing an organizational greenhouse gas inventory (Carbon Footprint for Organization: CFO) and has started consistently collecting and reviewing energy and resource consumption data.
- Greenhouse Gas Reduction: Promote efficient energy use, such as replacing energy-saving equipment and switching off electrical devices when not in use. Reduce paper consumption and increase the use of digital systems. Support online meetings and reduce unnecessary travel. Promote renewable energy use.
- Employee Engagement: Communicate greenhouse gas reduction policies and targets to employees, organize campaigns or training sessions to raise environmental awareness, and promote responsible energy consumption behaviors in the workplace.
- Greenhouse Gas Offsetting: Consider offsetting greenhouse gas emissions through certified projects. Support tree-planting activities or environmental projects in the community.
- Governance and Responsibility: The relevant board or sub-committees oversee and monitor the implementation of the plan. Management is responsible for executing the plan and reporting results. Progress and performance are regularly reported to the Board of Directors.
- Monitoring, Evaluation, and Disclosure: Continuously monitor greenhouse gas emissions and progress in emission reduction. Review and revise the plan to suit the business context and changes. Disclose greenhouse gas management information transparently in annual reports or sustainability reports.

#### Targets

In 2025, the Company joined the Climate Care Platform project with the Thailand Greenhouse Gas Management Organization (TGO) to list activities submitted for certification under the greenhouse gas reduction support project,

which is currently under review. Therefore, in setting greenhouse gas emission targets, the Company will await the certification results from the Thailand Greenhouse Gas Management Organization (TGO) before being able to set targets in accordance with greenhouse gas reduction standards that correctly cover Scope 1-2 and Scope 3.

## Information on setting greenhouse gas emission goals

### Setting greenhouse gas emission goals

Does the company set greenhouse gas management : No  
goals

## Information on performance and outcomes of greenhouse gas management

### Performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas : Yes  
management

#### Renewable energy power generation project (Solar cell)

Mitsib Leasing Public Company Limited installed a solar power generation system (Solar Rooftop) on the office building's roof, consisting of 127 panels, each 630 watts, with an installed capacity of 80 kWp. During the certification period, it generated 53,070 kWh of electricity. This is the first certification request for a greenhouse gas emission reduction of 24,626 kgCO<sub>2</sub>e. Certification period: (January 1 October 31, 2025) 10 months.

### Diagram of performance and outcomes in greenhouse gas management



## Information on greenhouse gas management

### The company's greenhouse gas emissions

	2023	2024	2025
<b>Total GHG emissions (Metrics tonne of carbon dioxide equivalents)</b>	N/A	N/A	119.00
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	49.00
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	70.00
Total greenhouse gas emissions - Scope 3 (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	0.00

### 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) <sup>(*)</sup>	N/A	N/A	0.000186

	2023	2024	2025
Intensity ratio of total GHG emissions to total number of employees (Metric tonnes of carbon dioxide equivalent / Person)	N/A	N/A	1.00

Additional explanation : <sup>(\*)</sup> 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
<b>Total reduced GHG (Metric tonnes of carbon dioxide equivalent)</b>	1.11	0.71	49.63
Climate Care Platform reduced GHG (Metric tonnes of carbon dioxide equivalent)	0.00	0.00	48.00
Care the Bear Project (Metric tonnes of carbon dioxide equivalent)	1.11	0.26	0.86
Care the Whale Project (Metric tonnes of carbon dioxide equivalent)	0.00	0.45	0.77

### Absorption and removal of Greenhouse Gas

	2023	2024	2025
<b>Total absorbed and removal of GHG (Metric kilograms of carbon dioxide equivalent)</b>	0.00	0.00	0.00

	2023	2024	2025
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 : MITSUBI LEASING PUBLIC COMPANY LIMITED      Symbol : MITSIB

Market : mai      Industry Group : Financials      Sector : SECTOR 0

---

## 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, Consumer/customer rights, Community and environmental rights, Safety and occupational health at work, Non-discrimination, Supplier rights

Human Rights Guidelines. The Group conducts its business according to international practices, emphasizing respect for human rights, treating each other fairly, supporting and respecting the protection of human rights. It promotes monitoring of compliance with human rights requirements within its business by encouraging adherence to international human rights principles. The business's human rights responsibilities also extend to its subsidiaries. The company will treat all its personnel equally, without discrimination.

#### Definitions

"Company" refers to Mitsub Leasing Public Company Limited and its subsidiaries.

"Employee" refers to an employee of Mitsub Leasing Public Company Limited. "Human Rights" refers to fundamental human rights according to international standards, without discrimination based on origin, race, gender, age, skin color, religion, disability, status, lineage, educational institution, or any other unrelated status.

#### Good Practices

1. Comply with laws and regulations related to employees and fundamental human rights principles according to international standards, without discrimination based on origin, race, gender, age, skin color, religion, disability, status, lineage, educational institution, or any other status not directly related to job performance, and respect individual identity and human dignity.
2. All supervisors are responsible for managing human resources within their respective units according to the company's human resource management system and guidelines, and for managing operations while avoiding any unfair actions that may affect employees' job security.
3. Manage human resources in alignment with and to support business strategies/goals, and establish human resource management systems and processes comparable to leading businesses, ensuring clarity, transparency, fairness, and consistency across the entire Group.
4.
  - a. Supervisors are responsible for planning, monitoring, evaluating, providing feedback, and supporting employee development equally.
  - b. Employees have equal opportunities to develop their skills and abilities.
  - c. The organization will select and develop good and capable individuals who demonstrate professional work behavior and continuously enhance their knowledge and skills to perform their responsibilities effectively.
5. Provide fair compensation to employees, with career advancement, remuneration, and various incentives based on the quality of work performance, attitude, and employee potential.
6. The appointment and transfer, as well as the rewarding and disciplining of employees, shall be conducted with fairness, integrity, and based on their knowledge, abilities, and suitability, including the actions or performance of those employees.

7. Support the establishment of internal employee clubs within the company with the objective of fostering relationships, exchanging knowledge among employee groups, and organizing activities to connect with external organizations and communities.
8. Promote a good quality of working life for employees, ensuring safety and good occupational health, as well as managing the workplace to be free from drug use and alcohol consumption.
9. Listen to opinions and suggestions from employees at all levels equally and fairly, providing channels for employees to report matters that may violate work regulations, rules, requirements, orders, announcements, or laws.
10. Avoid any unfair actions that may affect employees' job security.
11. Ensure all employees are informed of policies and benefits they are entitled to, through an employee handbook outlining work regulations, a group health insurance manual, group life insurance, a provident fund, etc.
12. Provide opportunities for employees to offer suggestions or grievances regarding work, and establish resolution methods to benefit all parties and foster good working relationships.

The Group is committed to conducting business with social responsibility and improving the quality of life in communities in all areas where it operates, adhering to international practices. It emphasizes community and social participation to develop sustainable livelihoods and well-being, guided by international standards for social enterprises. Therefore, the following sustainable management policy is established:

### 1. **Good Corporate Governance**

The Group has established a management system based on good corporate governance principles, with transparent, equitable, and fair management, to build trust and confidence among shareholders, investors, stakeholders, and all relevant parties.

#### **Guidelines**

Comply with the company's good corporate governance policy under the principles of good corporate governance for listed companies as prescribed by the Stock Exchange of Thailand in 5 categories: shareholders' rights, equitable treatment of shareholders, roles of stakeholders, disclosure and transparency, and responsibilities of the board of directors.

### 2. **Fair Business Practices**

The Group adheres to fair business practices, fostering trust among stakeholders, which will benefit the company in the long run.

#### **Guidelines**

- Avoid actions that may lead to conflicts of interest, or if a conflict of interest is found to exist, a fair mediation process should be established, and all important information should be fully disclosed.
- Promote free and fair trade competition, avoiding favoritism or collusion.
- Do not support actions that infringe upon intellectual property or copyrights.
- Establish a management system capable of preventing bribery and corruption, or detecting it without delay, including efficient problem-solving processes, and ensuring fairness should such incidents occur.
- Campaign for directors, executives, and employees to recognize the importance of anti-corruption, including extortion and bribery in all forms.

### 3. **Respect for Human Rights and Fair Treatment of Labor Guidelines**

- Support and respect the protection of human rights by diligently monitoring and ensuring that its business is not involved in human rights abuses.
- Promote monitoring of compliance with human rights requirements within its business and encourage adherence to international human rights principles. The business's human rights responsibilities also extend to its subsidiaries, joint ventures, and business partners.
- The Group will treat all its personnel equally, without discrimination based on origin, race, gender, age, skin color, religion, physical ability, status, lineage, educational institution, or any other status not directly related to job performance.

- The Group provides opportunities for all company personnel to fully demonstrate their abilities by offering appropriate compensation and creating work incentives, including salaries, bonuses, and appropriate operational expenses according to company regulations. It also provides opportunities for company personnel to pursue further education at the university level and participate in both short-term and long-term training.
- All company personnel must perform their duties with utmost capability, honesty, integrity, and adherence to moral principles. They must not delegate their duties to any other person, whether directly or indirectly, unless it is necessary or for the sake of convenience and speed in tasks that do not require their specific abilities.
- Group personnel must perform their duties according to the chain of command, receive orders, and be directly responsible to their supervisors. They must not bypass the chain of command unless absolutely necessary. They should avoid criticizing supervisors and colleagues in a way that could cause harm to those individuals or the company. Nevertheless, company personnel will provide opportunities and be open-minded to listen to the opinions of subordinates and colleagues with mindfulness, without prejudice, and with reason.
- Group personnel may fully utilize the company's resources, labor, premises, and facilities for their duties. They are prohibited from using resources, labor, premises, and facilities for purposes other than performing their duties or for benefits to which they are legitimately entitled.
- Group personnel must maintain polite manners, dress appropriately for the occasion, and conduct themselves suitably for their job responsibilities and local customs, without damaging the company's image.
- Group personnel may use their names and positions to solicit donations for charitable causes organized by the company, but are prohibited from using the company's name or their position within the company to solicit funds privately, for any purpose whatsoever.
- Group personnel should cooperate in activities organized by the company to foster unity and mutual assistance, as well as in social activities organized by the company.
- Group personnel are prohibited from engaging in actions that cause distress, annoyance, demoralization of others, create hostility, or disrupt work, particularly those constituting sexual harassment, whether towards company personnel or external individuals conducting business. This includes sexual assault, flirting, molestation, obscenity, and possession of obscene images, both verbally and physically.

#### 4. Responsibility to Customers and Consumers

Responsibility to Customers and Consumers. The company prioritizes the utmost satisfaction of customers who purchase goods and services from the company, as well as consumers who use the products and services manufactured by the company, by offering fair prices, quality, and demonstrating responsibility towards customers and consumers.

##### Guidelines

- Must be dedicated to fully meeting the needs of customers and consumers with reasonable prices, timely responses to situations, quality, without restricting consumer rights, and with fair terms for consumers.
- The Group must not engage in any deceptive acts or mislead regarding the quality of the company's products and services.
- The Group is committed to developing safety in the use of the company's products and services. Consumer safety is paramount. The company must mandate warning signs, inspect safety at premises, and campaign and train employees on consumer safety. strictly and continuously.
- Establishing additional channels for consumers to file complaints with the Consumer Protection Board in cases where other laws specifically prescribe complaint procedures.
- Consumer protection in advertising, whereby advertisements must not use unfair statements towards consumers, such as exaggerated claims and statements that mislead regarding the essential characteristics of products or services.

#### 5. Community and Social Development

The Group is a company within society, not separate from it. The company therefore has a responsibility to develop and return profits to the community and society as a whole, so that the company can grow sustainably in line with

social development. The company considers it a duty and a key policy to prioritize community and social activities, focusing on social, community, and environmental development, religious preservation, creation and conservation of natural resources, as well as supporting education for youth and public benefit activities for underprivileged communities, to foster strong, self-reliant communities.

### **Guidelines**

- The Group aims to understand and communicate with society regarding the status and facts of the company's operations, the company's responsibility to the community and society as a whole, and the company's environmental responsibility, without concealing facts that can be disclosed. It cooperates in providing timely information to investors, shareholders, and the general public.
- The Group is committed to actively and continuously participating in social responsibility regarding quality, safety, occupational health, and the environment, maximizing the utilization of natural resources, recognizing the importance of the environment and the safety of relevant stakeholders, and promoting social activities for environmental conservation and improving the quality of life in communities according to sustainable development principles.
- The Group will consider options for utilizing natural resources with the least possible impact on social and environmental damage and the quality of life of the public. It supports reducing the consumption of energy and natural resources.
- The Group continuously instills a sense of social and environmental responsibility in its personnel at all levels, prioritizes transactions with partners who share the same commitment to social and environmental responsibility, and leads in promoting efficient energy use and conservation for the benefit of future generations.
- The Group will regularly return a portion of its profits to activities that contribute to society and the environment. The activities undertaken must be appropriate and genuinely beneficial to the community, society, and the environment. If donations are chosen, the recipient's information must be verified to ensure that the funds are used effectively and efficiently for charitable purposes, creating genuine benefit, and all donations must be documented.

### **6. Environmental Conservation**

The Group cares about the safety and well-being of its personnel and the communities surrounding its establishments. The company aims to promote and instill a consciousness of quality, safety, occupational health, and environmental responsibility as a daily way of life for its personnel, for the benefit of everyone, including the community and society as a whole. The company supports the appropriate use of resources and reduction of wasteful consumption.

### **Good Practices**

- The company promotes safety as a priority by establishing quality, safety, occupational health, and environmental standards and requirements with measures no less stringent than those prescribed by law according to international standards. Company personnel must study and strictly comply with relevant laws, policies, requirements, and standards concerning quality, safety, occupational health, and the environment.
- The company will take all measures to control and prevent various forms of losses resulting from accidents, fires, work-related injuries or illnesses, loss or damage to property, security system breaches, improper work procedures, and various errors that occur, as well as maintaining a safe working environment for company personnel and regularly conducting safety drills. It is the responsibility of executives and employees to report accidents and incidents by following established procedures.
- The company will arrange for public relations and communication to build understanding and disseminate information to company personnel, contractor employees, and relevant stakeholders, so they are aware of and understand policies, regulations, procedures, practices, and various precautions regarding quality, safety, occupational health, and the environment, and can adhere to them correctly without causing harm to health, property, and the environment.
- The company is committed to actively and continuously participating in social responsibility regarding quality, safety, occupational health, and the environment, maximizing the utilization of natural resources, recognizing the

importance of the environment and the safety of relevant stakeholders, and promoting social activities for environmental conservation and improving the quality of life in communities according to sustainable development principles.

- If any operation is unsafe, cannot comply with quality, safety, occupational health, and environmental requirements and standards, or is found to have severe environmental impacts, company personnel must temporarily cease operations as much as possible to inform colleagues, supervisors, and responsible departments to implement corrective actions or plan further remedies. Continuing such operations is strictly prohibited.

#### **7. Innovation and Dissemination of Innovation from Social Responsibility Initiatives**

The Group adopts the concept of social responsibility and innovates business practices that create benefits and competitive advantages for both business and society.

##### **Guidelines**

- Explore current business processes to determine if they pose risks or negative impacts on society and the environment, and how. Study and find solutions to mitigate such impacts, as well as thoroughly and comprehensively examine, consider, and analyze work processes from all aspects to create opportunities for developing business innovations.
- Disclose innovations found to be beneficial to society and the environment to encourage other businesses and entrepreneurs to adopt them.
- Analyze problem-solving approaches and continuously develop innovations as an ongoing process to create opportunities for new product development and for sustainable business growth alongside profit generation. And in the past year 2025, the Group has developed and promoted new hire-purchase loans to meet diverse customer needs, especially the "Agricultural Drone Loan" product, to support the growth of the agricultural sector and domestic industries. This significantly increases opportunities and competitiveness for customers and businesses at the national level sustainably.

#### **8. Preparation of Social and Environmental Reports**

The Group will disclose information regarding its social responsibility practices for the benefit of all stakeholders.

##### **Guidelines**

- Prepare a disclosure report on social and environmental performance, covering business operations, environmental and safety aspects, and social aspects.
- Prepare accurate information and provide diverse channels for information dissemination to allow readers convenient access to information.

#### **9. Treatment of Business Partners**

All executives and employees must treat partners fairly, not demand or accept any undue benefits from partners, and if any condition cannot be met, promptly inform the partner in advance to jointly find solutions.

##### **Good Practices**

- Do not demand, accept, or offer any dishonest benefits in trade with partners.
- Strictly comply with all conditions towards partners.
- Seriously and consistently maintain the confidentiality of partners' information, and refrain from using partners' information for personal gain or for the benefit of related parties.
- If conditions cannot be met, partners must be promptly informed in advance to jointly consider solutions based on the principle of reasonableness.
- Support and promote procurement with partners who meet standards, consider environmental impacts, are socially responsible, employ legal labor, and adhere to human rights principles. Exercise caution when engaging in transactions with individuals or legal entities exhibiting fraudulent or illegal behavior. Promote and support energy-efficient and environmentally friendly products.

## 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 : Safety and occupational health at work

Group The Company recognizes the importance of safety and occupational health for employees at all levels. In 2025, the Group will review its occupational safety and health policy to create a safe, hygienic, and conducive working environment for the physical and mental well-being of employees, aiming to prevent accidents, injuries, and work-related illnesses, as well as to reduce risks that may affect the organization's operations. The Group strictly adheres to relevant laws, regulations, and standards and encourages employees to continuously participate in maintaining workplace safety. The safety and occupational health guidelines are as follows:

- Conduct regular safety and occupational health risk assessments in the workplace, especially risks from the office environment such as electricity, fire, and work-related stress.
- Provide training and knowledge to employees on workplace safety, fire prevention, first aid, and emergency evacuation.
- Provide appropriate safety equipment and facilities, such as alarm systems, fire escape plans, fire extinguishing equipment, and ergonomically correct office equipment.
- Promote employee health care, both physical and mental, such as annual health check-ups, health counseling, and wellness promotion activities.
- Establish channels for employees to report incidents or provide safety suggestions for timely improvement and risk prevention.

### and clearly define safety and occupational health objectives, as detailed below:

- Reduce the rate of work-related accidents to zero or not exceeding the specified criteria.
- Employees receive safety and occupational health training at least once a year.
- The workplace continuously passes safety and occupational health assessments in accordance with relevant laws and standards.
- Encourage employees to be aware of and participate in creating a safety culture within the organization.

## 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 Group provides channels for reporting human rights violations in accordance with the company's whistleblowing and complaint policy, and in the past year 2025, there were no complaints regarding such matters.

The Group has established a Welfare Committee within its establishments to represent employees in discussions with employers to provide internal company welfare for employees. In 2025, the Group did not violate human rights and there were no disputes related to human rights violations.

In the past year 2025, the company conducted a human rights risk assessment. It was found that there were no significant human rights risks related to the company's operations. The company places great importance on and strictly adheres to human rights and is prepared to comply with relevant regulations.

## Information on other social management

### Plans, performance, and outcomes related to other social management

#### Information Technology Security Performance

To enhance operational efficiency and data security, the Company has established an Information Technology Security Policy. Its objective is to control access, usage, and protect intellectual property, as well as critical company data, from loss, destruction, or unauthorized disclosure. This policy covers employees at all levels, including management, and external parties involved in using the Company's information technology systems, whether it be accessing computer systems, the internet network, or using other IT equipment related to operations. Employees, company executives, and external parties accessing the Company's information technology systems must comply with this policy. Any violation of the policy may result in disciplinary action in accordance with the Company's regulations and relevant laws.

In 2025, the Group recognized the importance of fostering an organizational culture aware of cybersecurity. Training activities were organized for employees at all levels to ensure everyone's participation in safeguarding the Group's data. E-Learning materials were developed for the Cybersecurity Awareness course, aiming for all company employees to complete it. This initiative seeks to build cybersecurity awareness and understanding of potential cyber threats to individuals, organizations, or various computer systems. The primary objective is for employees to recognize the importance of protecting personal data and intellectual property, as well as to be able to defend themselves against cyberattacks. Details are as follows:

Course Training	Training Duration	Number of Employees Attending Training (persons)
Course: Cybersecurity Awareness Building	1 hour	A total of 275 people participated in the training, representing 100% of the employees of the group and its subsidiaries.

## 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
<b>Total number of cases or incidents of significant legal or social and human rights violations (cases)</b>	0	0	0
Total number of cases or incidents leading to significant labor disputes (cases)	0	0	0
Total number of incidents or complaints related to consumer rights violations (cases)	0	0	0
Total number of incidents or complaints related to business partners rights violations (cases)	0	0	0
Total number of cases or incidents leading to disputes with the community/society (cases)	0	0	0
Total number of cases or incidents related to cybersecurity or customer data breaches (cases)	0	0	0
Total number of cases or incidents related to workplace safety and occupational health (cases)	0	0	0

## Fair labor practice

### Disclosure boundary in fair labor practice in the past years

Boundary type	:	Company
Total number of disclosure boundaries	:	1
Actual number of disclosure boundaries	:	1
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	:	Employee training and development, Promoting employee relations and participation, Safety and occupational health at work

#### Employee Training and Development

The Group systematically develops training and development plans for employees, linking them to organizational strategies and future skill requirements. These plans cover professional knowledge development, digital skills, risk management, business ethics, and relevant legal knowledge. The company regularly conducts individual Training Needs Analysis and establishes Average employee training hours for knowledge/skills requiring development for employees: 12 hours/person/year. including promoting learning through internal, external, and online courses to enhance work efficiency and foster sustainable career advancement, as well as promoting employee relations and engagement. The Group prioritizes fostering good relationships and employee engagement at all levels by providing open and transparent internal communication channels, such as executive policy communication meetings, soliciting feedback and suggestions from employees, conducting Employee Engagement Surveys, and organizing activities to strengthen corporate culture. The company promotes teamwork, acceptance of diversity and equality, and organizes activities to boost morale and achieve work-life balance, thereby enhancing commitment and pride in being part of the organization. Therefore, the Group has conducted assessments of employee engagement and satisfaction with the company's operations in two forms:

- Full Surveys (Employee Engagement Full Surveys), with a survey frequency of once per year.
- Pulse Surveys (Employee Engagement Pulse Surveys), with a survey frequency of once per quarter. and In 2025, the Group continues to measure employee engagement using Pulse Surveys and compares the results over different periods to obtain up-to-date data for analysis and preparation of supporting measures to enhance employee engagement and participation in supporting the organization to achieve its defined goals. The employee engagement for this period is shown in the data table below.

#### Occupational Safety and Health

The Group manages occupational safety and health in accordance with relevant laws and standards. This includes regularly assessing workplace safety risks, developing preventive measures and emergency response plans, and continuously conducting safety training and drills for employees. The Group ensures a safe, hygienic, and health-promoting work environment for both physical and mental well-being. It also monitors and reports work-related accidents to continuously improve preventive measures and foster a sustainable safety culture within the organization.

In 2025, the Group organized fire evacuation drills, including basic firefighting training and first aid training. For the safety and occupational health of employees within the organization, with a total of 40 employees having completed fire evacuation drills, and in 2026, there will be Goal: Reduce accidents to zero.(as per Annex 8)

## Information on setting employee and labor management goals

### Setting employee and labor management goals

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

### 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, knowledge/skill groups requiring capability development for employees (hours/person/year)	2024: Average employee training hours, knowledge/skill groups requiring employee capability development (6 hours/person/year)	2026: Average employee training hours, knowledge/skill groups requiring employee capability development (12 hours/person/year)
• Safety and occupational health at work	Work-related Accidents (Lost Time Injury > 3 days) Target: 0 cases, Actual: 0 cases	2024: Work-related Accidents (Lost Time Injury > 3 days) Target: 0 cases, Actual: 0 cases	2026: Work-related Accidents (Lost Time Injury > 3 days) Target: 0 cases, Actual: 0 cases
• Promoting employee relations and participation	Number of activities participated	2024: Participate in company activities once for 5 points / Participate two or more times for 10 points.	2026: Participate in company activities once for 5 points / Participate two or more times for 10 points.

## 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 management : Yes

Given that employees are considered valuable resources of the Group of Companies, and the Group of Companies recognizes the importance of employee health and well-being and good relationships among employees, the Group of Companies has therefore organized activities to promote health and foster good relationships among employees, such as Sports Day activities Traditional water-pouring ceremony for executives, annual health check-ups. among others, with the objective of promoting health and fostering good relationships between employees and management, enabling employees to get to know colleagues from different departments better, as well as fostering interaction among employees in various departments and building friendships.

Diagram of performance and outcomes for employee and labor management





## Employment

	2023	2024	2025
<b>Total employees (persons)</b>	107	107	119
Male employees (persons)	40	35	38
Percentage of male employees (%)	37.38	32.71	31.93
Female employees (persons)	67	72	81
Percentage of female employees (%)	62.62	67.29	68.07

## Number of employees categorized by age

	2023	2024	2025
Total number of employees under 30 years old (Persons)	31	25	29
Percentage of employees under 30 years old (%)	28.97	23.36	24.37
Total number of employees 30-50 years old (Persons)	70	74	80
Percentage of employees 30-50 years old (%)	65.42	69.16	67.23
Total number of employees over 50 years old (Persons)	6	8	10
Percentage of employees over 50 years old (%)	5.61	7.48	8.40

## Number of male employees categorized by age

	2023	2024	2025
Total number of male employees under 30 years old (Persons)	9	6	9
Percentage of male employees under 30 years old (%)	22.50	17.14	23.68
Total number of male employees 30-50 years old (Persons)	26	23	23

	2023	2024	2025
Percentage of male employees 30-50 years old (%)	65.00	65.71	60.53
Total number of male employees over 50 years old (Persons)	5	6	6
Percentage of male employees over 50 years old (%)	12.50	17.14	15.79

#### Number of female employees categorized by age

	2023	2024	2025
Total number of female employees under 30 years old (Persons)	22	19	20
Percentage of female employees under 30 years old (%)	32.84	26.39	24.69
Total number of female employees 30-50 years old (Persons)	44	51	57
Percentage of female employees 30-50 years old (%)	65.67	70.83	70.37
Total number of female employees over 50 years old (Persons)	1	2	4
Percentage of female employees over 50 years old (%)	1.49	2.78	4.94

#### Number of employees categorized by position

	2023	2024	2025
Total number of employees in operational level (Persons)	72	93	104
Percentage of employees in operational level (%)	67.29	86.92	87.39
Total number of employees in management level (Persons)	31	9	11
Percentage of employees in management level (%)	28.97	8.41	9.24

	2023	2024	2025
Total number of employees in executive level (Persons)	4	5	4
Percentage of employees in executive level (%)	3.74	4.67	3.36

**Number of male employees categorized by position**

	2023	2024	2025
Total number of male employees in operational level (Persons)	21	28	32
Percentage of male employees in operational level (%)	52.50	80.00	84.21
Total number of male employees in management level (Persons)	15	3	3
Percentage of male employees in management level (%)	37.50	8.57	7.89
Total number of male employees in executive level (Persons)	4	4	3
Percentage of male employees in executive level (%)	10.00	11.43	7.89

**Number of female employees categorized by position**

	2023	2024	2025
Total number of female employees in operational level (Persons)	51	65	72
Percentage of female employees in operational level (%)	76.12	90.28	88.89
Total number of female employees in management level (Persons)	16	6	8
Percentage of female employees in management level (%)	23.88	8.33	9.88

	2023	2024	2025
Total number of female employees in executive level (Persons)	0	1	1
Percentage of female employees in executive level (%)	0.00	1.39	1.23

**Number of employees categorized by department over the past year**

Department / Line of work / Unit / Business group	Number of employees (persons)
Human Resources and Office Administration Department	14
Internal Audit and Regulatory Compliance Department	4
Accounting department	10
Finance department	5
Loan and financial insurance Broker Department	12
Insurance Broker Department	18
Marketing department	4
Credit Approval and Property Management Department	6
Legal and Contracts Department	8
Debt collection department	16
Registration and Lease Agreement Department	4
Secretarial department	3

Department / Line of work / Unit / Business group	Number of employees (persons)
Strategic Organizational Development and Business Development Department	2
Administrative line	8
Information Technology Department	5
<b>Total number of employees</b>	<b>119</b>

### 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)	N/A	N/A	38
Bangkok Metropolitan (Person)	N/A	N/A	38
Northern (Person)	N/A	N/A	0
Central (Person)	N/A	N/A	0
Northeastern (Person)	N/A	N/A	0
Southern (Person)	N/A	N/A	0
Eastern (Person)	N/A	N/A	0

### Number of female employees working in Thailand

	2023	2024	2025

	2023	2024	2025
Total female employees working in Thailand (Person)	N/A	N/A	81
Bangkok Metropolitan (Person)	N/A	N/A	81
Northern (Person)	N/A	N/A	0
Central (Person)	N/A	N/A	0
Northeastern (Person)	N/A	N/A	0
Southern (Person)	N/A	N/A	0
Eastern (Person)	N/A	N/A	0

#### Employment of workers with disabilities

	2023	2024	2025
<b>Total employment of workers with disabilities ( persons)</b>	1	1	1
<b>Total number of employees with disabilities (Persons)</b>	1	1	1
Total male employees with disabilities (persons)	1	0	0
Total female employees with disabilities (persons)	0	1	1
Percentage of disabled employees to total employees (%)	0.93	0.93	0.84
<b>Total number of workers who are not employees with disabilities (persons)</b>	0	0	0
<b>Contributions to empowerment for persons with disabilities fund</b>	No	No	No

#### Information on compensation of employees

##### Employee remuneration by gender

	2023	2024	2025
<b>Total employee remuneration (baht)</b>	43,389,119.61	45,569,775.00	47,078,973.02
Total male employee remuneration (baht)	21,444,977.88	21,945,743.00	20,647,421.00
Percentage of remuneration for male employees (%)	49.42	48.16	43.86
Total female employee remuneration (baht)	21,944,141.73	23,624,032.00	26,431,552.02
Percentage of remuneration for female employees (%)	50.58	51.84	56.14
Average of remuneration of employees (Baht/persons)	405,505.79	425,885.75	395,621.62
Average of remuneration for male employees (Baht/persons)	536,124.43	627,021.23	543,353.18
Average of remuneration for female employees (Baht/persons)	327,524.49	328,111.56	326,315.46
Rate of average of remuneration between female employees and male employees	0.61	0.52	0.60

**Employee remuneration categorized by department over the past year**

Department / Line of work / Unit / Business group	Employee remuneration (baht)
Human Resources and Office Administration Department	3,764,123.15
Internal Audit and Regulatory Compliance Department	1,313,800.00
Accounting department	5,035,689.34
Finance department	1,984,002.11
Loan and financial insurance Broker Departmente department	5,387,254.36

Department / Line of work / Unit / Business group	Employee remuneration (baht)
Insurance Broker Department	4,684,211.76
Marketing department	1,151,774.69
Credit Approval and Property Management Department	2,108,895.70
Legal and Contracts Department	3,605,207.95
Debt collection department	5,396,640.86
Registration and Lease Agreement Department	1,051,276.87
Secretarial department	851,819.00
Strategic Organizational Development and Business Development Department	399,493.00
Administrative line	8,167,932.07
Information Technology Department	2,176,852.16
<b>Total employee remuneration</b>	<b>47,078,973.02</b>

## Information on provident fund management

### Provident fund management policy and guidelines

Provident fund management policy and guidelines : Yes

The Group has established a provident fund by participating in the "LH Fund Master Pool Provident Fund," managed by Land and Houses Fund Management Co., Ltd., effective January 1, 2017. The employer-side provident fund committee consists of Mr. Natcha Yongsongchai, and the employee-side provident fund committee consists of Mr. Yosaphat Chanthawong. The objective is to boost employee morale and encourage long-term employment with the company. The employer's contribution conditions are as follows:

### Overview of methods for determining employee and employer contribution Rates

#### Conditions for Provident Fund Participation:

Qualifications and Application for Membership: Employees who have been appointed as company staff and have completed 1 year of service or more. Members who resign from the fund without resigning from employment cannot reapply, unless approved by the Fund Committee on a case-by-case basis.

**Accumulated contributions, employer contributions, additional contributions, and donated assets:**

Fund members may choose to contribute to the fund at a rate of not less than 3% but not exceeding 15% of their monthly base salary, as each member expresses in writing to the Fund Committee. Members agree to allow the employer to deduct such contributions from their wages on the same day wages are paid and remit them to the fund.

<7lR7bfmUYQAN\_espace>

**Employer Contributions:**

The employer shall contribute to the fund for each member on the same day as the member's contributions are paid into the fund, at the following rates and conditions:

Membership Duration	Member Contribution Rate (Percentage)
Less than 3 years	3
3 years but less than 6 years	4
6 years or more	5

**Payment from the Fund**

Upon termination of membership for any member, the member is entitled to receive contributions and benefits from contributions according to the following criteria:

Membership Duration	Contribution Rights with Benefits (Percentage)
Less than 1 year	0
1 year but less than 3 years	25
3 years but less than 5 years	50
5 years or more	100

In cases where a member resigns from the fund without resigning from employment, the member will not receive contributions and benefits from contributions, except for members whose membership is terminated due to the following reasons, in which case the member will receive the full amount of contributions and benefits from contributions.

1. Incapacity, quasi-incapacity, or mental infirmity, certified by a physician chosen by the employer.
2. Death
3. Disability, rendering the member unable to perform work for the employer, certified by a physician chosen by the employer.
4. Termination of employment due to lawful dismissal by the employer without fault.

In the event that contributions and benefits from contributions that a member whose membership has ceased is not entitled to receive (Unvested) from the fund, these shall be returned as income to each employer within the same accounting period.

Implementation of Investment Governance Code for : No  
 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)	77	83	85
Number of employees joining in PVD (persons)	44	45	45
Number of PVD members / Total employees (%)	41.12	42.06	37.82
Number of PVD members / Total eligible employees (%)	57.14	54.22	52.94

#### Amount of provident fund

	2023	2024	2025
Total amount of provident fund contributed by employer (baht)	636,618.50	669,727.55	788,559.81
Total amount of provident fund contributed by employee (baht)	732,450.03	742,705.80	1,061,898.86

#### 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 (%)
MITSUBI LEASING PUBLIC COMPANY LIMITED	Yes	119	85	45	37.82	52.94

#### 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) : Initiatives to encourage employees to achieve sufficient retirement savings, Providing education or information on selecting appropriate investment policies

#### Initiatives to encourage employees to achieve sufficient retirement savings

The Group places importance on the long-term financial security and quality of life of its employees by encouraging them to plan and accumulate appropriate savings for retirement through the organization of activities and support measures as follows:

1. **Establishment and Promotion of Provident Funds:** The company encourages employees to participate in the provident fund by setting appropriate employee contribution rates and company contributions, and provides information on investment policy options based on age, to help increase opportunities for continuous and sufficient savings for retirement.
2. **Educational Activities on Financial Planning and Retirement** The company organizes training or seminars to educate employees on financial planning, income management, debt management, and financial preparedness for retirement. Financial experts are invited to provide advice to enhance understanding and skills in disciplined saving.

#### Providing education or information on selecting appropriate investment policies

The Group promotes investment knowledge among employees to support the selection of investment policies in **Provident Fund** to suit age, risk level, and long-term financial goals, by providing information on investment policy characteristics, risk assessment (Risk Profile), and age-based investment guidelines, to help employees make informed investment decisions and build financial security after retirement.

#### 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)	7.60	6.56	12.98
Total amount spent on employee training and development (Baht)	73,718.50	130,596.94	216,332.73
Percentage of training and development expenses to total expenses (%) <sup>(*)</sup>	0.000124	0.000175	0.000414
Percentage of training and development expenses to total revenue (%) <sup>(*)</sup>	0.000107	0.000158	0.000338

Additional explanation : <sup>(\*)</sup> 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)	197,998.00	204,775.00	206,216.00
Total number of hours worked by employees (Hours)	197,998.00	204,775.00	206,216.00

## 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	0	0
Percentage of employees that fatalities as a result of work-related injury (%)	0.00	0.00	0.00
Lost time injury frequency rate (LTIFR) (Persons / 1 million-manhours) <sup>(*)</sup>	0.00	0.00	0.00
Lost time injury frequency rate (LTIFR) (Persons / 200,000 manhours) <sup>(**)</sup>	0.00	0.00	0.00

Additional explanation : <sup>(\*)</sup> The company with the total number of employees over 100 or more

<sup>(\*\*)</sup> 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)	48	40	33
Total number of male employee turnover leaving the company voluntarily (persons)	19	18	14
Total number of female employee turnover leaving the company voluntarily (persons)	29	22	19
Proportion of voluntary resignations (%)	44.86	37.38	27.73
Percentage of male employee turnover leaving the Company voluntarily (%)	39.58	45.00	42.42
Percentage of female employee turnover leaving the Company voluntarily (%)	60.42	55.00	57.58

	2023	2024	2025
Evaluation result of employee engagement	No	Yes	Yes

**Employee internal groups**

Employee internal groups : Yes  
Types of employee internal groups : Welfare committee

## Responsibility to customers/ consumers

### Information on responsibility to customers/consumers policy

#### Consumer data privacy and protection policy and guidelines

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

#### Responsible sales and marketing policy and guidelines

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

The Group prioritizes creating customer satisfaction and strong relationships with customers in the hire-purchase loan business, focusing on providing financial services responsibly, transparently, and fairly. This covers everything from providing information before contract signing, credit consideration, service during the contract, to customer care throughout the hire-purchase contract period, to build trust and long-term relationships with customers. The Company has established the following key operational plans:

**1. Providing complete information and advice before contract signing:** Group

The Company establishes clear, accurate, and easy-to-understand guidelines for providing information on hire-purchase loan terms, interest rates, installment amounts, repayment periods, fees, and customer rights and obligations, enabling customers to make informed decisions appropriate to their repayment capabilities.

**2. Enhancing service quality throughout the contract period:** The Group develops customer service standards across all channels, including branches, customer service centers, and digital channels, by training employees on hire-purchase loan products, relevant laws, and service ethics, to provide polite, fair, and customer-centric service, always prioritizing the customer's best interests.

**3. Complaint management and appropriate debt resolution:** The Group provides a systematic, transparent, and auditable process for receiving and resolving complaints, especially when customers face financial difficulties. The Company emphasizes negotiation, debt restructuring, and offering appropriate alternative solutions to customers, under the principles of responsible lending.

**4. Listening to feedback and assessing customer satisfaction:** The Group conducts customer satisfaction surveys in key processes such as service provision, installment payments, and coordination, to analyze the results and improve work processes, as well as continuously enhance service quality.

**5. Building long-term relationships and trust:** The Group focuses on continuously caring for hire-purchase customers throughout the service period through appropriate communication, providing useful information, and offering products or conditions that align with customer needs, to foster engagement, trust, and sustainable relationships with customers.

## 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	Customer Satisfaction (Customer Satisfaction) not less than 80% per year.	2025: Customer Protection (Customer Protection & Fairness) Customer Satisfaction (Customer Satisfaction) not less than 80% annually.	2027: Customer Protection (Customer Protection & Fairness) Customer Satisfaction (Customer Satisfaction) not less than 80% annually.

## Information on performance and results of customer management

### Performance and outcomes of customer management

Performance and outcomes of customer management : Yes

### Customer Satisfaction Survey

The Group is committed to being a hire-purchase business service provider for its customers, serving them with honesty, transparency, sincerity, and fairness. Therefore, the company prioritizes customer service. The company conducts random surveys of after-sales service satisfaction among both general customers and vulnerable customers (aged 60 and above) to use the data to improve and develop its services. In 2025, the Group conducted a random survey of service user satisfaction, which can be summarized as follows:

### Diagram of performance and outcomes of customer management

#### กลุ่มลูกค้าที่สุ่มสำรวจ

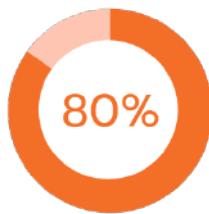
ข้อมูลตั้งแต่วันที่ 1 มกราคม - 19 ธันวาคม 2568 (รวมจำนวน 765 ราย)

กลุ่มลูกค้าทั่วไป  
**653 ราย**  
สัดส่วน **85%**

กลุ่มลูกค้าเปราะบาง  
**112 ราย**  
สัดส่วน **15%**

เป้าหมายปี 2568

ผลคะแนนความพึงพอใจ  
เฉลี่ยทั้งสองกลุ่ม



#### หัวข้อในการสำรวจ

- 1.พนักงานและการให้บริการ
- 2.กระบวนการให้บริการ
- 3.การแนะนำเพื่อนหรือคนรู้จัก

#### ระดับความพึงพอใจจากการสำรวจในปี 2568

กลุ่มลูกค้าทั่วไป

หัวข้อในการสำรวจ	ระดับความพึงพอใจ					รวม
	1	2	3	4	5	
พนักงานและการให้บริการ	0.92%	0.46%	7.81%	13.32%	77.49%	100.00%
กระบวนการให้บริการ	0.31%	1.07%	10.87%	19.60%	68.15%	100.00%
การแนะนำเพื่อนหรือคนรู้จัก	1.53%	1.07%	7.96%	16.69%	72.74%	100.00%

หมายเหตุ : คะแนน 1 และ 2 หมายถึง ไม่พึงพอใจคะแนน 3, 4, 5 หมายถึงพึงพอใจ

กลุ่มลูกค้าเปราะบาง อายุ 60 ปีขึ้นไป

หัวข้อในการสำรวจ	ระดับความพึงพอใจ					รวม
	1	2	3	4	5	
พนักงานและการให้บริการ	0.89%	1.79%	8.93%	10.71%	77.68%	100.00%
กระบวนการให้บริการ	0.89%	0.89%	13.39%	15.18%	69.64%	100.00%
การแนะนำเพื่อนหรือคนรู้จัก	1.79%	0.89%	11.61%	16.96%	68.75%	100.00%

หมายเหตุ : คะแนน 1 และ 2 หมายถึง ไม่พึงพอใจคะแนน 3, 4, 5 หมายถึงพึงพอใจ

### Customer satisfaction

	2023	2024	2025
Evaluation results of customer satisfaction	Yes	Yes	Yes

**Channels for receiving complaints from customers/consumers**

Companys channels for receiving complaints from : Yes  
customers/consumers

Telephone : 02-743-8787

Fax : 02-743-8783

Email : [ia\\_sup@mitsibleasing.com](mailto:ia_sup@mitsibleasing.com)

Companys website : <https://www.mitsibleasing.com/%e0%b8%a3%e0%b9%89%e>

Address : Head office

Mitsib Leasing Public Company Limited Number 895-6  
Village No. 5 Srinakarin Road Samrong Nuea Subdistrict,  
Mueang District, Samut Prakan P

## 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 : Forests and natural resources, Disadvantaged and implemented by the company over the past year vulnerable groups, Water and sanitation management

The Group recognizes the role of the hire-purchase business in supporting community and social development alongside responsible business operations. It aims to create shared value for communities, society, and stakeholders by promoting financial literacy, improving quality of life, and supporting activities consistent with local contexts and organizational expertise. The Group has established operational guidelines under the following key issues:

- 1. Forests and Natural Resources:** The Group supports the conservation of forests and natural resources in communities through environmental activities aligned with its lending and hire-purchase businesses, such as supporting mangrove reforestation projects and green area restoration, reducing resource consumption in operational processes, and promoting the use of digital technology to reduce paper usage in loan consideration and hire-purchase contract processes. The company encourages the participation of employees and communities to foster awareness of efficient and sustainable resource utilization.
- 2. Underprivileged and Vulnerable Groups:** The Group aims to support underprivileged and vulnerable groups, such as low-income individuals, the elderly, persons with disabilities, and self-employed individuals, by providing appropriate access to funding sources. The Group operates under the principles of responsible and fair lending, taking into account customers' ability to repay, in order to help reduce inequality and promote economic stability at the community level.

### Information on setting of community and social management goals

#### Setting of community and social management goals

Does the company set community and social : Yes  
management goals

#### Details of community and social management goal setting

Target(s)	Indicators(s)	Base year(s)	Target year(s)
-----------	---------------	--------------	----------------

Target(s)	Indicators(s)	Base year(s)	Target year(s)
• Forests and natural resources	Number of trees planted and mangrove forest restoration	2024: Number of trees planted by the company for mangrove forest restoration: 200.	2026: Number of trees planted by the company and mangrove forest restored: 300 trees.
• Disadvantaged and vulnerable groups	Number of community and social engagement activities	2025: Participation in community and social activities: once a year.	2026: Participation in community and social activities: once a year.

## Information on outcomes and results of community and social management

### Performance and outcomes of community and social management

Performance and outcomes of community and social management : Yes

The Group of Companies prioritizes community and environmental development by establishing a policy to promote organizational involvement in assisting, caring for, and building good relationships with surrounding communities and society. Furthermore, the Group of Companies emphasizes that executives and employees treat local communities with friendliness, respect the rights of local residents, and operate with social and environmental responsibility. The Group of Companies has proactively engaged with communities to support the development of people's quality of life and well-being, as well as the conservation and restoration of the environment in nearby areas. This aims to continuously and sustainably strengthen good relations between the organization and the community. In 2025, the Group of Companies has consistently undertaken social and environmental activities, with the following key operational results:

**Project: "Mitsib Delivers New Year Happiness, Shares Smiles"** On January 9, 2025, Mitsib Leasing Public Company Limited, led by Mr. Nithipat Yongsongchai, Managing Director, together with the Board of Directors, executives of affiliated companies, and employees, organized the "Mitsib Delivers New Year Happiness, Shares Smiles" activity. This initiative aimed to promote quality of life and share happiness with taxi drivers, underprivileged individuals, and vulnerable groups in the surrounding community. During the event, the company donated 150 sets of dried food and rice and provided lunch to help alleviate daily expenses and boost the morale of those involved in the public transportation sector, a profession the company has consistently prioritized.

**Project: "Mitsib Mangrove Reforestation Project, Year 4"** Creating Carbon Credits, Reducing the Global Warming Crisis." Held according to the 2025 annual plan, the company continued its mangrove reforestation project for the 4th year to support sustainable environmental conservation and enhance carbon dioxide absorption capacity in line with the organization's global warming reduction guidelines. A total of 50 participants, including executives and employees from Mitsib Leasing Public Company Limited and its affiliated companies, along with executives from business partners, participated in the activity at the Army Nature Education Center, Bang Pu. The activity successfully planted a total of 300 mangrove trees, which helps restore ecosystems, increase green areas, and support the creation of carbon credits for future greenhouse gas reduction measures.

**Project: "Mitsib Assists Flood Victims in the Southern Region"** Between November 26-27, 2025, due to severe flood situations in several southern provinces, Mitsib Leasing Public Company Limited and its subsidiaries collaborated with various sectors to support flood victims. This involved coordination with partners including Pun Pun Consultant Planner Co., Ltd., Thunhoon, Ziga Innovation, WPJ Global Transport Co., Ltd., Debut Corporation Co., Ltd., Chao Por Tub Shrine, and local volunteers. The activity was held at Mitsib Leasing Public Company Limited, where executives, employees,

business partners, and the public jointly collected and delivered essential items such as dried food, drinking water, daily necessities, and housing restoration equipment for use after the flood recedes, to alleviate the suffering of affected people in the southern region.

Diagram of performance and outcomes in community and social management







**Benefit from implementing social development project**

Financial benefits

Does the company measure the financial benefits : No  
from social development?

Non-financial benefits

Does the company measure the non-financial : No  
benefits from social development?

**Expenses from social and environmental development project**

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

	2023	2024	2025
Total financial contribution to community/social development projects or activities (Bath)	35,000.00	30,062.00	33,211.00
Percentage of financial contribution for community/social development projects or activities to total expense (%) <sup>(*)</sup>	0.005888	0.004017	0.006349
Percentage of financial contribution for community/social development projects or activities to total revenue (%) <sup>(*)</sup>	0.005099	0.003642	0.005189

Additional explanation : <sup>(\*)</sup> 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 : MITSIB LEASING PUBLIC COMPANY LIMITED      Symbol : MITSIB

Market : mai      Industry Group : Financials      Sector : SECTOR 0

---

## Corporate Governance Policy

### Information on overview of the policy and guidelines

#### Corporate governance policy and guidelines

Corporate governance policy and guidelines : Yes

The Group is committed and determined to promote itself as an efficient organization in business operations, with good corporate governance and systematic management. It conducts business responsibly, ethically, fairly, transparently, and accountably, striving to create maximum benefits for shareholders and considering relevant stakeholders to build confidence and achieve sustainable and stable growth.

Therefore, the Group has established a good corporate governance policy to enhance transparency and benefit the Group's business operations, thereby building confidence among shareholders, investors, and stakeholders, including all employees of the Group, who shall adhere to the following principles:

1. It will adhere to universal principles and continuously strive to enhance good corporate governance in accordance with international standards, including respecting shareholders' rights, treating shareholders equally, recognizing the importance of stakeholders' roles, information disclosure and transparency, and the responsibilities of the Board of Directors.
2. It will establish a management structure that ensures fair relationships among the Board of Directors, executives, and shareholders. It will also play a crucial role in defining the vision, policies, strategies, and key operational plans. Furthermore, it will have an effective and independent system for monitoring and evaluating performance and managing risks, and will be accountable for the outcomes of its duties in accordance with good corporate governance principles.

The Board of Directors and executives shall be ethical leaders and role models in adhering to the Group's good corporate governance policy and business ethics. They shall also promote a culture of good corporate governance and business ethics within the Group, care for and be responsible towards relevant stakeholders, and promote practices and business operations that consider human rights and consumer rights. Furthermore, a system for annual monitoring, evaluation, and review shall be established. Furthermore, in 2025, the Board of Directors Meeting No. 1/2568, held on February 20, 2025, reviewed the said policy. To ensure that all executives and employees are aware of, adhere to, and fully and sustainably comply with the good corporate governance policy, this information is disseminated through the company's website and the company's BeeDMS system, achieving 100% coverage.

For the Board of Directors of Mitsib Co., Ltd., communication regarding good corporate governance and business ethics was conducted, and the CG manual was delivered to all new directors, achieving 100% coverage. Furthermore, compliance was continuously communicated and emphasized at Board of Directors meetings, covering topics such as business ethics, insider trading, conflicts of interest, and related party transactions.

#### Policy and guidelines related to the board of directors

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

Guidelines related to the board of directors : Nomination of directors, Determination of director remuneration, Independence of the board of directors

from the management, Director development, Board performance evaluation, Corporate governance of subsidiaries and associated companies, Other guidelines related to the board of directors

## **Nomination of directors**

### **Nomination and Remuneration Committee**

Is responsible for establishing criteria and policies for selecting suitable individuals in terms of knowledge, ability, and work experience, and proposing a list of directors for appointment by the shareholders' meeting. During this selection process, minority shareholders are also given the opportunity to nominate suitable individuals for consideration. The right to appoint directors belongs to the shareholders, with the following criteria:

1. The Company's Board of Directors shall consist of at least 5 directors. At least half of the total number of directors must reside in the Kingdom, and the Company's directors must not possess any disqualifications or prohibited characteristics as prescribed by law.
2. The election of directors by the shareholders' meeting shall be by majority vote and shall follow the following criteria and procedures:
  - a. Each shareholder has votes equal to the number of shares held.
  - b. Each shareholder shall cast all available votes according to (a) to elect one or more persons as directors. In the case of electing multiple persons as directors, votes cannot be divided among them in varying proportions.

### **Selection of Independent Directors**

The Group selects independent directors based on qualifications under the Public Limited Company Act B.E. 2535, the Securities and Exchange Act, notifications of the Capital Market Supervisory Board, as well as relevant announcements, regulations, and/or rules. The Group shall ensure that there are at least one-third of the total number of directors of the Group as independent directors, but not less than three persons.

### **Qualifications of Independent Directors**

1. Holds shares not exceeding one percent of the total voting shares of the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company. This includes shares held by related persons of that independent director.
2. Is not or has not been a director involved in management, an employee, staff, a consultant receiving a regular salary, or a controlling person of the Company, its parent company, subsidiary, associated company, fellow subsidiary, major shareholder, or controlling person of the Company, unless such characteristics have ceased for at least two years prior to the date of submitting the application to the Office. However, this disqualification does not include cases where an independent director was previously a government official or consultant of a government agency that is a major shareholder or controlling person of the Company.
3. Is not a person with a blood relationship or a legal relationship (by registration) as a father, mother, spouse, sibling, or child, including the spouse of a child, of other directors, executives, major shareholders, controlling persons, or persons proposed to be directors, executives, or controlling persons of the Company or its subsidiaries.
4. Has no or has not had a business relationship with the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company in a manner that may impede their independent judgment, and is not or has not been a significant shareholder or controlling person of those having a business relationship with the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company, unless such characteristics have ceased for at least two years prior to the date of submitting the application to the Office.

Business relationships under the first paragraph include normal commercial transactions for business operations, leasing or subleasing of real estate, transactions related to assets or services, or the provision or receipt of financial assistance through borrowing or lending, guarantees, or providing assets as collateral for debts, as well as other similar circumstances, which result in the Company or the counterparty having a debt obligation to the

other party of at least three percent of the Company's net tangible assets or at least twenty million baht, whichever is lower. The calculation of such debt obligations shall be in accordance with the method for calculating the value of connected transactions as stipulated in the Capital Market Supervisory Board's notification regarding rules for connected transactions, mutatis mutandis. However, in considering such debt obligations, debt incurred within one year prior to the date of the business relationship with the same person shall be included.

5. Is not or has not been an auditor of the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company, and is not a significant shareholder, controlling person, or partner of an audit firm where an auditor of the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company is affiliated, unless such characteristics have ceased for at least two years prior to the date of submitting the application to the Office.

6. Is not or has not been a provider of any professional services, including legal or financial advisory services, receiving service fees exceeding two million baht per year from the Company, its parent company, subsidiary, associated company, major shareholder, or controlling person of the Company, and is not a significant shareholder, controlling person, or partner of such professional service provider, unless such characteristics have ceased for at least two years prior to the date of submitting the application to the Office.

7. Is not a director appointed as a representative of the Company's directors, major shareholders, or shareholders related to major shareholders.

8. Does not operate a business of the same nature that significantly competes with the business of the Company or its subsidiaries, or is not a significant partner in a partnership, or is a director involved in management, an employee, staff, a consultant receiving a regular salary, or holds more than one percent of the total voting shares of another company that operates a business of the same nature and significantly competes with the business of the Company or its subsidiaries.

9. Has no other characteristics that would prevent them from providing independent opinions regarding the Company's operations.

Independent directors may be assigned by the Board of Directors to make decisions regarding the operations of the Company, its parent company, subsidiary, associated company, fellow subsidiary, major shareholder, or controlling person of the Company, through collective decision-making.

In cases where the person proposed by the applicant for appointment as an independent director has or has had a business relationship or professional service exceeding the value specified in paragraph 4 or 6, the Company shall provide an opinion from the Board of Directors indicating that it has considered, in accordance with the principles in Section 89/7, that the appointment of such person will not affect the performance of duties and the provision of independent opinions, and shall disclose the following information in the notice of the shareholders' meeting for the agenda item concerning the appointment of independent directors.

(a) Nature of business relationship or professional service that renders such person unqualified according to the stipulated criteria.

(b) Reasons and necessity for retaining or appointing such person as an independent director.

(c) Opinion of the applicant's Board of Directors regarding the proposal to appoint such person as an independent director.

### **Selection of Audit Committee Members**

The Company has criteria for selecting and appointing audit committee members based on the following qualifications:

1. Holds shares not exceeding 5 percent of the paid-up capital of the Company, its affiliates, associated companies, or related companies. This includes shares held by related persons.
2. Is a director who is not involved in the management of the Company, its affiliates, associated companies, or major shareholders of the Company.
3. Is a director who is not an employee, staff, or consultant receiving a regular salary from the Company, its affiliates, associated companies, related companies, or major shareholders of the Company.

4. Is a director who has not had any direct or indirect financial or management interest in the Company, its affiliates, associated companies, or major shareholders of the Company within 1 year prior to being appointed as an audit committee member, unless the Company's Board of Directors has carefully considered and determined that such prior interest would not affect the performance of duties and the provision of independent opinions.
5. Is a director who is not a related person or close relative of the Company's executives or major shareholders.
6. Is a director not appointed as a representative to protect the interests of the Company's directors, major shareholders, or shareholders related to the Company's major shareholders.
7. Is able to perform duties, express opinions, or report on performance as assigned by the Company's Board of Directors, without being under the control of the Company's executives or major shareholders, including their related persons or close relatives.
8. Fully qualified as a director of the Company.

### **Selection of Senior Executives**

**Nomination and Remuneration Committee** is responsible for considering and selecting suitable individuals for the positions of Chief Executive Officer and senior executives who report directly to the Chief Executive Officer. The selection process will identify individuals who are fully qualified and suitable, possess knowledge, abilities, skills, and experience beneficial to the Company's operations, have a thorough understanding of the Company's business, and can manage to achieve the objectives and goals set by the Company's Board of Directors. The Company's Board of Directors will approve the appointment of such top executives. The Nomination and Corporate Governance Committee may consider engaging independent consultants to assist in this selection process.

### **Qualifications of Directors and Top Executives**

The Company has criteria for selecting and appointing directors and top executives based on the following qualifications:

1. Is a natural person and has reached legal age.
2. Is not a bankrupt, incompetent, or quasi-incompetent person.
3. Has never been sentenced to imprisonment by a final judgment for offenses related to property committed dishonestly.
4. Has never been dismissed or removed from government service, an organization, or a state agency for dereliction of duty.
5. Is not currently accused by the SEC Office or undergoing legal proceedings due to an accusation by the SEC Office, or has not been subject to a final judgment of imprisonment, regardless of whether the court suspended the sentence, and has not been released from imprisonment or probation for less than 3 years, specifically for offenses under the securities and exchange law or the derivatives law, as follows:
  - a. Unfair acts related to securities trading or derivatives trading.
  - b. Acts of dishonesty, or causing damage to assets, creditors, or the public.
  - c. Failing to perform duties with due care or honesty.
  - d. Intentionally making materially false statements or concealing material facts that should have been disclosed.
  - e. Operating a securities business or derivatives business without authorization and qualifying as public fraud.
6. Is not currently accused by a financial institution regulatory body, whether domestic or international, or undergoing legal proceedings due to such accusation, or prohibited by such body from serving as a director or executive of a financial institution, or has not been subject to a final judgment of imprisonment, regardless of whether the court suspended the sentence, and has not been released from imprisonment or probation for less than 3 years, specifically for reasons related to management involving deception, fraud, or corruption concerning assets, causing damage to the financial institution where the person served as a director or executive, or to customers.

7. Has not been subject to a final judgment of imprisonment, regardless of whether the court suspended the sentence, and has not been released from imprisonment or probation for less than 3 years, specifically for offenses against the state related to management involving deception, fraud, or corruption concerning assets.

8. Is not a person whose assets have been ordered by a court to be forfeited to the state under laws related to anti-corruption, anti-money laundering, or other similar laws, and less than 3 years have passed since the court order for asset forfeiture.

9. Has no conduct of acting or omitting to act dishonestly or with gross negligence in the transactions of the company or its subsidiaries, causing damage to the company or shareholders, or causing oneself or others to receive undue benefit.

10. Has no conduct of disclosing or disseminating false information or statements about the company or its subsidiaries that may mislead, or by concealing material facts that should have been disclosed, which may affect the decision-making of shareholders, investors, or related parties, whether by instruction, responsibility, or participation in the preparation, disclosure, or dissemination of such information or statements, or by any other act or omission. This is unless it can be proven that, due to their position, status, or duties, they could not have known the falsity of such information or statements, or the absence of facts that should have been disclosed.

Furthermore, the following transactions by the company or its subsidiaries, whether involving instruction, approval, support, benefit, or significant involvement in any other manner, constitute dishonest conduct, unless proven otherwise.

(1) Transactions not conducted in the same manner as a prudent business person would conduct with general counterparties under similar circumstances, and not primarily for the benefit of the company or its subsidiaries, or having the characteristic of favoring oneself or others.

(2) Transactions that do not comply with the criteria stipulated by the securities and exchange law regarding connected transactions or significant transactions that qualify as an acquisition or disposal of assets.

11. Has no conduct that constitutes unfair acts or exploitation of investors in securities trading or derivatives trading, or has not been involved in or supported such acts.

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

**Committee Nomination and Remuneration** Responsible for establishing criteria and policies for the nomination and remuneration of the company's directors, as well as nominating, selecting, and proposing suitable individuals to serve as directors of the company. This is based on their skills, knowledge, abilities, experience, good work history, leadership qualities, broad vision, ethics, morality, and positive attitude towards the organization, ensuring they can dedicate sufficient time, which benefits the company's operations, through the nomination or selection of company directors and remuneration consideration.

#### **The Nomination and Remuneration Committee will proceed with determining director remuneration as follows:**

1. Prepare a Board Skill Matrix to define the qualifications of directors to be nominated, in accordance with the policies and criteria for director nomination.

2. Consider and select individuals with qualifications that are beneficial and comprehensively suitable for the company's business operations, in a transparent manner. This selection is based on a list of qualified candidates proposed in advance by shareholders at the Annual General Meeting of Shareholders, which the company informs shareholders about through the SET's information channels and the company's website. The selection also draws from lists of professional directors in the directory of the Thai Institute of Directors Association (IOD Chartered Director), from internal executives, and from external individuals who meet the required qualifications.

3. The Nomination and Remuneration Committee shall approach, interview, and discuss with individuals whose qualifications align with the established criteria to ensure that such individuals are willing to accept the position of company director if appointed by the Board of Directors or the Shareholders' Meeting (as the case may be).

4. The Nomination and Remuneration Committee proposes individuals who have met the selection criteria to the Board of Directors for consideration and approval before presenting them to the Shareholders' Meeting for individual appointment. Each shareholder shall have one vote per share. Each shareholder shall cast all votes in accordance with item 1 to elect one or more persons as directors, but may not divide their votes among candidates. The persons

receiving the highest number of votes in descending order shall be elected as directors, up to the number of directors to be appointed or elected at that time. In the event that persons elected in the subsequent order receive an equal number of votes exceeding the number of directors to be appointed or elected at that time, the Chairman of the meeting shall make the final decision.

5. Proceed with the appointment of directors in accordance with the company's articles of association. In cases where a director's position becomes vacant due to reasons other than the expiration of their term, such as resignation, the Nomination and Remuneration Committee will consider and propose suitable individuals for the Board of Directors to appoint as replacement directors at a Board meeting within the period specified by law or regulatory bodies, unless the remaining term of the vacating director is less than 2 months. The person appointed as a replacement director shall hold office only for the unexpired term of the director they replace. The resolution for such replacement appointment must receive votes of not less than three-fourths of the remaining directors.

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

The Company defines the roles and responsibilities of the Board of Directors separately from those of the management, clearly reserving specific powers for the Board. It also oversees the establishment of clear business operational goals to guide the management's performance. Furthermore, the Board ensures that the Company defines the roles and responsibilities of the Board and management in accordance with laws and charters, which encompass the important duties of the Audit Committee, external auditors, internal auditors, and those responsible for financial reporting. The Company's Board of Directors possesses knowledge of the Company's business and expertise beneficial to the Company.

### **Director development**

**New Director Orientation :** Director orientation is a crucial process that provides new directors with an opportunity to understand the history, objectives, and main goals of the business, as well as serving as an important mechanism for fostering acquaintance and building good relationships among board members. Therefore, the Board of Directors should prioritize and designate orientation as a "Mandatory" activity for all new directors to build knowledge and understanding of the business, their role as directors, the board's operational processes, and organizational culture, thereby ensuring confidence and readiness to perform their duties effectively. The Company Secretary will coordinate the following matters:

- Matters to be aware of: Business structure and board structure, scope of authority and duties, and relevant laws.
- General business knowledge: Operational guidelines and visits to each department's work.
- Meetings and discussions: With the Chief Executive Officer and the Director of Accounting and Finance (CFO) to inquire about in-depth information regarding operations.

**Knowledge Development :** The company places importance on director development by sending directors to attend training courses related to enhancing their knowledge and capabilities in performing their duties as directors. This aims to increase management efficiency to always accommodate business changes and to add beneficial perspectives that can be applied to the company's business.

Therefore, there is a policy for directors to receive knowledge development through various courses, such as the Director Certification Program (DCP) and ESG in the Boardroom courses from the Thai Institute of Directors (IOD).

### **Board performance evaluation**

In accordance with the principles of good corporate governance for listed companies, it is recommended that the Board of Directors and sub-committees of listed companies conduct a self-assessment of their performance at least once a year. The Board of Directors has considered and established standards for comparing performance systematically and reviews and improves them to develop their duties in line with the business. The process for evaluating the performance of the Board of Directors and sub-committees is as follows:

- (1) The Board of Directors is responsible for approving and reviewing the assessment form to ensure its accuracy, completeness, and compliance with the criteria set by regulatory bodies.

(2) The Company Secretary is responsible for collecting the assessment results from each director, summarizing and analyzing the assessment results, the operational efficiency of the Board of Directors over the past year, and reporting the analytical results from the assessment to the Board of Directors.

(3) The Company Secretary shall take the analysis results and additional opinions from the Board of Directors to prepare an improvement plan. The criteria used for evaluating the performance of the Board of Directors will include the following assessment topics:

1. Structure and Qualifications of Directors
2. Roles, Duties, and Responsibilities of the Board of Directors
3. Board Meetings.
4. Performance of the Board of Directors
5. Relationship between the Board of Directors and Management

#### **Corporate governance of subsidiaries and associated companies**

**Oversight of policies and operations of subsidiaries and other significant investments of the company. The company has the following policies for overseeing subsidiaries and other significant investments:**

1. The company will appoint individuals representing the company to serve as directors, executives, or controlling persons in its subsidiaries. Such individuals will be considered by the Board of Directors, unless the subsidiary is a small operating arm of the business, in which case the Board may delegate the appointment authority to the Chief Executive Officer.
2. The company will define the scope and responsibilities of individuals representing the company and ensure that these representatives oversee compliance with the subsidiary's policies. In cases where the subsidiary has other co-investors, the company's representatives will act in the best interest of the subsidiary and in alignment with the parent company's policies.
3. Subsidiaries must have adequate and robust internal control systems, and all transactions must be conducted in accordance with applicable laws and regulations.
4. Subsidiaries must disclose information regarding financial position and operating results, related party transactions, acquisition or disposal of assets, other significant transactions, capital increases, capital reductions, and dissolution of subsidiaries, among others.

In the event that the company invests in other significant businesses, such as holding voting shares of 20% but not exceeding 50%, and the investment amount or potential additional investment is significant, where necessary, the company will ensure the preparation of a shareholders agreement or other agreements to clarify management authority and participation in significant decision-making and performance monitoring, so that the information can be used for the preparation of the company's financial statements in accordance with standards and timelines.

**Recognize the role and responsibilities of the Board of Directors as organizational leaders who create sustainable value for the enterprise.**

**Setting the main objectives and goals of the business that are geared towards sustainability.**

In addition to overseeing the business for maximum shareholder profit, the Board of Directors will continue to consider long-term sustainable business operations without prioritizing short-term profits at the expense of the company's reputation or image. The principles are:

1. Do not consider policies that do not generate sustainable benefits for the company.
2. Do not consider policies that increase short-term benefits at the expense of long-term disadvantages. Consider laws and regulations that may affect the business operations of the group of companies in the future, and establish

Oversee the business to ensure readiness and expertise in the operations of the group of companies, and continuous development to enable the company to enhance its competitive capabilities.

3. a business operating model that benefits all parties, to create value for the business and develop the society in which the company operates.

4. Arrange for the review and development of resource utilization to be efficient and effective, for sustainable operations, both for the company and society.

The Board of Directors has promoted communication and fostered the reflection of the organization's main objectives and goals in the decision-making and operations of personnel at all levels, making it an organizational culture, and considers the appropriateness of disclosing information regarding legal compliance, ethical conduct, anti-corruption policies, treatment of employees and stakeholders, including fair treatment and respect for human rights, as well as social and environmental responsibility.

### **Policy and guidelines related to shareholders and stakeholders**

Policy and guidelines related to shareholders and stakeholders : Yes

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

### **Shareholder**

#### **Shareholder Rights**

The Group recognizes and emphasizes the rights of all shareholder groups, refraining from any actions that violate or diminish shareholder rights. The Company grants fundamental rights to shareholders equally, such as receiving accurate and timely information, attending shareholder meetings, or appointing proxies to exercise voting rights in the appointment or removal of directors, appointment of auditors, and matters affecting the Company. The Company does not have a pyramid shareholding structure or cross-shareholdings and treats all shareholder groups equally. It conducts business with honesty, transparency, and responsibility towards shareholders, and does not seek personal gain for itself or related parties. Furthermore, it has a policy to facilitate and encourage all shareholders, including institutional investors, to attend the Company's shareholder meetings, with oversight to ensure that shareholder meetings are conducted in accordance with laws and meeting guidelines.

In the past year, the Annual General Meeting of Shareholders for 2025 was held on April 23, 2025, commencing at 1:00 PM. The 2025 Annual General Meeting of Shareholders was informed that the meeting would be recorded via video and audio for documentation, preparation of meeting minutes, and meeting management purposes. All shareholders can find further details in the Personal Data Protection Notice (Privacy Notice) for the Company's 2025 Annual General Meeting of Shareholders, available in the annex to the invitation letter and on the Company's website.

The Company set the record date for shareholders entitled to attend the Annual General Meeting of Shareholders on March 14, 2025, to consider the matters specified in the invitation letter.

The Company has engaged OJ International Co., Ltd. to manage this Annual General Meeting of Shareholders to comply with legal requirements and adhere to a meeting control system that ensures information system security. This includes storing electronic traffic data of all attendees as evidence of participation, in accordance with announcements or criteria set by relevant authorities or laws. To ensure the meeting adheres to good corporate governance principles regarding electronic voting, shareholders and proxies must comply with the Company's rules and conditions.

#### **The procedures for electronic voting and for asking questions or expressing opinions are as follows:**

1. As this meeting is conducted electronically, no ballot papers will be printed for attendees.
2. The meeting will consider various matters according to the agenda specified in the invitation letter. Information for each agenda item will be presented, and shareholders will be given the opportunity to ask questions before voting. The results of the votes will be announced to the meeting once the counting for each agenda item is completed in sequence.
3. For voting at the meeting, each shareholder has votes equal to the number of shares they hold, with 1 share equaling 1 vote.

4. For vote counting, the Company will deduct "disagree" and "abstain" votes from the total number of votes cast by shareholders attending the meeting and entitled to vote. The remaining votes will be considered as "agree" votes for the proposed agenda item.
5. The number of votes from shareholders for each agenda item may not be equal due to shareholders and proxies gradually entering the meeting room. Therefore, the number of attendees for each agenda item may vary.
6. The Group provided an opportunity for shareholders to propose agenda items and nominate individuals for directorships in advance for a period of 2 months, from October 10 to December 31, 2024. Upon the expiration of this period, it was found that no shareholders proposed any agenda items or nominated individuals, nor submitted any advance questions.

In 2025, the Group held its Annual General Meeting of Shareholders on April 23, 2025, commencing at 1:00 PM. This was an electronic meeting (E-AGM). Shareholders could attend the meeting in person or appoint a proxy. In cases where shareholders were unable to attend the Annual General Meeting in person, the Company provided a proxy form that allowed shareholders to specify how the proxy should vote on each agenda item (Proxy Form B). Shareholders could appoint an independent director to vote on each agenda item or cast their vote electronically (e-Proxy Voting). Thailand Securities Depository Co., Ltd., which serves as the Company's registrar, sent out the meeting invitation to shareholders. The invitation was dispatched and published on the Company's website in both Thai and English on March 19, 2025, which was 34 days in advance, within the legally prescribed period. Each agenda item included principles, reasons, and the Board of Directors' opinions.

The Group publishes the meeting resolutions and voting results for each agenda item on the meeting day. The report of the 2025 Annual General Meeting of Shareholders was published via the Stock Exchange's news system and the Company's website on May 2, 2025. The Group adheres to the principle of treating all shareholders equally, whether they are major shareholders, minor shareholders, institutional investors, or foreign shareholders, without discrimination. Policies and guidelines have been established for corporate governance, the use of inside information, the management of conflicts of interest, and the reporting of directors' interests.

### **Role of Stakeholders**

The Group places importance on the rights of all stakeholder groups, whether internal stakeholders such as shareholders and employees, or external stakeholders such as business partners and customers. The Company will identify and assess the importance of stakeholders, as the Group recognizes that the participation of stakeholder groups who are or may be affected by the Company's operations will be beneficial for the Company's operations and business development. Therefore, the Company will comply with relevant laws and regulations and establish policies for treating each stakeholder group, taking into account their rights as stipulated by law or agreements with the Company, and will not commit any acts that violate those stakeholder rights. Furthermore, in conducting its business, the Company considers the rights of all parties by collaborating to achieve mutual benefits in accordance with the following policies and practices.

### **Shareholders**

The Company will conduct its business with transparency and efficiency to create sustainable value for the enterprise, striving to achieve strong performance and stable growth to maximize long-term benefits for shareholders. This includes transparent and reliable disclosure of information to shareholders. Furthermore, the Company has established measures to prevent the misuse of inside information (Insider Trading) by related persons, which include directors, executives, and employees in departments involved with inside information (including their spouses and minor children). These related persons are prohibited from trading the Company's securities for at least 30 days prior to the disclosure of quarterly and annual financial statements and should wait at least 24 hours after such information has been disclosed to the public. They are also prohibited from disclosing such information to other individuals.

1. The Company has provided information to directors and executives regarding their duty to report their securities holdings in the Company and the penalties under the Securities and Exchange Act B.E. 2535 (1992) and the regulations of the Stock Exchange of Thailand. In cases where a director or executive trades the Company's securities, they must report their holdings in the Company, including those of their spouse and minor children, as

per Section 59 of the Securities and Exchange Act B.E. 2535 (1992), within 3 business days to the Office of the Securities and Exchange Commission for public disclosure. The Company requires directors and senior executives to notify the Company Secretary's office at least 1 day in advance before any trading of the Company's shares, with the Company Secretary's office being responsible for receiving such advance notifications regarding share trading.

2. The Company requires directors and executives to report their interests and those of related parties upon assuming their positions and whenever there are changes. This information is submitted to the Company Secretary, who then forwards a copy of the interest report to the Chairman for acknowledgment. Additionally, the Company mandates that interest information be updated at least once a year.

3. The Company Secretary provides quarterly notifications regarding the blackout period for securities trading to directors, executives, and relevant employees one month prior to the public disclosure of financial statements. The Secretary also monitors changes in securities holdings of directors and senior executives, including their spouses and minor children, to report such changes to the Board of Directors quarterly.

In the past year 2025, no incidents or complaints regarding shareholder rights were found.

### **Employee**

The Group will treat all employees equally, fairly, and provide appropriate compensation. Furthermore, the Group consistently emphasizes the development of employees' skills, knowledge, and potential, such as organizing training, seminars, and workshops, by providing comprehensive opportunities to all employees. The Group also strives to incentivize highly skilled and capable employees to remain with the company for the continued development of the organization. Additionally, guidelines for anti-corruption have been established, and all employees are instilled with the importance of strictly adhering to relevant laws, regulations, and rules, such as the prohibition of insider information usage. It should be noted that in the year 2025, the Group did not encounter any significant labor disputes.

### **Customer**

The Group is responsible to customers by maintaining the quality and service standards, including fully and comprehensively responding to customer needs as much as possible, with the aim of building long-term customer satisfaction. Furthermore, the Group considers the speed and convenience for customers in accessing the Group's services and providing accurate and complete information about services to customers. Additionally, channels are provided for the company's customers to report issues regarding inappropriate service so that the Group can quickly prevent and resolve problems related to its services, as well as maintaining customer confidentiality and not using it for its own benefit or that of unfairly related parties. In the past year 2025, the Group did not find any incidents that led to consumer rights violations.

### **Business competitor**

The Group adheres to ethical competitive practices and operates within the bounds of the law, as well as supporting and promoting policies of free and fair competition. It does not seek confidential information from competitors through dishonest means, nor does it enter into agreements with competitors or other business operators that monopolize or reduce market competition. Furthermore, in 2025, the Group found no incidents that led to the violation of competitors' rights.

### **Business partner**

The Group has a process for selecting business partners by allowing partners to compete based on equal information and selecting partners fairly under the Group's evaluation and selection criteria. Furthermore, the Group has developed appropriate and fair contract templates for all parties and established a monitoring system to ensure full compliance with contractual terms and to prevent corruption and misconduct at every stage of the procurement process. The company purchases goods from partners according to commercial terms and strictly adheres to contracts with partners. It also promotes the potential and capability for sustainable business operations with partners, such as developing service-related work.

In 2025, the Group found no incidents that led to the violation of partner rights.

### **Creditor**

The Group shall adhere to various conditions stipulated in its agreements with creditors, primarily including guarantee conditions, capital management, and measures to prevent default. This encompasses the repayment of principal and interest, and the management of collateral under relevant contracts, as well as strict compliance with all conditions. The Group is committed to treating creditors fairly, including timely repayments, proper management of collateral, and fulfilling all other contractual obligations accurately and completely, in line with good corporate governance principles. Furthermore, in the past year 2025, no incidents or complaints regarding the treatment of creditors were identified.

### **Government agencies**

The Group of Companies prioritizes the government, which is considered one of the Group's stakeholders. Therefore, guidelines have been established for dealing with government agencies in various countries where the Group invests, to avoid actions that may lead to inappropriate conduct. and encourages the Group's employees to be aware and operations must be conducted correctly and transparently when engaging in transactions with government officials or agencies. Avoid engaging in transactions with government officials or their family members when such officials have influence over decisions regarding contracts with the state, and Establishing acquaintance or good relations between the government and the Group of Companies is permissible within appropriate limits. In this regard, No incidents were reported in the past year 2025. incidents or complaints related to operates by government agencies or the public sector.

### **Community and society**

The Group is committed to and prioritizes the safety of society, the environment, and the quality of life of individuals involved in its operations. It also promotes environmental and social awareness and responsibility among its employees, and ensures strict compliance with all relevant laws and regulations. Furthermore, the Group endeavors to participate in various activities that create and preserve the environment and society. Stakeholders can also inquire for details, submit complaints, or report legal misconduct, inaccuracies in financial reports, deficiencies in internal control systems, or breaches of the company's business ethics through independent directors or the company's audit committee. All complaints and tips reported to the Group will be kept confidential. The independent directors or audit committee will then order an investigation of the information and seek solutions (if any), and will report to the Board of Directors accordingly. It should be noted that No such incidents were reported in the past year 2025. Incidents leading to disputes with communities and society

## **Information on business code of conduct**

### **Business code of conduct**

Business code of conduct : Yes

The Group is committed to conducting its business transparently, ethically, and responsibly towards stakeholders, society, and the environment. The company has established a business ethics policy, which has been approved by the Board of Directors, and requires directors, executives, and employees to strictly adhere to it. This policy has also been disseminated throughout the organization to promote compliance with the company's business ethics, as follows:

1. Code of Conduct regarding responsibility towards shareholders
2. Code of Conduct regarding customer relations
3. Code of Conduct regarding responsibility towards competitors
4. Code of Conduct regarding responsibility towards business partners and trade creditors
5. Code of Conduct regarding responsibility towards employees
6. Code of Conduct regarding social responsibility
7. Code of Conduct regarding environmental responsibility
8. Code of Conduct regarding the exercise of social and political rights

**Statistics on ethical and organizational code of conduct violations** In the past year 2568, the company did not violate the aforementioned code of conduct.

### **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, Information and IT system security, Environmental management, Human rights, Safety and occupational health at work

### **Prevention of Conflicts of Interest**

The Group considers the conflict of interest prevention policy as a crucial policy and ensures it is regularly reviewed to ensure the implementation of control systems is standardized and transparent in management, in accordance with good corporate governance principles, based on the principle that "any decision in conducting business activities must be made solely for the best interests of the company." It also emphasizes that directors, executives, or employees of the company must not use their positions to seek personal gain. Therefore, directors are prohibited from engaging in businesses that compete with the company, to avoid self-interested transactions that may create conflicts of interest with the company and its subsidiaries under the regulations of the Stock Exchange of Thailand.

[Additionally, directors and executives are required to submit an annual disclosure report on conflicts of interest when such events occur. In the past year 2025, the company found no actions that violated the conflict of interest prevention policy, and there were no related party transactions requiring approval from the shareholders' meeting, nor any violations of the criteria regarding inter-company transactions and asset trading.](#)

### **Anti-corruption**

The Group places importance on combating all forms of corruption, focusing on promoting ethics, fostering awareness, and instilling correct values in operations. Therefore, guidelines have been established for preventing and monitoring anti-corruption practices, as follows:

2. Regulations for procurement, disbursement of funds, or entering into any contracts are established, with clear supporting evidence for each step and appropriate and stringent approval authorities.
3. An effective internal audit system covering financial and accounting aspects is established to ensure that financial transactions are accurate, transparent, and auditable.
4. Principles are established for giving or receiving gifts, items, or entertainment that may raise suspicions of corrupt behavior or bribery. If receiving gifts, it should be reasonable and must not be cash or cash equivalents. It must be recognized that any actions must be transparent and auditable in all forms, including giving or receiving bribes to government officials or private sector employees. Any actions that violate such laws are considered incorrect and not in line with the governance policy.
5. The Internal Audit Department is assigned to review and verify the internal control system and operations to ensure compliance with policies. Operational procedures are established and reviewed at least once a year to ensure that the control system is appropriate and sufficient to mitigate corruption risks, to monitor compliance with the anti-corruption policy, and to report results to the Audit Committee. Furthermore, such operations and reviews are consistent with changes in regulations, legal requirements, and business changes.

6. If a factual investigation reveals that the audit information provides reasonable grounds to believe that there are items or actions that may significantly impact the company's financial position and operating results, including violations of laws or the company's anti-corruption policy, or if there are doubts regarding financial reports or internal control systems concerning the improper acquisition or use of assets, the investigation committee will implement corrective actions based on the findings within the timeframe approved by the Audit Committee.

Penalties are prescribed for directors, executives, and employees who commit acts of corruption or support acts related to corruption. Disciplinary actions will be taken as appropriate, such as written warnings, suspension, termination of employment, and legal prosecution.

In 2025, the company took another significant step by joining the Private Sector Collective Action Coalition Against Corruption (CAC), demonstrating its social responsibility and integrity in all aspects of business operations. Being part of this coalition reinforces the Group's commitment to fostering an organizational culture free from corruption and enhancing stakeholder confidence. And in the past year 2025, there have been no complaints related to acts of corruption that significantly impact the company's operations.

### **Whistleblowing and Protection of Whistleblowers**

1. Whistleblower webpage <https://www.mitsibleasing.com/corruption-complaint/>

2. Via E-Mail: [complain@mitsibleasing.com](mailto:complain@mitsibleasing.com)

3. Suggestion Box

4. Letter addressed to Internal Audit Department

5. Telephone 02-7438787 press 1, then 920, 904, and according to the telephone numbers specified by subsidiaries as contact channels.

6. Head Office or Branch Office Location

The company will keep the information regarding such complaints confidential and restrict access to only relevant parties. Should any individual be found to harass or act unfairly towards a whistleblower or complainant, the company will take strict disciplinary action against that individual.

### **Prevention of Misuse of Inside Information**

Directors, executives, and employees of the Group, including individuals presumed to know or possess inside information of the company and its subsidiaries under the Securities and Exchange Act B.E. 2535 (1992) (including amendments) (the Securities Act), who have received material inside information that may affect the change in the price of securities, shall not trade securities or enter into derivative contracts related to the company's securities, nor shall they seek personal gain for themselves or others by using confidential information of the company or its subsidiaries, such as business plans, revenues, meeting resolutions, business forecasts, research and development results, or bidding prices, for personal benefit, whether directly or indirectly, and regardless of whether it causes damage to the company. This prohibition applies for a period of at least 1 month before the financial statements or such information are disclosed to the public, and they should wait at least 24 hours after such information has been disclosed to the public.

However, in cases where such information disclosure is not yet widespread or is highly complex, a waiting period of up to 48 hours after such information has been disclosed to the public is recommended before buying or selling securities or entering into derivative contracts related to the company's securities. Furthermore, such individuals and those involved with inside information are prohibited from disclosing that information to others.

And in the past year 2568, the directors and executives have correctly and completely complied with the company's policies, with no violations regarding the use of inside information for personal gain.

### **Money laundering prevention**

The Group is aware of the risks and potential impacts arising from money laundering and opaque financial transactions, which could affect the company's reputation, credibility, and business stability, as well as lead to legal liabilities.

Therefore, the company is committed to conducting business transparently, accountably, and strictly within the framework of laws and regulations related to anti-money laundering. It has clearly established policies and guidelines concerning anti-money laundering, focusing on implementing systems for screening customers and business partners,

monitoring high-risk transactions, retaining transaction data, and reporting suspicious transactions to relevant authorities as required by law. The company and the Group oppose all forms of money laundering, adhering to compliance with anti-money laundering laws, and will prevent any individual from using the company or the Group as a channel or tool to transfer, conceal, or disguise the origin of illegally obtained assets.

In the past year 2025, the company found no actions that violated the anti-money laundering policy whatsoever.

#### **Gift giving or receiving, entertainment, or business hospitality**

The Group recognizes the risks that may arise from giving or receiving gifts, entertainment, or business hospitality, which could be perceived as undue influence or an attempt to sway decisions contrary to the principles of transparency and business ethics. For this reason, the Group has established clear guidelines regarding the giving or receiving of gifts, hospitality, and business entertainment. This is to prevent misunderstandings, conflicts of interest, and actions that could be classified as corruption. Gifts or hospitality given or received must be appropriate and not excessive according to business etiquette, not intended to induce or expect reciprocal benefits, and must be transparently disclosed, verifiable, and explainable. In cases of doubt regarding the appropriateness of giving or receiving, the Group requires employees to consult with or seek approval from their direct supervisor or the ethics oversight unit before proceeding, in order to comply with good corporate governance practices and ethical risk management.

In the past year 2025, no incidents or complaints related to committing offenses related to receiving gifts, entertainment, or business hospitality that significantly affect the operations of the Group.

#### **Compliance with laws, regulations, and rules**

The Group places great importance on full, accurate, and continuous compliance with laws, regulations, and rules related to its business operations. This includes laws pertaining to securities companies and capital markets, civil and commercial laws, labor laws, tax laws, personal data protection laws, anti-money laundering laws, as well as other laws and regulations relevant to the business operations of the Company and its subsidiaries.

The Group has systematically established policies, processes, and practices for good corporate governance and legal compliance, by assigning relevant departments the responsibility of monitoring changes in laws and regulations from regulatory bodies, as well as communicating them to personnel within the organization for appropriate awareness and adherence.

Furthermore, the Group regularly assesses legal and regulatory risks, and implements internal policy audits and monitoring to prevent and mitigate risks arising from non-compliance with laws, which could impact business operations, reputation, and stakeholder confidence.

In the past year 2025, the Company did not find incidents or complaints related to significant violations of laws or regulations. The Company remains committed to developing an efficient governance and compliance system to support stable, transparent, and sustainable long-term business growth.

#### **Information and assets usage and protection**

The Group places importance on the appropriate use and maintenance of the organization's assets and information, considering them valuable resources crucial for sustainable business operations. The Company's assets encompass both tangible assets, such as buildings, offices, and equipment, and intangible assets, such as business data, intellectual property, information systems, and organizational reputation. Guidelines and measures have been established for the correct and secure use of assets and information, ensuring they serve the organization's benefit. They are prohibited from being used for personal gain or for any actions that could cause damage or risk to the Group. Information considered internal or confidential must be stored and accessed under appropriate restrictions, and employees at all levels are responsible for maintaining the confidentiality of information related to the business, partners, customers, and stakeholders, both during and after their employment with the Company.

And in 2025 In the past, the directors and executives have complied with the policy on the use and preservation of information and assets, with no violations found regarding the use of information and assets for personal gain.

#### **Information and IT system security**

The Group recognizes the importance of data and information system security as highly valuable resources and a cornerstone of business operations in the digital age. The Group is committed to protecting data from unauthorized

access, leakage, alteration, or destruction, including internal data, personal data of employees, customers, partners, as well as data affecting the organization's reputation and credibility. The Group has established a comprehensive information security policy covering risk management, internal control measures, confidentiality, integrity, and availability of data, as well as cybersecurity incident response.

During the fiscal year 2025, the Group None incidents or complaints related to unauthorized access or data breaches involving internal data, personal data of employees, customers, partners, as well as data affecting the organization's reputation and credibility.

### **Environmental management**

The Group recognizes its responsibility for environmental stewardship as a crucial part of sustainable business operations. The Group is committed to efficient natural resource management, reducing environmental impacts, and promoting the valuable use of energy and materials, while strictly adhering to relevant environmental laws, regulations, and standards.

In the past year 2025, the Group did not find incidents or Complaints regarding violations of laws or negative environmental impacts

### **Human rights**

The Group prioritizes respect for human rights as a fundamental principle in conducting business responsibly and considers it an integral part of environmental, social, and governance (ESG) management. Adhering to the Universal Declaration of Human Rights by the United Nations, the Guiding Principles on Business and Human Rights (UNGPs), and relevant domestic and international laws, the Group is committed to promoting and protecting the human rights of employees, customers, business partners, communities, and all stakeholders equally, without discrimination against individuals in any dimension, without using forced labor or child labor, respecting freedom of expression, association, and the right to privacy, as well as emphasizing labor rights, health and safety at work, and equal access to opportunities.

In the past year 2025, the Group conducted a human rights risk assessment and found no significant human rights risks related to the company's operations.

### **Safety and occupational health at work**

The Group recognizes the importance of safety and occupational health for employees at all levels. It has established an occupational safety and health policy to create a safe, hygienic, and conducive working environment for the physical and mental well-being of employees. The policy aims to prevent accidents, injuries, and work-related illnesses, as well as to reduce risks that may affect the organization's operations. The Group strictly adheres to relevant laws, regulations, and standards and encourages continuous employee participation in workplace safety.

### **Principles and Guidelines**

- Conduct regular safety and occupational health risk assessments in the workplace, especially risks from the office environment such as electricity, fire, ergonomics, and work-related stress.
- Organize training and provide knowledge to employees regarding occupational safety, fire prevention, first aid, and emergency evacuation.
- Provide appropriate safety equipment and facilities, such as alarm systems, fire escape plans, fire extinguishers, and ergonomically correct office equipment.
- Promote employee health care, both physical and mental, such as annual health check-ups, health counseling, and organizing wellness activities.
- Provide channels for employees to report incidents or provide safety suggestions for timely improvement and risk prevention.

### **Goals**

- Reduce the rate of work-related accidents to zero or not exceeding the specified criteria.
- Employees receive safety and occupational health training at least once a year.
- The workplace continuously undergoes safety and occupational health assessments in accordance with relevant laws and standards.

- Promote employee awareness and participation in fostering a safety culture within the organization.
- Policy review and revision. This policy will be reviewed at least once a year or when there are changes in laws.

In the past year 2025, the Group found Incidents or complaints related to Zero work-related accidents.

### Promotion of compliance with the business code of conduct

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

The Group has established a code of conduct for the Board of Directors, management, and employees to serve as a guideline for all stakeholders in performing their duties in accordance with the company's mission with integrity and fairness, both in their dealings with the company, all stakeholder groups, the public, and society, as well as establishing a system for regularly monitoring compliance with these guidelines.

In 2025, the Group held a Town Hall meeting. In order to inform all employees and ensure strict adherence, as well as implement these guidelines through the company website and the company's BeeDMS system, as follows:

- (1) Act as a good representative for all shareholder groups, provide appropriate returns consistently, and manage operations to the best of their ability, considering the company's utmost benefit and sustainable and stable growth.
- (2) Perform duties in accordance with laws, relevant regulations, company articles of association, and resolutions of shareholders' meetings.
- (3) Manage operations with integrity and prudence, without political bias, and maintain strict neutrality, as well as being independent in both decision-making and actions, without creating obligations that may conflict with one's duties later.
- (4) Grant full authority to those responsible for the company's daily operations without undue interference or direction.
- (5) Should not have any interest in businesses related to the company or in businesses that compete with the Group, whether directly or indirectly. In cases where a director or a person related to a director has an interest related to the Group, such interest must be reported as required by law.
- (6) Avoid conflicts between personal interests and the interests of the Group to ensure full and efficient management.
- (7) Shall not seek undue personal gain or benefits for themselves or related persons, whether directly or indirectly, from their work performance.
- (8) Shall not engage in any actions that may undermine the interests of the Group or provide undue benefits to other individuals or legal entities.
- (9) Committed to preventing and eliminating all types of corrupt practices, considering it a matter that requires swift and decisive action to build good values and a positive image for the company.
- (10) Adhere to and implement good corporate governance policies in performing duties, and serve as an ethical leader, setting an example in working according to the company's corporate governance policies and business ethics.

In 2025, the Group emphasizes knowledge transfer to all directors, executives, and employees by defining training topics on important organizational policies that all new directors, executives, and employees must learn and understand. The policies and guidelines related to corporate governance are as follows:

1. Anti-Corruption Policy: 107 directors, executives, and employees, representing 89.92%, acknowledged the policy review and guidelines.
2. Whistleblowing Policy: 81 directors, executives, and employees, representing 68.07%, acknowledged the policy review and guidelines.
3. Conflict of Interest Policy: 99 directors, executives, and employees, representing 83.19%, acknowledged the policy review and guidelines.
4. Insider Trading Prevention Policy: 90 directors, executives, and employees, representing 75.63%, acknowledged the policy review and guidelines.

Diagram of promotion of compliance with the business code of conduct



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 : Not certified

Certification document of CAC membership status : -

Diagram of participation in anti-corruption networks



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 : Yes

guidelines over the past year

- The Group adheres to the Principles of Good Corporate Governance for Listed Companies 2017, and the Board of Directors has a process to review the implementation of the Principles of Good Corporate Governance for Listed Companies 2017 (CG Code). In 2025, the 2025 Thai Listed Company Corporate Governance Principles Assessment Form will be appropriately adapted and applied in accordance with the business context, relevant laws, and announcements, ensuring it is updated at least once a year. This includes management and governance policies as an efficient and socially responsible company, business ethics, and charters for the Board of Directors and sub-committees.
- has joined as a member of the Private Sector Collective Action Coalition Against Corruption (CAC).
- The Group encourages shareholders to exercise their right to propose agenda items or questions for the Annual General Meeting of Shareholders and to nominate individuals for election as directors in advance.
- The 2025 Corporate Governance Report of Thai Listed Companies (CGR) assessment result was rated "Good," conducted by the Thai Institute of Directors (IOD) in collaboration with the Stock Exchange of Thailand (SET) and the Securities and Exchange Commission (SEC). For the 2025 Annual General Meeting of Shareholders (AGM) quality assessment, the Group received an AGM quality assessment result from the Thai Investors Association with a score of 96 points.
- The Company has studied FTSE Russell ESG Scores, which is an assessment of environmental, social, and governance (ESG) performance conducted by the Stock Exchange of Thailand in collaboration with FTSE Russell, a global ESG assessor, to elevate sustainability assessment to international standards. This is to ensure the Company's operational guidelines are consistent with current changes and to further enhance the Company's sustainability performance.

### Implementation of the CG Code for listed companies

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

The Group stipulates that directors shall be elected by majority vote, and shareholders shall have votes equivalent to the number of shares they hold. Furthermore, the Group has consistently established other methods to safeguard shareholders' rights, for instance, by encouraging shareholders to exercise their right to propose additional meeting agendas or nominate individuals for appointment as directors in advance.

As the company has prepared the Form 56-1 One Report in accordance with the regulations of the Stock Exchange of Thailand, we therefore present it to allow users to access detailed financial and non-financial information. This information is submitted to shareholders for their acknowledgment before the shareholders' meeting, and users can download it from the company's website.

### Other corporate governance performance and outcomes

Overview of Corporate Governance Performance for Sustainable Development for the Year 2025

- AGM Checklist 2025: Acknowledged the results of the quality assessment of the Annual General Meeting of Shareholders for the year 2025. The company received an assessment score of 96 points from the Thai Investors Association, reflecting that the company equally considers the rights of shareholders before, during, and after the shareholders' meeting. This matter is a crucial component of good corporate governance.
- Corporate Governance Report of Thai Listed Companies: Acknowledged the results of the corporate governance assessment for Thai listed companies for the year 2025 from the Thai Institute of Directors Association, which was rated "Good" or "3-star level." This reflects that the company has prioritized shareholder rights, equitable

treatment of shareholders, consideration of stakeholders' roles, information disclosure, transparency, and the accountability of the Board of Directors.

- Announced its participation as a member of the Private Sector Collective Action Coalition Against Corruption (CAC - Thailand's Private Sector Collective Action Coalition Against Corruption), Phase 1.

# Corporate Governance Structure

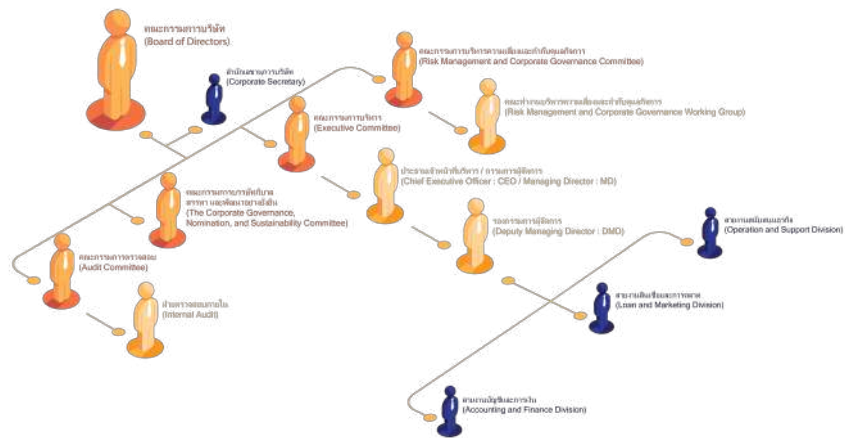
Information on corporate governance structure

Corporate governance structure

Corporate governance structure diagram

Corporate governance structure as of date : 31 Dec 2025

Corporate governance structure diagram



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	8		8		8	
	8	0	8	0	8	0
Executive directors	2		2		2	
	2	0	2	0	2	0
Non-executive directors	6		6		6	
	6	0	6	0	6	0
Independent directors	3		3		3	
	3	0	3	0	3	0
Non-executive directors who have no position in independent directors	3		3		3	
	3	0	3	0	3	0

	2023		2024		2025	
	Male (%)	Female (%)	Male (%)	Female (%)	Male (%)	Female (%)
Total directors	100.00		100.00		100.00	
	100.00	0.00	100.00	0.00	100.00	0.00
Executive directors	25.00		25.00		25.00	
	25.00	0.00	25.00	0.00	25.00	0.00
Non-executive directors	75.00		75.00		75.00	
	75.00	0.00	75.00	0.00	75.00	0.00
Independent directors	37.50		37.50		37.50	
	37.50	0.00	37.50	0.00	37.50	0.00
Non-executive directors who have no position in independent directors	37.50		37.50		37.50	
	37.50	0.00	37.50	0.00	37.50	0.00

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	55		56		53	
	55	0	56	0	53	0

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. KITTI YONGSANGUANCHAI  Gender: Male  Age : 65 years  Highest level of education : Doctoral degree  Study field of the highest level of education : Environment  Thai nationality : Yes  Residence in Thailand : Yes  Family relationship between directors and executives : Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 51,620,620 Shares (3.760685 %)</li> </ul>	<p>Chairman of the board of directors  (Non-executive directors)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Existing director</p>	7 Apr 2018	Marketing, Business Administration

List of directors	Position	First appointment date of director	Skills and expertise
<p>2. Assoc. Prof. Sarun Chookhiatti  Gender: Male  Age : 56 years  Highest level of education : Master's degree  Study field of the highest level of education : Business information Technology  Thai nationality : Yes  Residence in Thailand : Yes  Family relationship between directors and executives : Doesnt Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 0 Shares (0.000000 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 0 Shares (0.000000 %)</li> </ul>	<p>Director  (Non-executive directors, Independent director)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Continuing director (Full term of directorship and being re-appointed as a director)</p>	1 Feb 2016	Audit, Internal Control, Accounting

List of directors	Position	First appointment date of director	Skills and expertise
<p>3. Mr. Nitipat Yongsanguanchai  Gender: Male  Age : 53 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 <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 111,660,392 Shares (8.134725 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 37,475,322 Shares (2.730166 %)</li> </ul>	<p>Director  (Executive directors)</p> <p>Authorized directors as per the companys certificate of registration :  Yes</p> <p>Type of director : Existing director</p>	1 Feb 2016	Marketing, Business Administration

List of directors	Position	First appointment date of director	Skills and expertise
<p>4. Mr. NITHAT YONGSANGUANCHAI  Gender: Male  Age : 60 years  Highest level of education : Below a bachelor's degree  Study field of the highest level of education : Management  Thai nationality : Yes  Residence in Thailand : Yes  Family relationship between directors and executives : Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 53,156,245 Shares (3.872559 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 0 Shares (0.000000 %)</li> </ul>	<p>Director  (Non-executive directors)</p> <p>Authorized directors as per the companys certificate of registration : Yes</p> <p>Type of director : Existing director</p>	1 Feb 2016	Property Development

List of directors	Position	First appointment date of director	Skills and expertise
<p>5. Mr. Nutchai Yongsanguanchai  Gender: Male  Age : 37 years  Highest level of education : Master's degree  Study field of the highest level of education : Physiology &amp; Pharmacology  Thai nationality : Yes  Residence in Thailand : Yes  Family relationship between directors and executives : Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 73,770,312 Shares (5.374343 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 37,796 Shares (0.002754 %)</li> </ul>	<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>	1 Feb 2016	Business Administration

List of directors	Position	First appointment date of director	Skills and expertise
<p>6. Mr. ATTASIT MUNGMEE  Gender: Male  Age : 45 years  Highest level of education : Bachelor'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 : Doesnt Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 14,765,623 Shares (1.075711 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 0 Shares (0.000000 %)</li> </ul>	<p>Director  (Non-executive directors)</p> <p>Authorized directors as per the companys certificate of registration : No</p> <p>Type of director : Existing director</p>	15 Aug 2017	Economics, Law

List of directors	Position	First appointment date of director	Skills and expertise
<p>7. Mr. SINGHACHAI BOONYAYOTIN  Gender: Male  Age : 66 years  Highest level of education : Doctoral degree  Study field of the highest level of education : Economics  Thai nationality : Yes  Residence in Thailand : Yes  Family relationship between directors and executives : Doesnt Have  Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have  DAP course : Yes  DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 0 Shares (0.000000 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 0 Shares (0.000000 %)</li> </ul>	<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>	2 Apr 2019	Economics, Accounting, Finance

List of directors	Position	First appointment date of director	Skills and expertise
<p>8. Mr. PRAKIT SIRIVATTANAKET Gender: Male Age : 45 years Highest level of education : Master's degree Study field of the highest level of education : Engineering Thai nationality : Yes Residence in Thailand : Yes Family relationship between directors and executives : Doesnt Have Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have DAP course : Yes DCP course : No</p> <p><b>Shareholding in the company</b></p> <ul style="list-style-type: none"> <li>• Direct shareholding : 0 Shares (0.000000 %)</li> <li>• Shareholding by persons related to the directors, executives according to Section 59 <sup>(**)</sup> : 0 Shares (0.000000 %)</li> </ul>	<p>Director (Non-executive directors, Independent director)</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>	23 Apr 2025	Finance & Securities, Fund Management

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.

### Diagram of list of the board of directors



- |   |   |
|---|---|
| <p><b>1</b> ดร.กิตติ ยงค์สงวนชัย<br/>ประธานคณะกรรมการ</p> <p><b>2</b> นายนิติพัทภูมิ ยงค์สงวนชัย<br/>กรรมการ/ประธานเจ้าหน้าที่บริหาร</p> <p><b>3</b> นายณัชชา ยงค์สงวนชัย<br/>กรรมการ/รองประธานเจ้าหน้าที่บริหาร</p> <p><b>4</b> รศ.ศรัณย์ ชูเกียรติ<br/>ประธานกรรมการอิสระ/ประธานคณะกรรมการตรวจสอบ<br/>/ประธานคณะกรรมการความเสี่ยง</p> | <p><b>5</b> นายประทีป สิริวัฒนเกตุ<br/>กรรมการอิสระ/กรรมการตรวจสอบ</p> <p><b>6</b> ดร.สิงห์ชัย บุญยโยธิน<br/>กรรมการอิสระ/ประธานคณะกรรมการบรรษัทภิบาล<br/>สรรหา และพัฒนาอย่างยั่งยืน/กรรมการตรวจสอบ</p> <p><b>7</b> นายนิทัศน์ ยงค์สงวนชัย<br/>กรรมการ</p> <p><b>8</b> นายอรรถสิทธิ์ บั้งมี<br/>กรรมการ</p> |
|---|---|

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

List of directors	Position	Date of resignation / termination	Replacement director

List of directors	Position	Date of resignation / termination	Replacement director
1. Mr. Pongchai Kasemthavisak Gender: Male Age : 70 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 : Doesnt Have Legal offenses in the past 5 years <sup>(*)</sup> : Doesnt Have DAP course : Yes DCP course : No	Director (Non-executive directors, Independent director)  Authorized directors as per the companys certificate of registration : No	24 Apr 2025	Mr. PRAKIT SIRIVATTANAKET  Appointment date of replacement director : 24 Apr 2025

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. KITTI YONGSANGUANCHAI	Chairman of the board of directors		✓		✓	
Total (persons)		2	6	3	3	3

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
2. Assoc. Prof. Sarun Chookhiatti	Director		✓	✓		
3. Mr. Nitipat Yongsanguanchai	Director	✓				✓
4. Mr. NITHAT YONGSANGUANCHAI	Director		✓		✓	✓
5. Mr. Nutcha Yongsanguanchai	Director	✓				✓
6. Mr. ATTASIT MUNGMEE	Director		✓		✓	
7. Mr. SINGHACHAI BOONYAYOTIN	Director		✓	✓		
8. Mr. PRAKIT SIRIVATTANAKET	Director		✓	✓		
<b>Total (persons)</b>		<b>2</b>	<b>6</b>	<b>3</b>	<b>3</b>	<b>3</b>

#### Overview of director skills and expertise

Skills and expertise	Number (persons)	Percent (%)
1. Economics	2	25.00
2. Finance & Securities	1	12.50
3. Property Development	1	12.50
4. Law	1	12.50

Skills and expertise	Number (persons)	Percent (%)
5. Marketing	2	25.00
6. Accounting	2	25.00
7. Finance	1	12.50
8. Fund Management	1	12.50
9. Audit	1	12.50
10. Internal Control	1	12.50
11. Business Administration	3	37.50

#### Information about the other directors <sup>(\*)(\*\*)</sup>

	2023	2024	2025
The chairman of the board and the highest-ranking executive are from the same person	-	No	No
The chairman of the board is an independent director	-	No	No
The chairman of the board and the highest-ranking executive are from the same family	Yes	Yes	Yes
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

The Group has established measures to balance power between the Board of Directors and the management, with independent directors. 1 independent person participates in considering and setting the Board of Directors' meeting agenda, together with the Corporate Secretary, before submitting it to the Chairman for approval.

Such measures ensure that the preparation of meeting agendas is neutral and transparent, reducing the risk of management influencing the content of the agenda. They also support the Board of Directors in performing its oversight duties independently and in accordance with good corporate governance principles.

Independent directors are responsible for performing their duties.

- Review the completeness and appropriateness of the issues proposed by the management.
- Additional issues regarding governance, risks, and conflicts of interest that should be presented to the Board of Directors.
- This makes the agenda preparation process auditable and consistent with the Board's oversight role.

This measure helps strengthen the balance between the roles of the Board of Directors and the management, and prevents executive dominance on issues that may affect shareholders or stakeholders.

## Information on the roles and duties of the board of directors

Board charter : Have

The Company has established a Board Charter to clearly define in writing the framework of the roles, duties, and responsibilities of the Board of Directors, in accordance with good corporate governance principles as per the CG Code and the guidelines of the Thai Institute of Directors (IOD), including laws and regulations related to the credit and financial business. This is to enable the Board of Directors to oversee business operations prudently, transparently, and with due consideration for the best interests of the Company, shareholders, and stakeholders. The Board Charter stipulates that the Board of Directors has a crucial role in setting the vision, strategies, and business operating policies in line with the acceptable risk level (Risk Appetite) and the nature of credit business risks, as well as overseeing management to operate efficiently according to approved strategies and policies, and in accordance with the principle of prudence.

In addition, the Board of Directors is responsible for overseeing the Enterprise Risk Management (ERM) system and internal control systems to ensure they are adequate, appropriate, and consistent with credit, liquidity, interest rate, operational, legal, and regulatory risks, as well as information technology risks and personal data protection, including overseeing financial reporting and information disclosure to be accurate, complete, and timely.

The Board Charter also sets out criteria regarding the structure and composition of the Board of Directors to ensure it is appropriate, independent, and possesses a diversity of skills, experience, and expertise relevant to the credit business, as well as a clear segregation of roles and responsibilities between the Board of Directors and management, to achieve a balance of power and effective oversight.

Furthermore, it encompasses the establishment and definition of the roles and responsibilities of sub-committees, the establishment of meeting and decision-making criteria, the performance evaluation of the Board of Directors, sub-committees, and individual directors, as well as the promotion of business ethics, responsibility towards stakeholders, and sustainable business operations.

The Company regularly reviews and updates the Board Charter or when there are changes in relevant laws, regulations, or practices, to ensure that the Board Charter remains appropriate, up-to-date, and supports good corporate governance and the Company's stable and sustainable long-term growth.

## 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. Review that the company's financial reporting is accurate and adequate. 2. Review that the company has appropriate and effective internal control and internal audit systems, and consider the independence of the internal audit unit, as well as approve the appointment, transfer, or dismissal of the head of the internal audit unit and/or the engagement of an internal audit firm or any other unit responsible for internal audit. 3. Review that the company complies with securities and exchange laws, stock exchange regulations, and laws related to the company's business. 4. Consider, select, and propose the appointment of independent individuals to serve as the company's auditors, and propose their remuneration to the Board of Directors for approval by the shareholders' meeting, as well as attend meetings with the auditors without management present, at least once a year. 5. Consider connected transactions or transactions that may have conflicts of interest to ensure compliance with laws and stock exchange regulations, and to ensure that such transactions are reasonable and provide the utmost benefit to the company. 6. Prepare the Audit Committee's report to be disclosed in the company's annual report. Such report must be signed by the Chairman of the Audit Committee and must include at least the following information: (1) Opinion on the accuracy, completeness, and reliability of the company's financial reports. (2) Opinion on the adequacy of the company's internal control system. (3) Opinion on compliance with securities and exchange laws, stock exchange regulations, or laws related to the company's business. (4) Opinion on the suitability of the auditors. (5) Opinion on transactions that may have conflicts of interest. (6) The number of Audit Committee meetings and the attendance of each Audit Committee member. (7) Overall opinions or observations received by the Audit Committee from performing its duties according to the Charter. (8) Other items that shareholders and general investors should be aware of, within the scope of duties and responsibilities assigned by the Board of Directors. 7. Report the Audit Committee's operations to the Board of Directors regularly, at least once a quarter. 8. In performing its duties, if the Audit Committee finds or suspects any of the following items or actions that may significantly affect the company's financial position and operating results, the Audit Committee shall report to the Board of Directors for corrective action within a period deemed appropriate by the Audit Committee: (1) Transactions involving conflicts of interest. (2) Fraud or significant irregularities or deficiencies in the internal control system. (3) Violations of securities and exchange laws, stock exchange regulations, or laws related to the company's business. If the Board of Directors or management fails to take corrective action within the aforementioned period, any Audit Committee member may report such items or actions to the Securities and Exchange Commission or the Stock Exchange. 9. Ensure that the company has channels for receiving whistleblowing and complaints regarding inappropriate financial statements or other issues, ensuring that whistleblowers are confident that there is an independent review process and appropriate follow-up actions. 10. If necessary, the Audit Committee may seek advice from external consultants or professional experts regarding audit operations, with the company being responsible for the expenses in accordance with the company's regulations. 11. Perform any other duties assigned by the Board of Directors with the approval of the Audit Committee. 12. Review the regulations and performance of the past year at least annually.

## Reference link for the charter

-

## Corporate Governance, Recruitment and Sustainable Development Committee

### Role

- Director and executive nomination
- Corporate governance
- Sustainability development

### Scope of authorities, role, and duties

Good Corporate Governance: 1. Consider and advise the Board of Directors on establishing policy frameworks and guidelines for good corporate governance, business ethics, anti-corruption and anti-bribery, promotion of universal human rights, equality, diversity, and inclusion, as well as GRC-related policies (Corporate Governance, Risk Management & Internal Control, and Compliance) that align with the Company's operational structure. 2. Review the suitability and adequacy of the Company's good corporate governance policies and business ethics, and revise them to align with best practices in corporate governance or international principles, before submitting them to the Board of Directors for consideration. 3. Establish monitoring and follow-up guidelines to ensure that the Company's operations comply with established policies and practices. 4. Review compliance with good corporate governance and sustainability policies and practices, including significant and related operations. 5. Consider and approve the good corporate governance and sustainability report before its disclosure in the annual report. 6. Consider and approve the performance evaluation methods for the Board of Directors and sub-committees, and report the results to the Board of Directors and shareholders annually. 7. Provide consultation, advice, and recommendations on good corporate governance and sustainability practices to the Board of Directors and management for developing the Company's good corporate governance and sustainability structure and systems. Sustainability: 1. Consider and advise on the development of policy frameworks, strategies, and guidelines for the Company's sustainability to meet standards and achieve defined objectives and goals, taking into account responsibility towards the community, society, and environment for the Company's sustainable growth. 2. Provide advice and consultation on developing the Company's sustainability plan in accordance with established policies and strategies, ensuring a balance across environmental, social, and governance (ESG) dimensions, and aligning with legal best practices. 3. Oversee and monitor the progress of the Company's sustainability development, and ensure the disclosure of performance results in accordance with sustainable business strategies, relevant standards, and guidelines. 4. Ensure that the Company's sustainability policies and operational guidelines are reviewed and updated to remain current and appropriate for the situation. 5. Consider and approve the Sustainability Report before its publication. 6. Perform any other duties as assigned by the Board of Directors.

## Reference link for the charter

-

## Risk Management Committee

### Role

- Risk management
- Climate-related risks and opportunities governance

### Scope of authorities, role, and duties

1. Establish the company's overall risk management policy and structure, covering key risk types such as financial risk, investment risk, and risks affecting the company's reputation, for submission to the Board of Directors for

approval, in alignment with the risk management guidelines of the Stock Exchange of Thailand and the Institute of Internal Auditors of Thailand. 2. Define the strategy and approach for the company's risk management in accordance with the risk management policy, to enable the assessment, monitoring, and control of each risk type to an acceptable level, with the involvement of various departments in risk management and control. 3. Oversee and monitor compliance with the risk management policy under the guidelines and policies approved by the Board of Directors. 4. Establish risk measurement criteria and acceptable risk appetite for the company. 5. Determine appropriate measures for risk management based on prevailing circumstances. 6. Assess risks at the organizational level and define methods to manage them to an acceptable level, as well as supervise the implementation of risk management according to established methods. 7. Review the risk management policy and improve its efficiency and effectiveness sufficiently to control risks. 8. Have the authority to summon relevant individuals for clarification or to appoint and define roles for personnel at all levels to manage risks as appropriate, and to report to the Risk Management Committee to ensure risk management achieves its objectives. 9. Report on the company's risk management, operations, and risk status, including any changes and necessary corrective actions to align with established policies and strategies, to the Audit Committee for regular submission to the Board of Directors. 10. Develop a risk management manual. 11. Identify various risks, analyze and assess potential risks, including trends that may affect the company. 12. Develop action plans to prevent or mitigate risks. 13. Evaluate results and prepare risk management reports. 14. Implement an integrated risk management system by linking information systems. 15. Perform other duties as deemed appropriate by the Board of Directors.

#### Reference link for the charter

-

### Nomination and Remuneration Committee

#### Role

- Remuneration

#### Scope of authorities, role, and duties

Recruitment: 1. Define appropriate methods for recruiting individuals to serve as directors and sub-committee members, suitable for the organization's nature and business operations, by specifying required qualifications and expertise in each area. 2. Recruit directors when it is time to propose names to the Board of Directors for consideration. Recruitment may involve considering existing directors for re-appointment, accepting nominations from shareholders, utilizing external recruitment firms, considering individuals from professional director registries, or having each director propose suitable candidates, among other methods. 4. Consider the list of nominated individuals and select those whose qualifications align with the established criteria. 5. Verify that the nominated individuals meet the legal requirements and regulations of relevant authorities. 6. Approach individuals whose qualifications align with the established criteria to ensure their willingness to accept a directorship with the company, if appointed by shareholders. 7. Propose names to the Board of Directors for consideration and include them in the notice of the shareholders' meeting for appointment by the shareholders' meeting. 8. Consider and recruit the Chief Executive Officer and Managing Director, as assigned by the Board of Directors. 9. Oversee the company's implementation of a senior executive succession plan. Compensation: 1. Consider the criteria for compensating directors, sub-committee members, the Chief Executive Officer, and the Managing Director to ensure appropriateness. This involves reviewing the suitability of current criteria, comparing them with compensation data from other companies in the same industry, and establishing appropriate criteria to achieve expected performance, ensure fairness, and reward individuals who contribute to the company's success. 2. Review all types of compensation structures, such as fixed compensation, performance-based compensation, and meeting allowances, taking into account industry practices, the company's financial performance and business size, and the responsibilities, knowledge, abilities, and experience required for directors, the Chief Executive Officer, and the

Managing Director. 3. Consider the performance evaluation criteria for the Chief Executive Officer and Managing Director, as assigned by the Board of Directors. 4. Determine the annual compensation for the Chief Executive Officer and Managing Director based on the established compensation criteria, and submit it to the Board of Directors for approval. For directors, the Board of Directors shall propose their compensation for approval at the shareholders' meeting. 5. Consider and approve the appropriateness of new securities offerings to directors and employees, adhering to principles of fairness to shareholders and creating incentives for directors and employees to perform their duties to generate long-term shareholder value and genuinely retain high-quality personnel. 6. Consider annual salary adjustments, other compensation, and special bonuses for the Managing Director (CEO), employees, and staff of the company.

#### Reference link for the charter

-

### Executive Committee

#### Role

- Others
- Determine the company's goals, business strategies, annual plans, business plans, annual budgets, and various management authorities.

#### Scope of authorities, role, and duties

1. Prepare and present the company's policies, objectives, business strategies, and annual work plans, determine business plans, annual budgets, and various management authorities for approval by the Board of Directors, and be responsible for managing the company's operations in accordance with the company's direction, objectives, and business policies. 2. Responsible for ensuring the company's operations comply with laws, objectives, company regulations, resolutions of shareholders' meetings, resolutions of Board of Directors' meetings, and all relevant procedures. Establish the organizational structure and define job positions within the company, including making revisions, and report to the Board of Directors for acknowledgment once implemented. Review and revise the Executive Committee Charter and present it to the Board of Directors for consideration and approval. 3. Has the authority to consider and approve expenditures for various investments or operations, borrowing or requesting any credit from financial institutions, lending money, as well as acting as a guarantor for the company's normal transactions and for the benefit of the company's operations in accordance with its objectives, within the specified limits. Such actions must comply with the announcements of the Stock Exchange of Thailand, the Securities and Exchange Commission, the Capital Market Supervisory Board, or any other relevant laws. 4. Define the organizational structure and management authority, covering details of selection, hiring, transfer, training, and termination of the company's executive or senior management personnel. The Managing Director of the company shall be authorized to sign employment contracts on behalf of the company. 5. Oversee and approve matters related to the company's operations, and may appoint or assign one or more persons to perform any act on behalf of the Executive Committee as deemed appropriate. The Executive Committee may revoke, change, or amend such authority. 6. Has the authority to appoint various consultants necessary for the company's operations or to comply with relevant laws. 7. Supervise and monitor the company's operating performance and financial status, and report the operating performance and financial status to the Board of Directors for acknowledgment monthly. 8. Consider, review, and approve items related to investment and disposal of assets, human resource management, finance and financial management, general administration, and any other items related to the company's business within the scope of authority approved by the Board of Directors. 9. The Executive Committee may delegate authority to an executive or any individual to act on one or more matters as deemed appropriate by the Executive Committee. The approval of items by the Executive Committee and/or the delegation of authority must not involve the approval of connected transactions, transactions that may have conflicts of interest, or transactions in which the

Executive Committee has an interest as defined in the company's regulations and as stipulated by the Board of Directors and regulatory bodies. 10. Report the significant performance results of the Executive Committee to the Board of Directors for acknowledgment quarterly, during the reporting session of the Chairman of the Executive Committee. 11. Evaluate its own performance and assess the adequacy of its charter annually. This may be done concurrently with the performance evaluation of the Board of Directors and other sub-committees. 12. Perform any other duties or exercise powers and responsibilities as assigned by the Board of Directors on an ad-hoc basis.

#### Reference link for the charter

-

#### Information on each subcommittee

##### List of audit committee

List of directors	Position	Appointment date of audit committee member	Skills and expertise
1. Assoc. Prof. Sarun Chookhiatti <sup>(*)</sup> Gender: Male Age : 56 years Highest level of education : Master's degree Study field of the highest level of education : Business information Technology 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 : Continuing director (Full term of directorship and being re-appointed as a director)	1 Feb 2016	Audit, Internal Control, Accounting

List of directors	Position	Appointment date of audit committee member	Skills and expertise
<p>2. Mr. SINGHACHAI BOONYAYOTIN</p> <p>Gender: Male Age : 66 years Highest level of education : Doctoral degree Study field of the highest level of education : Economics Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : No</p>	<p>Member of the audit committee (Non-executive directors, Independent director)</p> <p>Director type : Existing director</p>	13 Nov 2019	Economics, Accounting, Finance
<p>3. Mr. PRAKIT SIRIVATTANAKET</p> <p>Gender: Male Age : 45 years Highest level of education : Master's degree Study field of the highest level of education : Engineering Thai nationality : Yes Residence in Thailand : Yes Expertise in accounting information review : No</p>	<p>Member of the audit committee (Non-executive directors, Independent director)</p> <p>Director type : Newly appointed director to replace the ex-director</p>	23 Apr 2025	Finance & Securities, Fund 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 directors	Position	Date of resignation / termination	Replacement committee member
-------------------	----------	-----------------------------------	------------------------------

List of directors	Position	Date of resignation / termination	Replacement committee member
1. Mr. Pongchai Kasemthavisak Gender: Male Age : 70 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 Expertise in accounting information review : No	Member of the audit committee (Non-executive directors, Independent director)	23 Apr 2025	Mr. PRAKIT SIRIVATTANAKET  Appointment date of replacement committee member : 24 Apr 2025

Additional explanation :

(\*) Directors with expertise in accounting information review

#### List of executive committee members

List of committee members	Position	Appointment date of executive committee member
1. Mr. Nitipat Yongsanguanchai Gender: Male Age : 53 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	The chairman of the executive committee	7 Nov 2003
2. Mr. Nutchua Yongsanguanchai Gender: Male Age : 37 years Highest level of education : Master's degree Study field of the highest level of education : Physiology & Pharmacology Thai nationality : Yes Residence in Thailand : Yes	Vice-chairman of the executive committee	1 Feb 2016

List of committee members	Position	Appointment date of executive committee member
3. Mr. Worakit Sirmsmethadet Gender: Male Age : 52 years Highest level of education : Bachelor's degree Study field of the highest level of education : Humanities, English major Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	26 May 2023
4. Ms. Banchuen Wannarat Gender: Female Age : 46 years Highest level of education : Bachelor's degree Study field of the highest level of education : Accounting Thai nationality : Yes Residence in Thailand : Yes	Member of the executive committee	4 Sep 2022

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

#### Other Subcommittees

Subcommittee name	Name list	Position
Corporate Governance, Recruitment and Sustainable Development Committee	Mr. Singhachai Boonyayotin	The chairman of the subcommittee (Independent director)
	Mr. Nitipat Yongsanguanchai	Member of the subcommittee
	Mr. Nutchua Yongsanguanchai	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. Nitipat Yongsanguanchai                      Gender: Male                      Age : 53 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</p>	<p>Chief Executive Officer                      (The highest-ranking executive)</p>	<p>7 Nov 2016</p>	<p>Marketing, Business Administration</p>
<p>2. Mr. Nutchana Yongsanguanchai                      Gender: Male                      Age : 37 years                      Highest level of education : Master's degree                      Study field of the highest level of education : Physiology &amp; Pharmacology                      Thai nationality : Yes                      Residing in Thailand : Yes                      Highest responsibility in corporate accounting and finance : No                      Accounting supervisor : No</p>	<p>Deputy Chief Executive Officer</p>	<p>1 Feb 2016</p>	<p>Business Administration</p>

List of executives	Position	First appointment date	Skills and expertise
3. Mr. Worakit Sirsmethadet Gender: Male Age : 52 years Highest level of education : Bachelor's degree Study field of the highest level of education : Humanities, English major Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : No Accounting supervisor : No	Assistant Managing Director	26 May 2023	Business Administration, Strategic Management, Negotiation
4. Ms. Banchuen Wannarat (*)(**) Gender: Female Age : 46 years Highest level of education : Bachelor's degree Study field of the highest level of education : Accounting Thai nationality : Yes Residing in Thailand : Yes Highest responsibility in corporate accounting and finance : Yes Accounting supervisor : Yes	Acting Director of Accounting and Finance	27 Sep 2022	Accounting, Finance

*Additional Explanation :*

*(\*) Highest responsibility in corporate accounting and finance*

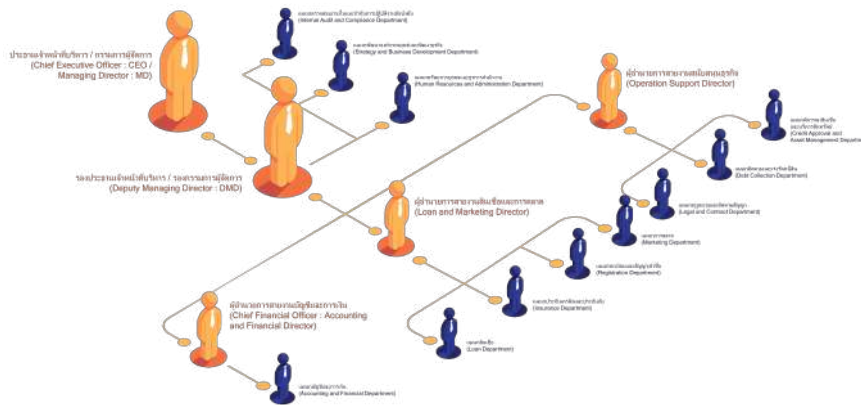
*(\*\*) Accounting supervisor*

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

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

Organization structure of the highest-ranking executive and the next four executives as of date : 31 Dec 2025

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



### Remuneration policy for executive directors and executives

The 1/2025 Meeting of the Nomination and Remuneration Committee on February 10, 2025, and the 1/2025 Meeting of the Board of Directors on February 20, 2025, considered the remuneration and welfare benefits for the company's directors, sub-committee members, and executives for the year 2025. This includes remuneration in the form of meeting allowances, monthly remuneration, salaries, and various welfare benefits, excluding those provided to general employees. The suitability of various aspects was thoroughly screened, including the appropriateness for each director's duties and responsibilities, the business size, and the company's operating results. The remuneration for the company's directors, sub-committee members, and executives will be at an appropriate level comparable to leading companies listed on the Stock Exchange of Thailand and within the same industry, as well as sufficient to attract and retain qualified directors for the company. It was also determined that the remuneration for the company's directors, sub-committee members, and executives is competitive to encourage suitable candidates to consider joining the company's board in the future.

Furthermore, the company has set the remuneration for the Chief Executive Officer and executives to align with their individual performance, which is linked to the company's short-term and long-term operational results. This reflects best practices and standards of leading corporate groups and must also be competitive with other organizations to attract and retain executives crucial to the company's short-term and long-term success. The Board of Directors is responsible for approval. The criteria for evaluating the performance of the Chief Executive Officer and executives are set to cover short-term and long-term strategic goals of the company, including social, community, and environmental responsibilities. The performance evaluation criteria for the Chief Executive Officer (CEO) are based on a ratio of 70% organizational KPIs and 30% individual KPIs.

Remuneration for 2025	Chief Executive Officer (CEO)	Executive
Base Salary	2,880,000.00	5,655,624.00
Other Cash incentives	0	93,014.00
Total	2,880,000.00	5,748,638.00
<b>Total</b>		<b>8,628,638.00</b>

Base Salary refers to monthly salary, position allowance, professional fees, and other fixed monthly payments. Other Cash incentives refer to bonuses, commissions, incentives, or other occasional payments based on performance.

Does the board of directors or the remuneration committee have : Have

an opinion on the remuneration policy for executive directors and executives

At the meeting of the Compensation Committee No. 1/2568 on February 10, 2568, attended by all 3 members of the Compensation Committee, the Committee considered the determination of compensation for executive directors and executives. This consideration was based on their duties and responsibilities in driving the organization towards its goals, in alignment with performance results, and data from other companies of similar size or within the same industry. Key performance indicators (KPIs) and standard values for management are established annually. The characteristics of executive compensation are as follows:

1. Monetary compensation
2. Other compensation

## Remuneration of executive directors and executives

### Monetary remuneration of executive directors and executives

	2023	2024	2025
Total remuneration of executive directors and executives (baht)	8,751,506.41	9,004,215.00	8,628,638.00
Total remuneration of executives (baht)	8,751,506.41	9,004,215.00	8,628,638.00

1. **Monetary compensation** In 2025, the executives, comprising the first 4 executives (as defined by the SEC) who received remuneration for their duties, totaling 4 individuals, received compensation in the form of salaries, cost of living allowances, special gratuities, and bonuses, totaling 8,628,638 Baht. The executives' remuneration has been processed in accordance with the terms of their employment contracts with the company.

2. **Other compensation** In 2025, the executives, comprising the first 4 executives (as defined by the SEC) who received remuneration for their duties, totaling 4 individuals, received provident fund contributions and social security fund contributions from the company, totaling 263,207.46 Baht. The executives' remuneration has been processed in accordance with the terms of their employment contracts with the company.

Nor Gor Furthermore, the company's executives receive other benefits and welfare in accordance with the company's regulations, similar to employees, such as Benefits related to medical treatment, health check-ups, benefits related to health insurance cards, health check-ups, totaling 44,811Baht

### Other remunerations of executive directors and executives

	2023	2024	2025
Companys contribution to provident fund for executive directors and executives (Baht)	58,777.98	150,254.00	242,957.46

	2023	2024	2025
Employee Stock Ownership Plan (ESOP)	No	No	No
Employee Joint Investment Program (EJIP)	No	No	No

-None-

#### Outstanding remuneration or benefits of executive directors and executives

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

Estimated remuneration of executive directors and executives in the current year : 8,628,638.00

#### Other significant information

Other significant information

#### Assigned person

#### List of persons assigned for accounting oversight

General information	Email	Telephone number
1. Ms. Banchuen Wannarach	ac_mgr@mitsibleasing.com	02-7438787 ต่อ 221

#### List of the company secretary

General information	Email	Telephone number
1. Mr. Natcha Yongsongwanchai	sec_com@mitsibleasing.com	02-7438787 ต่อ 904

#### List of the head of internal audit or outsourced internal auditor

General information	Email	Telephone number
1. Ms. Bunnee Kusalasobhit	boonnee@bkia.co.th	0832995959

#### List of the head of the compliance unit

General information	Email	Telephone number
1. Ms. Panadda Bunlaeng	ia-cm_sup@mitsibleasing.com	02-7438787 ต่อ 921

#### 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. Mr. Natcha Yongsongwanchai	sec_com@mitsibleasing.com	02-7438787 ต่อ 904

#### Company's auditor

##### Details of the companys auditor

Audit firms	Audit fee (Baht)	Other service fees	Names and general information of auditors
EY OFFICE LIMITED NO. 1875 ONE BANGKOK TOWER 3, LEVEL 34 - 37, RAMA 4 ROAD, LUMPHINI PATHUM WAN Bangkok 10330 Telephone number +66 2264 9090	2,500,000.00	-	1. Ms. SOMJAI KHUNAPASUT Email: Somjai. Khunapasut@th.ey.com License number: 4499  2. Ms. WANWILAI PHETSANG Email: Wanwilai. Phetsang@th.ey.com License number: 5315  3. Ms. SARANYA PLUDSRI Email: saranya.pludsri@th. ey.com License number: 6768  4. Ms. CHUTIWAN CHANSWANGPHUWANA Email: Chutiwan. Chanswangphuwana@th. ey.com License number: 8265

**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

In 2025, the Board of Directors reviewed the company's policies, vision, mission, and operational direction, and oversaw management's monitoring of compliance with goals, objectives, vision, strategies, and business direction. Management reported operational results to the Group's Board of Directors quarterly. The Board of Directors considered these matters with prudence and thoroughness for the benefit of shareholders, within the framework of legal requirements and business ethics. After the meeting minutes were approved, the Company Secretary's office would submit copies of the minutes to relevant internal and external departments within the specified timeframe. Furthermore, the Board of Directors encouraged non-executive directors to hold their own meetings, discussing issues covering corporate culture, human resource management, and future business direction. These meetings provided an opportunity for free discussion of various problems without the presence of management, and a summary of opinions was reported to the Managing Director/Chief Executive Officer. In 2025, one meeting of non-executive directors was held on Thursday, November 13, 2025.

**Recruitment, Development, and Performance Evaluation of the Board of Directors** The Group selects and recruits directors. The Board of Directors emphasizes transparency in the recruitment and selection of individuals for directorships, assigning the Nomination Committee to consider candidates based on the Board Diversity Policy. This policy requires a composition that includes knowledge, skills, profession, gender, age, and experience, as outlined in the Board Skill Matrix, without restriction on race or nationality. The committee considers necessary qualifications that align with the Group's business strategies, including sourcing candidates from professional search firms, director pools, or through recommendations for new directors. Additionally, the Group has a policy allowing shareholders to propose suitable candidates for directorships. The Nomination Committee assesses the qualifications and suitability of applicants or directors whose terms have expired or who have resigned, and submits its recommendations to the Board of Directors for approval. Subsequently, the list of directors is presented to the shareholders' meeting for appointment.

In 2025, no candidates were nominated by shareholders for consideration by the Nomination Committee. Therefore, the Nomination Committee considered directors whose terms were expiring at the Annual General Meeting of Shareholders 2025. This consideration was based on educational qualifications, skills, work experience, performance in the past year, willingness, and time commitment to the Board, as well as other qualifications consistent with the company's business strategies. The Board of Directors determined that all three directors of the company met the Board's composition requirements according to the Board Skill Matrix and aligned with the company's business strategies, as disclosed in Attachments 4 and 5.

**Qualifications of Directors** Individuals appointed as directors of the company must possess knowledge, ability, and readiness to perform their duties. They must meet at least the following qualifications: possess qualifications and not have prohibited characteristics as stipulated by the Public Company Limited Act, and must not exhibit characteristics indicating a lack of suitability to be entrusted by shareholders with the company's management, as determined by the Securities and Exchange Commission. The Board of Directors deems it appropriate for the Board's structure to be diverse, encompassing knowledge, skills, expertise, profession, education, age, and gender (female and male). Furthermore, they must possess qualifications consistent with the company's business strategies. Additionally, at least one independent director must have experience related to the Group's business, be able to fully dedicate themselves, especially in critical decision-making and acting in the company's best interests, and attend all Board and shareholder meetings, except in cases of necessity or force majeure. They must also possess integrity, ethics, and any other qualifications that may be further prescribed by law or deemed appropriate by the Board of Directors.

**Term of Office for Company Directors** Specialized directors serve a term of 3 years. The appointment and removal of company directors shall comply with the company's articles of association. Company directors serve a term of 3 years per term, in accordance with the Public Company Limited Act, which stipulates that one-third of directors must retire at each Annual General Meeting. To ensure directors can effectively dedicate their time to overseeing the company's

governance, executive directors, including the Managing Director, should not hold directorships in more than 3 listed companies without exception, and non-executive directors should not hold directorships in more than 5 listed companies (as per Attachment 1).

**Performance Evaluation of the Board of Directors** In 2025, the Board of Directors conducted an annual performance evaluation of itself as a whole and individual self-assessments. This served as a framework for reviewing the Board's performance, considering achievements, problems, and obstacles encountered during the past year, and providing an opportunity to assess time commitment to duties. It also helped improve the relationship between the Board of Directors and management. Furthermore, all specialized committees must conduct annual performance evaluations of themselves and their respective committees. The results of these annual performance evaluations for the Board of Directors and specialized committees will be presented to the Board of Directors' meeting to provide constructive feedback for improving and developing the Board's performance, establishing benchmarks for objective comparison with performance, and disclosing them in the annual report.

**Remuneration of Directors and Executives** The criteria for remuneration of directors, sub-committee members, and executives are reviewed to ensure appropriateness by assessing current criteria, comparing them with remuneration data from other companies in the same industry, and establishing suitable criteria to achieve expected performance, ensure fairness, and reward individuals who contribute to the company's success. All types of remuneration, such as fixed remuneration, performance-based remuneration, and meeting allowances, are reviewed, taking into account industry practices, the company's financial performance and business size, and the responsibilities, knowledge, abilities, and experience of the directors and executives the company seeks.

Executive performance evaluation criteria are considered annually as assigned by the Board of Directors, with evaluators not being executives or the evaluated individuals themselves. The annual remuneration for the Chief Executive Officer and executives is determined based on established payment criteria and presented to the Board of Directors for approval of executive and managing director remuneration. For directors, the Board of Directors proposes their remuneration for approval by the shareholders' meeting, which also considers its appropriateness and provides consent. In cases of new securities offerings to directors and employees, the principle of fairness to shareholders is upheld, and incentives are created for directors and employees to perform their duties to generate long-term shareholder value and truly retain quality personnel.

**Development of Directors and Executives** The Board has a policy to promote training and knowledge sharing for directors involved in the company's corporate governance system, including directors, audit committee members, risk management committee members, executive committee members, and company executives, to ensure continuous development of their performance. If there are changes in directors, the company will provide guidance on the company's business operations and useful information for new directors' duties to promote continuous efficient performance under good corporate governance principles. Additionally, the company has a policy to conduct annual performance evaluations of the Board, sub-committees, and individual directors. The evaluation results will be used for performance development and to consider the appropriateness of the Board's composition.

**Orientation for New Directors** The Group oversees the orientation of new directors to ensure they understand their roles, duties, and responsibilities as company directors. This includes presenting information related to the company's business operations, as well as the environmental considerations necessary for performing directorial duties in accordance with good corporate governance principles. It also encourages directors to regularly participate in training courses related to the duties of company directors or sub-committee members to continuously develop their knowledge and skills (Upskill, Reskill, Future Skill).

## **Selection, development and evaluation of duty performance 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
Assoc. Prof. Sarun Chookhiatti	Director	1 Feb 2016	Audit, Internal Control, Accounting
Mr. Nutchu Yongsanguanchai	Director	1 Feb 2016	Business Administration

#### List of newly appointed director to replace the ex-director

List of directors	Position	First appointment date of director	Skills and expertise
Mr. PRAKIT SIRIVATTANAKET	Director	23 Apr 2025	Finance & Securities, Fund Management

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

#### Selection of independent directors

##### Criteria for selecting independent directors

**Independent Director** Is one of the important mechanisms of good corporate governance to ensure that the Board of Directors' decisions are made primarily for the benefit of shareholders as a whole, and not merely for the benefit of any particular group of shareholders. The Group of Companies therefore sets out the criteria for the selection of independent directors as follows:

1. Holds no more than one percent of the total voting shares of the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company. This includes the shareholding of related persons of that independent director.
2. Is not or has not been a director involved in management, an employee, a staff member, a salaried advisor, or a controlling person of the Company, its parent company, subsidiaries, associated companies, same-level subsidiaries, major shareholders, or controlling persons of the Company, unless such disqualification has ceased for at least two years prior to the date of submitting the application to the Office. However, this disqualification does not include cases where an independent director was previously a government official or an advisor to a government agency that is a major shareholder or a controlling person of the Company.
3. Is not a person related by blood or legal registration as a father, mother, spouse, sibling, or child, including the spouse of a child, of other directors, executives, major shareholders, controlling persons, or persons proposed to be directors, executives, or controlling persons of the Company or its subsidiaries.

4. Has no or has not had a business relationship with the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company in a manner that may impede their independent judgment, and is not or has not been a significant shareholder or controlling person of those who have a business relationship with the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company, unless such disqualification has ceased for at least two years prior to the date of submitting the application to the Office. Business relationships as per the first paragraph include normal commercial transactions conducted for business operations, leasing or subleasing of real estate, transactions related to assets or services, or giving or receiving, including other similar circumstances, which result in the Company or the counterparty having a debt obligation to the other party of three percent or more of the Company's net tangible assets, or twenty million baht or more, whichever is lower. The calculation of such debt obligation shall follow the method for calculating the value of connected transactions as per the Capital Market Supervisory Board's notification on criteria for connected transactions, mutatis mutandis. However, when considering such debt obligations, debt obligations incurred within one year prior to the date of the business relationship with the same person shall be included.

5. Is not or has not been an auditor of the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company, and is not a significant shareholder, controlling person, or partner of an audit firm where an auditor of the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company is affiliated, unless such disqualification has ceased for at least two years prior to the date of submitting the application to the Office.

6. Is not or has not been any professional service provider, including legal or financial advisors, who received service fees exceeding two million baht per year from the Company, its parent company, subsidiaries, associated companies, major shareholders, or controlling persons of the Company, and is not a significant shareholder, controlling person, or partner of such professional service provider, unless such disqualification has ceased for at least two years prior to the date of submitting the application to the Office.

7. Is not a director appointed as a representative of the Company's directors, major shareholders, or shareholders related to major shareholders.

8. Does not engage in businesses of the same nature that are significantly competitive with the Company's or its subsidiaries' businesses, or is not a significant partner in a partnership, or is not a director involved in management, an employee, a staff member, a salaried advisor, or holds more than one percent of the total voting shares of another company that engages in businesses of the same nature and is significantly competitive with the Company's or its subsidiaries' businesses.

9. Possesses no other characteristics that would prevent them from providing independent opinions regarding the Company's operations. An independent director may be assigned by the Board of Directors to make decisions concerning the operations of the Company, its parent company, subsidiaries, associated companies, same-level subsidiaries, major shareholders, or controlling persons of the Company, with decisions made in a collective manner. In cases where the person proposed for appointment as an independent director has or has had a business relationship or professional service relationship exceeding the value specified in paragraph 4 or 6, the Company shall arrange for a Board of Directors' opinion indicating that, after consideration under the principles of Section 89/7, such appointment does not affect the performance of duties and the provision of independent opinions, and shall arrange for the disclosure of the following information in the notice of the shareholders' meeting for the agenda item concerning the appointment of independent directors.

(a) Nature of the business relationship or professional service that renders such person unqualified according to the specified criteria.

(b) Reasons and necessity for retaining or appointing such person as an independent director.

(c) Opinion of the Board of Directors of the applicant regarding the proposal to appoint such person as an independent director.

10. The independent directors shall serve a term of 3 years per appointment. Independent directors whose terms have expired may be reappointed, but should not serve continuously for more than 9 years from the date of their initial appointment as an independent director. In cases where reappointment is considered, the Board of Directors should reasonably assess the necessity thereof.<sup>W</sup>

11. Any independent director wishing to resign from their position shall submit a resignation letter to the Chairman of the Board of Directors, preferably with at least one month's written notice and reasons. The Company shall inform the Stock Exchange of Thailand of the resignation along with a copy of the resignation letter. In the event that the entire independent director committee resigns, the outgoing independent directors shall remain in office to continue their duties until the new independent director committee assumes office.

12. In the event that an independent director position becomes vacant for reasons other than the expiration of their term, the Board of Directors shall appoint a qualified person as a replacement independent director within 90 days to ensure the number of independent directors meets the Board's requirements. The person appointed as a replacement independent director shall serve only for the remaining term of the independent director they replace.

#### **Business or professional relationships of independent directors over the past year**

Business or professional relationships of independent directors over the past year : Yes

#### **Nature of business relationship or professional services**

No business relationship

#### **Reason and necessity to maintain or appoint such person to be an independent director**

At the 1/2568 Nomination and Remuneration Committee Meeting held on Friday, February 10, 2568, it was clarified to the Board of Directors' meeting that in accordance with the principles of good corporate governance (Corporate Governance Code) for listed companies in 2017 issued by the Securities and Exchange Commission, the Company had provided an opportunity for shareholders to propose suitable candidates for consideration as directors of the Company for the year 2568 through the news system of the Stock Exchange of Thailand and published on the Company's website at least 2 months in advance, from October 10, 2567 to December 31, 2567. Upon the expiration of the aforementioned period, it was found that no shareholders proposed any individuals for consideration as directors of the Company.

Currently, the Company's Board of Directors consists of 8 members. Therefore, 3 directors are due to retire by rotation at the Annual General Meeting of Shareholders for the year 2568. The directors who have served the longest and are retiring by rotation are as follows:

The first individual, Assoc. Prof. Sarun Chookiat, the proposed director, serves as the Independent Director/Chairman of the Audit Committee/Chairman of the Risk Management Committee, with a term of office of 9 years (including the term proposed this time). He holds no shares in the Company. Regarding the qualifications and performance of the Independent Director/Chairman of the Audit Committee and Chairman of the Risk Management Committee, it is deemed that Assoc. Prof. Sarun Chookiat fully meets the qualifications for an independent director as per the relevant announcements and criteria. Furthermore, he possesses specialized experience and expertise that are highly beneficial to the Company's business, and is capable of expressing opinions and providing various recommendations regarding the Company's operations independently.

#### **The board of directors' opinion on the individual's role as an independent director**

The Board of Directors has considered and is of the opinion that such relationship or position does not affect the performance of duties as a director of the company and does not affect the provision of independent opinions, as there is no involvement in the company's day-to-day management and no conflict of interest with the company or its subsidiaries.

### **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

#### **Number of directors from major shareholders**

Number of directors from each group of major shareholders over the past year (persons) : 0

#### **Rights of minority shareholders on director appointment**

The Group prioritizes the fundamental rights of all shareholders, including minority investors, particularly concerning the right to appoint individual directors. This is considered one of the key mechanisms for participation in corporate governance. In 2025, the Company provided an opportunity for shareholders to nominate individuals for consideration as directors in advance, from October 10, 2024, to December 31, 2024. The criteria and channels for nomination were transparently published on the Company's website and the website of the Stock Exchange of Thailand.

Although no shareholders submitted nominations in that year, the Company continued to operate under good corporate governance principles by arranging for individual director elections at the 2025 Annual General Meeting of Shareholders. Shareholders unable to attend the meeting in person could still exercise their rights by proxy, appointing an independent director to cast their vote, and could select directors nominated in the meeting invitation. In 2025, all directors (100%) attended the meeting to listen to suggestions and answer questions directly from shareholders. This action reflects the Company's intention to promote the participation of minority shareholders and emphasizes transparency, fairness, and equality in the appointment of directors. For the appointment of directors, each candidate must receive more than half of the total votes from shareholders present and casting their votes at the meeting.

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
Audit Committee	Law, Accounting, Finance, Audit, Internal Control
Corporate Governance, Nomination, and Sustainable Development Committee	Law, Human Resource Management, Sustainability, Strategic Management, Governance/ Compliance
Risk Management Committee	Law, Strategic Management, Risk Management, Business Administration
Board of Directors	Economics, Strategic Management, Governance/ Compliance, Business Administration

## Information on the development of directors

### Development of directors over the past year

#### Details of the development of directors over the past year

List of directors	Participation in training in the past financial year	History of training participation
1. Mr. KITTI YONGSANGUANCHAI (Chairman of the board of directors)	Non-participating	Thai Institute of Directors (IOD)  • 2016: Director Accreditation Program (DAP)
2. Assoc. Prof. Sarun Chookhiatti (Director, Independent director)	Participating	Thai Institute of Directors (IOD)  • 2016: Director Accreditation Program (DAP)  Other  • 2025: Training for audit committee members with the EY group of firms.
3. Mr. Nitipat Yongsanguanchai (Director)	Non-participating	Thai Institute of Directors (IOD)  • 2024: Ethical Leadership Program (ELP)  • 2016: Director Accreditation Program (DAP)

List of directors	Participation in training in the past financial year	History of training participation
4. Mr. NITHAT YONGSANGUANCHAI (Director)	Non-participating	Thai Institute of Directors (IOD) <ul style="list-style-type: none"> <li>• 2016: Director Accreditation Program (DAP)</li> </ul>
5. Mr. Nutchai Yongsanguanchai (Director)	Participating	Thai Institute of Directors (IOD) <ul style="list-style-type: none"> <li>• 2025: ESG in the Boardroom: A Practical Guide for Board (ESG)</li> <li>• 2021: Financial Statements for Directors (FSD)</li> <li>• 2016: Director Accreditation Program (DAP)</li> </ul>
6. Mr. ATTASIT MUNGMEE (Director)	Non-participating	Thai Institute of Directors (IOD) <ul style="list-style-type: none"> <li>• 2017: Director Accreditation Program (DAP)</li> </ul>
7. Mr. SINGHACHAI BOONYAYOTIN (Director, Independent director)	Participating	Thai Institute of Directors (IOD) <ul style="list-style-type: none"> <li>• 2025: ESG in the Boardroom: A Practical Guide for Board (ESG)</li> </ul> Other <ul style="list-style-type: none"> <li>• 2025: Training for audit committee members with the EY group of firms.</li> </ul>
8. Mr. PRAKIT SIRIVATTANAKET (Director, Independent director)	Participating	Thai Institute of Directors (IOD) <ul style="list-style-type: none"> <li>• 2025: Director Accreditation Program (DAP)</li> </ul>

## Information on the evaluation of duty performance of directors

### Criteria for evaluating the duty performance of the board of directors

The Group has systematically and consistently established policies and criteria for evaluating the performance of the Board of Directors to ensure that the Board of Directors can effectively perform its duties in overseeing, setting the direction and strategy of the organization, and supervising the management's operations, in line with its roles, responsibilities, and good corporate governance practices. The evaluation of the Board's performance covers the Board of Directors, sub-committees, and individual directors. Key criteria considered include: the appropriateness of the Board's structure and composition, policy and strategy formulation, oversight of risk management and internal control, oversight of financial reporting, transparency in information disclosure, as well as ethics and responsibility towards

stakeholders. The Group conducts annual evaluations using self-assessment forms and/or evaluations by external agencies or consultants as appropriate. The evaluation results are reported to the Board of Directors for consideration in improving operational guidelines, developing the Board's potential, and serving as information for future director recruitment and development.

For the fiscal year 2025, the evaluation results reflect that the Board of Directors can perform its duties at an appropriate level and in accordance with good corporate governance principles. The Company will continue to commit to developing and continuously improving the evaluation process to support sustainable business operations and create long-term value for shareholders and stakeholders.

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

The Group conducts annual performance evaluations of the Board of Directors in accordance with established policies and criteria. This includes evaluations at the level of the Board of Directors, sub-committees, and individual directors, aiming to reflect the effectiveness of corporate governance, the setting of organizational direction and strategy, and the appropriate monitoring of management's performance.

Evaluation results for the year 2025 Previously, it was at 90%, which is considered very good. This reflects that the Board has an appropriate structure and composition, with clearly defined roles, duties, and responsibilities. It can provide constructive strategic recommendations to management, and also oversees risk management, internal control, and transparent disclosure of information in compliance with relevant laws and regulations.

However, the Board of Directors has continuously utilized recommendations from the evaluation results to improve working approaches, such as enhancing meeting management efficiency, strengthening knowledge and skills aligned with business directions and regulatory changes, and developing more agile communication and coordination between the Board and management. The company believes that the process of evaluating the Board's performance is a crucial mechanism for elevating good corporate governance and supporting the company's business operations to grow steadily, transparently, and sustainably in the long term.

#### **The self-evaluation of the Board of Directors has criteria**

In adherence to good corporate governance principles, the Group has a policy for the Board of Directors to conduct self-performance evaluations at least once a year. This helps the Board review its performance, issues, and obstacles over the past year and enhances the Board's effectiveness. The Group approved the evaluation criteria for the Board of Directors' performance for the year 2025 at the Board of Directors Meeting No. 1/2025 on February 20, 2025, and reported the evaluation results at the Board of Directors Meeting No. 1/2026 on February 24, 2026. A scoring method is provided to allow evaluators to compare evaluation results across each topic or compare results from different years.

The meaning of the scores is as follows:

- 0 = Strongly disagree / No action taken on that matter
- 1 = Disagree / Little action taken on that matter
- 2 = Agree / Moderate action taken on that matter
- 3 = Quite agree / Good action taken on that matter
- 4 = Strongly agree / Excellent action taken on that matter

Evaluation criteria by calculating the average score from each topic as follows:

50-60% = Needs improvement

61-70% = Fair

71-80% = Good

81-90% = Very Good

91-100% = Excellent

#### **Performance evaluation form for the entire Board of Directors, assessing various aspects**

1. Structure and Qualifications of the Board of Directors

2. Board Meetings
3. Roles, Duties, and Responsibilities of the Board of Directors
4. Other matters such as relationship with management, self-development of directors, and executive development

In summary, the overall results of the evaluation for the entire Board across all 4 items indicate that most operations were excellently and appropriately executed, with an average score of 90%, which is considered very good.

**Evaluation of individual board members' performance (self-assessment) by assessing various aspects, namely:**

1. Structure and Qualifications of the Board of Directors
2. Relationship with the Board of Directors and Management
3. Roles, Duties, and Responsibilities of the Board of Directors
4. Participation in Meetings
5. Readiness to perform duties

In summary, the overall results of the individual board member evaluation (self-assessment) across all 5 items indicate that most operations were excellently and appropriately executed, with an average score of 97%, which is considered excellent.

**Specific Committee Evaluation Form (Overall Committee Assessment)**

This is a self-assessment, with evaluation criteria similar to those for the Board of Directors. This serves as a framework for reviewing operations during the past year, with the evaluation results presented to the meeting. The sub-committees consist of 5 committees, covering a total of 4 topics, and are considered to have operated very efficiently. Details are as follows:

1. The Executive Committee has an average score of 88%, which is considered very good.
2. The Audit Committee has an average score of 94%, which is considered excellent.
3. The Risk Management Committee has an average score of 83%, which is considered very good.
4. The Nomination and Remuneration Committee has an average score of 75%, which is considered good.
5. The Corporate Governance and Sustainable Development Committee has an average score of 75%, which is considered good.

**The specific committee evaluation form (self-assessment) details are as follows:**

1. The Executive Committee has an average score of 88%, which is considered very good.
2. The Audit Committee has an average score of 93%, which is considered excellent.
3. The Risk Management Committee has an average score of 89%, which is considered very good.
4. The Nomination and Remuneration Committee has an average score of 88%, which is considered very good.
5. The Corporate Governance, Nomination, and Sustainable Development Committee has an average score of 88%, which is considered very good.

**Chief Executive Officer (CEO) Evaluation Form** has an average score of 94%, which is considered excellent.

**Senior Executive Succession Plan**

The Group has developed a succession plan for senior executives, including the Chief Executive Officer and other senior management. Criteria and selection procedures are established to ensure appropriateness and transparency, thereby ensuring the company acquires executives with suitable qualifications, skills, experience, and capabilities. The management prepares the succession plan for submission to the Nomination and Remuneration Committee, which then reviews and presents it to the Board of Directors for annual approval.

This is to ensure the organization has successors for senior executive positions or key leaders, enhancing the efficiency of the Strategic Workforce Plan system to be appropriate. This involves developing and managing human resources to increase the competency and capabilities of personnel and the company's efficiency, as well as promoting the establishment of a system for short-term and long-term personnel replacement readiness. This allows for adaptation to changes and aligns with the Group's personnel development direction, including preparing to plan for the recruitment

and selection of personnel to fill positions vacated by retirement, resignation, death, and to cultivate capable personnel to appropriately fill vacant positions in line with the Group's operational plan direction. This aims to maintain competitive capability, drive the organization's current and future sustainable growth (Sustain Business Growth), manage human resource risks, retain high-potential personnel to contribute to the organization's success, and develop high-potential personnel within the organization to advance to senior executive levels through a systematic and continuous development process. Notably, there were no changes in senior executives or key leaders in 2025.

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

List of directors	Assessment form	Grade / Average score received	Grade / Full score
Board of Directors	Group assessment	175.75	196
	Self-assessment	112.25	116
	Cross-assessment (assessment of another director)	None	None
Audit Committee	Group assessment	3.75	4
	Self-assessment	119.50	128
	Cross-assessment (assessment of another director)	None	None
Risk Management Committee	Group assessment	3.33	4
	Self-assessment	121	136
	Cross-assessment (assessment of another director)	None	None
Nomination and Remuneration Committee	Group assessment	3	4
	Self-assessment	126.33	144
	Cross-assessment (assessment of another director)	None	None

List of directors	Assessment form	Grade / Average score received	Grade / Full score
Executive Committee	Group assessment	3.50	4
	Self-assessment	28.25	32
	Cross-assessment (assessment of another director)	None	None
Corporate Governance, Recruitment and Sustainable Development Committee	Group assessment	3.50	4
	Self-assessment	126.33	144
	Cross-assessment (assessment of another director)	None	None

#### Performance evaluation criteria for the executives

Performance evaluation criteria for the executives : Yes

The performance evaluation of the Chief Executive Officer, President, Managing Director, or other equivalent position to the organization's highest executive (Chief Executive Officer : CEO) is conducted through an annual self-assessment, which broadly covers the following 10 topics:

1. Performance Measurement
2. Strategy Formulation
3. Strategy Implementation
4. Financial Planning and Performance
5. Relationship with the Board
6. External Relations
7. Management and Personnel Relations
8. Succession Planning
9. Product and Service Knowledge
10. Personal Attributes

other equivalent position to the organization's highest executive (Chief Executive Officer : CEO). Completed assessment forms are collected and reported to the Board of Directors in due course. The overall performance evaluation of the Chief Executive Officer (Chief Executive Officer : CEO) is 94%, which is considered excellent.

#### 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 : 23 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. KITTI YONGSANGUANCHAI (Chairman of the board of directors)	3	/	4	1	/	1		/	
2. Assoc. Prof. Sarun Chookhiatti (Director, Independent director)	4	/	4	1	/	1		/	
3. Mr. Nitipat Yongsanguanchai (Director)	4	/	4	1	/	1		/	
4. Mr. NITHAT YONGSANGUANCHAI (Director)	4	/	4	1	/	1		/	
5. Mr. Nutchua Yongsanguanchai (Director)	4	/	4	1	/	1		/	
6. Mr. ATTASIT MUNGMEE (Director)	4	/	4	1	/	1		/	
7. Mr. SINGHACHAI BOONYAYOTIN (Director, Independent director)	4	/	4	1	/	1		/	

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)
8. Mr. PRAKIT SIRIVATTANAKET (Director, Independent director)	3	/	3	0	/	0		/	
9. Mr. Pongchai Kasemthavisak (Director, Independent 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. KITTI YONGSANGUANCHAI (Chairman of the board of directors)	3/4 (75.00%)	1/1 (100.00%)	N/A
2. Assoc. Prof. Sarun Chookhiatti (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
3. Mr. Nitipat Yongsanguanchai (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
4. Mr. NITHAT YONGSANGUANCHAI (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
5. Mr. Nutchta Yongsanguanchai (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
6. Mr. ATTASIT MUNGMEE (Director)	4/4 (100.00%)	1/1 (100.00%)	N/A
7. Mr. SINGHACHAI BOONYAYOTIN (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. Mr. PRAKIT SIRIVATTANAKET (Director)	3/3 (100.00%)	N/A	N/A
9. Mr. Pongchai Kasemthavisak (Director)	1/1 (100.00%)	1/1 (100.00%)	N/A
<b>Average meeting attendance rate</b>	<b>97.22%</b>	<b>100.00%</b>	<b>N/A</b>

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

Not applicable

### Remuneration of the board of directors

#### Types of remuneration of the board of directors

#### Determination of Directors' Remuneration

The Board of Directors considers comparing the remuneration paid to directors of companies listed on the Stock Exchange of Thailand that have similar business sizes or are in the same industry as the Company, and proposes to the shareholders' meeting for approval to set the directors' remuneration for the year 2025 at an amount not exceeding 2,000,000 Baht (equal to the previous year), with the terms and criteria for payment being at the discretion of the Board of Directors.

#### Components of Remuneration

1. Monetary Remuneration
2. Other benefits, excluding welfare provided to general employees

#### Monetary Remuneration

- Directors and independent directors receive remuneration in the form of attendance fees. Executive directors receive remuneration only in the form of salary, bonuses, and employee provident fund contributions.

Remuneration for directors and sub-committees for the year 2025 is as follows:

#### Criteria for determining monetary remuneration include:

#### Attendance fees for ordinary/extraordinary general meetings of shareholders are paid for each meeting attended.

- Chairman of the Board 40,000 Baht/meeting
- Director 25,000 Baht/person/meeting

#### Attendance fees for Board of Directors meetings are paid for each meeting attended.

- Chairman of the Board 40,000 Baht/meeting
- Director 25,000 Baht/person/meeting

#### Attendance fees for sub-committee meetings (Audit Committee) are paid for each meeting attended.

- Chairman of the Board 33,000 Baht/meeting
- Director 22,000 Baht/person/meeting

Attendance fees for sub-committee meetings (Risk Management Committee, Nomination and Remuneration Committee) are paid for each meeting attended.

- Chairman of the Board 30,000 Baht/meeting
- Director 20,000 Baht/person/meeting

Other benefits, excluding welfare provided to general employees

- The company does not pay any other benefits to directors and sub-committee members.

**Comparison of remuneration for directors and various sub-committees for 2024 and 2025**

Board of Directors	Year 2024 Baht/meeting	Year 2025 (Proposed Year) Baht/meeting
Ordinary/Extraordinary General Meeting of Shareholders		
● Chairman of the Board	40,000	40,000
● Director	25,000	25,000
Board of Directors		
● Chairman of the Board	40,000	40,000
● Director	25,000	25,000
Audit Committee		
● Chairman of the Board	30,000	33,000
● Director	20,000	22,000
Risk Management Committee		
● Chairman of the Board	30,000	30,000
● Director	20,000	20,000
Nomination and Remuneration Committee		
● Chairman of the Board	30,000	30,000
● Director	20,000	20,000
Other benefits, excluding welfare provided to general employees	No other benefits are paid to directors and sub-committee members.	No other benefits are paid to directors and sub-committee members.

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	
<b>1. Mr. KITTI YONGSANGUANCHAI (Chairman of the board of directors)</b>			<b>160,000.00</b>		<b>0.00</b>
Board of Directors (Chairman of the board of directors)	160,000.00	0.00	160,000.00	No	
<b>2. Assoc. Prof. Sarun Chookhiatti (Director, Independent director)</b>			<b>284,000.00</b>		<b>0.00</b>
Board of Directors (Director)	125,000.00	0.00	125,000.00	No	
Audit Committee (Chairman of the audit committee)	129,000.00	0.00	129,000.00	No	
Risk Management Committee (The chairman of the subcommittee)	30,000.00	0.00	30,000.00	No	
<b>3. Mr. Nitipat Yongsanguanchai (Director)</b>			<b>0.00</b>		<b>0.00</b>
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 (The chairman of the executive committee)	0.00	0.00	0.00	No	
Corporate Governance, Recruitment 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	
Nomination and Remuneration Committee (Member of the subcommittee)	N/A	N/A	N/A	-	
<b>4. Mr. NITHAT YONGSANGUANCHAI (Director)</b>			<b>125,000.00</b>		<b>0.00</b>
Board of Directors (Director)	125,000.00	0.00	125,000.00	No	
<b>5. Mr. Nutcha Yongsanguanchai (Director)</b>			<b>0.00</b>		<b>0.00</b>
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 (Vice-chairman of the executive committee)	0.00	0.00	0.00	No	
Corporate Governance, Recruitment and Sustainable Development Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
Nomination and Remuneration Committee (Member of the subcommittee)	N/A	N/A	N/A	-	
Risk Management Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
<b>6. Mr. ATTASIT MUNGMEE (Director)</b>			<b>125,000.00</b>		<b>0.00</b>
Board of Directors (Director)	125,000.00	0.00	125,000.00	No	
<b>7. Mr. SINGHACHAI BOONYAYOTIN (Director, Independent director)</b>			<b>211,000.00</b>		<b>0.00</b>

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)	125,000.00	0.00	125,000.00	No	
Audit Committee (Member of the audit committee)	86,000.00	0.00	86,000.00	No	
<b>8. Mr. PRAKIT SIRIVATTANAKET (Director, Independent director)</b>			<b>141,000.00</b>		<b>N/A</b>
Board of Directors (Director)	75,000.00	N/A	75,000.00	-	
Audit Committee (Member of the audit committee)	66,000.00	N/A	66,000.00	-	
<b>9. Mr. Worakit Sirsmethadet (Member of the executive committee)</b>			<b>0.00</b>		<b>0.00</b>
Executive Committee (Member of the executive committee)	0.00	0.00	0.00	No	
Risk Management Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
<b>10. Ms. Banchuen Wannarat (Member of the executive committee)</b>			<b>0.00</b>		<b>0.00</b>

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	
Risk Management Committee (Member of the subcommittee)	0.00	0.00	0.00	No	
<b>11. Mr. Singhachai Boonyayotin (The chairman of the subcommittee)</b>			<b>30,000.00</b>		<b>0.00</b>
Corporate Governance, Recruitment and Sustainable Development Committee (The chairman of the subcommittee)	30,000.00	0.00	30,000.00	No	
Nomination and Remuneration Committee (The chairman of the subcommittee)	N/A	N/A	N/A	-	
<b>12. Mr. Pongchai Kasemthavisak (Director, Independent director)</b>			<b>70,000.00</b>		<b>0.00</b>
Board of Directors (Director)	50,000.00	0.00	50,000.00	No	

Names of directors / Board of directors	Company				Total monetary remuneration from subsidiaries (Baht)
	Meeting allowance	Other monetary remuneration	Total (Baht)	Non-monetary remuneration	
Audit Committee (Member of the audit committee)	20,000.00	N/A	20,000.00	-	

#### 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	785,000.00	0.00	785,000.00
2. Audit Committee	301,000.00	0.00	301,000.00
3. Executive Committee	0.00	0.00	0.00
4. Corporate Governance, Recruitment and Sustainable Development Committee	30,000.00	0.00	30,000.00
5. Risk Management Committee	30,000.00	0.00	30,000.00
6. Nomination and Remuneration Committee	0.00	0.00	0.00

#### Summary of the remuneration of the board of directors

	2023	2024	2025
Meeting allowance (Baht)	1,165,000.00	1,165,000.00	1,146,000.00
Other monetary remuneration (Baht)	0.00	0.00	0.00
Total (Baht)	1,165,000.00	1,165,000.00	1,146,000.00

#### Remunerations or benefits pending payment to the board of directors

Remunerations or benefits pending payment to the board of directors over the past year : 1,146,000.00 (Baht)

## Information on corporate governance of subsidiaries and associated companies

### Corporate governance of subsidiaries and associated companies

#### Mechanism for overseeing subsidiaries and associated companies

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

The Group will appoint individuals representing the company to serve as directors, executives, or controlling persons in its subsidiaries. Such individuals will be considered by the Board of Directors, except in cases where the subsidiary is a small entity that is a "Pirating arm" of the business, in which case the Board of Directors may delegate the appointment authority to the Chief Executive Officer.

The Group defines the scope and responsibilities of individuals representing the company and ensures that company representatives oversee compliance with the policies of the subsidiary. In cases where a subsidiary has other co-investors, the company's representatives will act to the best of their ability for the benefit of the subsidiary and in accordance with the policies of the parent company. Subsidiaries must maintain adequate and robust internal control systems, and all transactions must comply with applicable laws and regulations. Subsidiaries are required to disclose financial status and operating results, transactions with related parties, acquisition or disposal of assets, other significant transactions, capital increases, capital reductions, and subsidiary dissolution, among others.

#### Disclosure of agreements between the company and shareholders in managing subsidiaries and associated companies (Shareholders agreement)

If the company has entered into a significant joint venture with another entity, for instance, holding voting shares ranging from 20% to not exceeding 50%, and the investment amount or potential additional investment is significant, in such necessary cases, the company will ensure the preparation of a shareholders agreement or other agreements to clarify management authority, participation in significant decision-making, and performance monitoring, so that this information can be used for the preparation of the company's financial statements in accordance with standards and timelines.

## 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 Group adheres to the conflict of interest prevention policy as a key policy and ensures regular reviews to ensure that the implementation of control systems is standardized and transparent in management, in accordance with good corporate governance principles, based on the principle that "any decision made in conducting business activities must be solely for the utmost benefit of the company."

Furthermore, it is emphasized that executive directors must not use their positions as directors, executives, or employees of the Group to seek personal gain. Therefore, directors are prohibited from engaging in businesses that compete with the Group to avoid self-interested transactions that could lead to conflicts of interest with the company and its subsidiaries under the announcements of the Stock Exchange of Thailand. Additionally, directors and executives are required to submit an annual report disclosing conflicts of interest when such events occur.

In the past year 2025, the company found no actions that violated the conflict of interest prevention policy, and there were no agendas for connected transactions requiring shareholder meeting approval, nor any violations of the criteria regarding inter-company transactions and asset trading.

### 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

Directors, executives, and employees of the company, including individuals presumed to know or possess inside information of the company and its subsidiaries, under the Securities and Exchange Act B.E. 2535 (including amendments) (the "SEC Act"), who have received material inside information that may affect changes in the price of securities, trade securities, or enter into derivative contracts related to the company's securities, shall not seek benefits for themselves or others by using confidential information of the company or its subsidiaries, such as work plans,

revenues, meeting resolutions, business forecasts, research results, or bidding prices, for personal gain, whether directly or indirectly, and regardless of whether it causes damage to the company, for a period of at least 1 month before the financial statements or such information are disclosed to the public. They should also wait at least 24 hours after such information has been disclosed to the public. In cases where such information is not yet widely known or is highly complex, they should wait up to 48 hours after the information has been disclosed to the public before buying or selling securities or entering into derivative contracts related to the company's securities. Furthermore, such individuals and those involved with inside information are prohibited from disclosing that information to other persons.

All directors and executives have signed to acknowledge their duty to report their securities holdings in the company, including those of their spouses and minor children, as well as to report changes in securities holdings to the SEC Office and the Stock Exchange of Thailand, in accordance with Section 59 and the penalties under Section 275 of the Securities and Exchange Act B.E. 2535. All directors and executives are obliged to report their securities holdings, including those of their spouses and minor children, to the SEC Office and the Stock Exchange as follows:

1. Initial report of securities holdings (Form 59-1) within 30 days from the closing date of the public offering of securities or the date of appointment as a director or executive.
2. The company requires directors and senior executives to notify the Company Secretary's office at least 1 day in advance of any trading of the company's shares, with the Company Secretary's office being responsible for receiving such advance notifications of share trading.
3. Reporting changes in securities holdings (Form 59-2) whenever securities are bought, sold, transferred, or received, within 3 days from the date of the transaction.
4. Directors and executives are required to report their interests and those of related parties upon assuming office and whenever there is a change, by submitting the information to the Company Secretary, who will then forward a copy of the interest report to the Chairman of the Audit Committee for acknowledgment. Additionally, the interest information must be updated at least once a year.
5. The Company Secretary notifies directors, executives, and relevant employees of the blackout period for securities trading every quarter, 1 month prior to the public disclosure of financial statements. The Company Secretary also monitors changes in securities holdings of directors and senior executives, including their spouses and minor children, to report such changes to the Board of Directors every quarter.

In the past year 2068, directors and executives have fully complied with the company's policies, with no violations related to regarding the use of inside information for personal gain.

The Group communicates and enhances understanding of its management and governance policies as an efficient and socially responsible group of companies, as well as the company's business ethics, to directors, executives, and employees at all levels, in electronic and online formats, achieving 100% coverage. The content includes summaries of key principles and best practices of business ethics, and is disseminated through various company communication channels, including the company website, email, and the Human Soft system, regarding the reporting of conflicts of interest and the prevention of insider trading.

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

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

	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, Communication and training for employees on anti-corruption policy and guidelines

The Group places importance on combating all forms of corruption, focusing on promoting ethics, raising awareness, and instilling correct values in operations. Therefore, guidelines have been established for preventing and monitoring anti-corruption practices as follows:

1. All directors, executives, and employees must perform their duties in accordance with the anti-corruption policy, refraining from direct or indirect involvement in corruption, and must not neglect or ignore any acts that constitute corruption related to the Group.
2. Regulations for procurement, disbursement, or entering into any contracts are established, with clear supporting evidence for each step and appropriate and stringent approval authorities.
3. An effective internal audit system covering financial and accounting aspects is established to ensure that financial transactions are accurate, transparent, and auditable.
4. Principles are established for giving or receiving gifts, items, or entertainment that might raise suspicions of corrupt behavior or bribery. If a gift is received, it should be reasonable and must not be cash or cash equivalents. It must be recognized that any action must be transparent and auditable in all forms, including giving or receiving bribes to government officials or private sector personnel. Any action that violates such laws is considered incorrect and inconsistent with the governance policy.
5. The Internal Audit Department is assigned to audit and review the internal control system and operations to ensure compliance with policies. Operating procedures are established and reviewed at least once a year to ensure that the control system is appropriate and sufficient to address corruption risks, to verify compliance with the anti-corruption policy, and to report the results to the Audit Committee.

Furthermore, such operations and reviews are consistent with changes in regulations, legal requirements, and business transformations.

6. If a factual investigation reveals that the audit information provides reasonable grounds to believe that there are transactions or actions that may significantly impact the company's financial position and operating results, including violations of laws or the company's anti-corruption policy, or if there are doubts regarding financial reports or internal

control systems concerning the improper acquisition or use of assets, the investigation committee will implement corrective actions based on the findings within the timeframe approved by the Audit Committee.

In 2025, it marks another significant step for the company as it joined the Thai Private Sector Collective Action Against Corruption (CAC), which demonstrates its social responsibility and integrity in all dimensions of business operations. Being part of this coalition reinforces the Group's commitment to fostering an organizational culture free from corruption and promoting trust among stakeholders. Furthermore, in the past year 2025, there were no significant complaints related to corrupt practices affecting the company's operations.

#### 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 Group has established channels for complaints and suggestions (Whistle Blower), providing opportunities for other stakeholders such as employees, customers, and business partners, etc., to report complaints, including tips on corruption and other misconduct, in accordance with the Company's good corporate governance principles. The channels for receiving complaints, suggestions, and reports of employee misconduct, as well as inquiries from shareholders or other stakeholders, are as follows:

1. Whistleblower website: <https://www.mitsibleasing.com/corruption-complaint/>
2. Via E-Mail: [complain@mitsibleasing.com](mailto:complain@mitsibleasing.com)
3. Suggestion Box
4. Letter addressed to "Internal Audit Department"
5. Telephone 02-7438787 press 1 ext. 920, 904, and according to the telephone numbers specified by subsidiaries as contact channels.
6. Head office or branch office location

The Company will keep all complaint information confidential and restrict access to only relevant parties. Should any individual be found to harass or act unfairly towards a whistleblower or complainant, the Company will impose severe penalties on that individual.

The Group has a process for preliminary consideration of the type of complaint received, in order to proceed with gathering evidence and making a decision on the matter.

For employee complaints or whistleblowing, the Company has a process for handling reported matters, aiming to build confidence in the measures for protecting and maintaining the confidentiality of complainants.

**Measures for the Protection and Confidentiality of Complainants**In 2025, there were no complaints or whistleblowing reports.

**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 Group of Companies prioritizes good corporate governance by establishing relevant policies and guidelines within the Group's corporate governance policy and business ethics. It also supports and cooperates to ensure genuine implementation to build trust among stakeholders. In the past year 2568, the Group of Companies monitored compliance with good corporate governance principles covering the following matters:

- 1) Personal data security, by establishing a Personal Data Protection Policy (PDPA)
- 2) Monitoring the implementation of anti-money laundering and counter-terrorism financing policies
- 3) Employee welfare and non-discrimination
- 4) Environmental, health, and safety management within the organization, the monitoring results of which found that the company has fully implemented the guidelines.

**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)	

List of Directors	Meeting attendance of audit committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Assoc. Prof. Sarun Chookhiatti (Chairman of the audit committee)	4	/	4	4/4 (100.00%)
2 Mr. SINGHACHAI BOONYAYOTIN (Member of the audit committee)	4	/	4	4/4 (100.00%)
3 Mr. PRAKIT SIRIVATTANAKET (Member of the audit committee)	3	/	3	3/3 (100.00%)
4 Mr. Pongchai Kasemthavisak (Member of the audit committee)	1	/	1	1/1 (100.00%)
<b>Average meeting attendance rate</b>				<b>(100.00%)</b>

#### The results of duty performance of the audit committee

In 2025, the Audit Committee held a total of 4 meetings. The key aspects of the work performed can be summarized as follows:

1. **<5aYmCVXjDNmx\_espace>** The Audit Committee reviewed the quarterly and annual financial statements, including the consolidated financial statements of the company and its subsidiaries, which had been reviewed and audited by the auditor. The auditor expressed an unqualified review/opinion on these financial statements. The Audit Committee invited management and the auditor to all meetings where financial statements were considered, questioning the auditor regarding the accuracy and completeness of the financial statements, the appropriateness of accounting methods, adjustments to material items affecting the financial statements, the scope of the audit, and the adequacy of accurate and appropriate information disclosure. Furthermore, the committee reported to the Board of Directors for approval of these financial statements. In addition, the Audit Committee held separate meetings with the auditor, without management present, to independently discuss the receipt of information and supporting data from management, the audit of material information in the preparation of financial statements, Key Audit Matters, and the independence of their duties. The auditor reported receiving cooperation from management in reviewing the financial statements and found no suspicious circumstances.
2. **Consideration of connected transactions or transactions that may have conflicts of interest** The Audit Committee considered and provided opinions on connected transactions or transactions that may have conflicts of interest of the company and its subsidiaries, as well as reviewed the disclosure of such information to ensure that the company's connected transactions or transactions that may have conflicts of interest were conducted fairly at market prices and in the ordinary course of business (Fair and at arm's length), with appropriate, correct, and complete principles and reasons in accordance with the announcements of the Securities and Exchange Commission and the company's related party transaction policy, taking into account the interests of all stakeholders. The Audit Committee also provided recommendations for management to review and improve ordinary business conditions to be more stringent and appropriate for the current situation and environment.

3. The Company monitors, analyzes, and reports changes in various laws and regulations relevant to the Company and ensures that the Company complies with such laws and regulations correctly. The Audit Committee has continuously monitored through various reviews to ensure that the Company adheres to all relevant legal provisions, including the Securities and Exchange Act, announcements and regulations of the Capital Market Supervisory Board, the SEC Office, and the Stock Exchange of Thailand, as well as those of agencies related to the Company's business operations. The Audit Committee is of the opinion that the Company has complied with all applicable laws and regulations.

4. **Evaluation of internal control review and performance reporting** The Audit Committee reviewed the adequacy of the internal control system, considering internal audit reports and auditor's reports. It also monitored performance and corrective actions based on the opinions, recommendations, and observations from the auditor, to ensure that the company has a good and adequate internal control system, effective risk management, and good corporate governance. Regarding the reporting of tips or complaints about inappropriate behavior within the company, the Audit Committee oversaw the company's establishment of channels for reporting tips or complaints about potentially inappropriate behavior within the company. It also oversaw the implementation of policies and processes for receiving tips or complaints, reviewed the summary of investigation results, and determined measures for correction and prevention, to ensure that the company has appropriate policies and processes for receiving tips or complaints, enabling timely detection of irregularities, effective and appropriate actions, and good governance, including standards for investigating and summarizing reported tips and complaints, policies, and procedures for receiving tips and complaints.

5. **Oversight of Internal Audit Work** The Audit Committee oversaw internal audit work by considering internal audit reports, which were reported by internal auditors. Quarterly Audit Committee meetings were held to discuss and provide recommendations on various issues, including monitoring the progress of corrective actions for identified findings, to ensure that management prioritizes the management of identified risk issues and implements timely corrective actions. Furthermore, the committee considered and approved the annual internal audit plan and budget to support the implementation of the plan.

6. The Risk Management Committee, which is responsible for assessing risks covering internal and external factors, including potential impacts, and preparing risk assessment plans to prevent or mitigate potential impacts to an acceptable level. For the year 2024, the Audit Committee reviewed the enterprise risk assessment report, the risk status monitoring report, and the anti-corruption risk assessment report.

7. **Review of compliance with anti-corruption measures** By reviewing internal control measures, including overseeing compliance with anti-corruption measures, and establishing preventive guidelines against potential corruption, by providing channels for complaints and whistleblowing through the company's website and email.

8. **Consideration of auditor selection and remuneration** The Audit Committee evaluated the performance of the auditor in 2025 and found that the auditor possesses knowledge and competence, maintains independence, and performs duties in accordance with auditing standards. The auditor presented a work plan in advance, operated according to objectives, and collaborated effectively with all relevant parties. Furthermore, the auditor provided highly beneficial suggestions and recommendations to the company, leading to internal improvements that positively impacted the company's operations. Therefore, the Audit Committee considered selecting EY Office Limited as the auditor for the fiscal year 2025 and also considered appropriate auditor's fees. The Audit Committee then proposed this to the Board of Directors' meeting for consideration and further submission to the Annual General Meeting of Shareholders for the reappointment of EY Office Limited as the company's auditor for another term.

9. **Performance Report to the Board of Directors** The Audit Committee prepared a performance report of the Audit Committee along with the results of the financial statement review, as well as the results of internal audits according to the annual internal audit plan, and submitted it to the Board of Directors once per quarter. It also prepared an Audit Committee report for disclosure in the annual report in accordance with the criteria set by the Stock Exchange of Thailand and the Audit Committee Charter.

In summary, for the year 2025, the Audit Committee performed its duties as stipulated in the Audit Committee Charter. This included reviewing material financial statements prepared by the company in accordance with generally accepted accounting standards, ensuring adequate disclosure of information, and reviewing connected transactions or transactions that may have conflicts of interest, to ensure the company's strict compliance with laws, internal control systems, and regulations of the Stock Exchange of Thailand, as well as risk management systems based on the COSO (The Committee of Sponsoring Organizations) framework, so that the company's management adheres to good corporate governance principles and continues to grow while considering the interests of all company stakeholders. In fulfilling its duties within the scope of responsibility for the year 2025, the Audit Committee received excellent cooperation from all relevant parties and performed its duties as assigned by the Company's Board of Directors with independence. The Audit Committee extends its gratitude on this occasion (as per Attachment 6).

## Information on summary of the results of duty performance of subcommittees

### Meeting attendance and the results of duty performance of subcommittees

#### Meeting attendance of Executive Committee

Meeting Executive Committee (times) : 4

List of Directors	Meeting attendance of Executive Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Mr. Nitipat Yongsanguanchai (The chairman of the executive committee)	4	/	4	4/4 (100.00%)
2 Mr. Nutchai Yongsanguanchai (Vice-chairman of the executive committee)	4	/	4	4/4 (100.00%)
3 Mr. Worakit Sirsmethadet (Member of the executive committee)	4	/	4	4/4 (100.00%)
4 Ms. Banchuen Wannarat (Member of the executive committee)	4	/	4	4/4 (100.00%)
<b>Average meeting attendance rate</b>				<b>(100.00%)</b>

#### The results of duty performance of Executive Committee

In the past year 2025, the Board of Directors has fully and effectively performed its duties and responsibilities assigned by the Company's Board of Directors, playing a significant role in setting policy guidelines for operations, translating the company's strategies into practice, monitoring and overseeing the performance of management, as well as considering and providing opinions on important matters related to the company's business operations to achieve the defined goals.

The Board of Directors has held regular meetings to consider and monitor the company's financial performance, operations, and key projects, including risk management, internal controls, and compliance with relevant laws and regulations. The overall performance has been in line with the established plans and policies and has appropriately responded to the changing business environment.

Furthermore, the Board of Directors also prioritizes governance, business ethics, and responsibility towards stakeholders, as well as supporting the development of management and personnel performance to enhance the organization's competitiveness and long-term sustainability.

In summary, the performance of the Board of Directors in the past year 2025 was at a very good level, with a score of 88%, which is satisfactory. and plays a crucial role in supporting the company's business operations to be stable, transparent, and aligned with organizational strategies and goals.

### Meeting attendance of Corporate Governance, Recruitment and Sustainable Development Committee

Meeting Corporate Governance, Recruitment and Sustainable Development Committee : 1 (times)

List of Directors	Meeting attendance of Corporate Governance, Recruitment and Sustainable Development Committee			Average meeting attendance
	Meeting attendance (times)	/	Meeting attendance rights (times)	
1 Mr. Singhachai Boonyayotin (The chairman of the subcommittee, Independent director)	1	/	1	1/1 (100.00%)
2 Mr. Nitipat Yongsanguanchai (Member of the subcommittee)	1	/	1	1/1 (100.00%)
3 Mr. Nutchai Yongsanguanchai (Member of the subcommittee)	1	/	1	1/1 (100.00%)
<b>Average meeting attendance rate</b>				<b>(100.00%)</b>

### The results of duty performance of Corporate Governance, Recruitment and Sustainable Development Committee

In 2025, the 4/2025 Board of Directors' Meeting considered reviewing and amending the Charter of the Nomination and Remuneration Committee to become the Charter of the Corporate Governance, Nomination, and Sustainable Development Committee, in order to align with the principles and conditions of CG. This involved adding General Provisions, Objectives, Composition and Tenure, and expanding the scope of duties and responsibilities as follows: 1. Good Corporate Governance, 2. Sustainability, 3. Enhanced qualifications for the Corporate Governance, Nomination, and Sustainable Development Committee, 4. Increased meetings, 5. Reporting.

The Corporate Governance, Nomination, and Sustainable Development Committee has fully performed its duties in accordance with the authority and responsibilities assigned by the Board of Directors. It plays a crucial role in

overseeing the company's business operations under good corporate governance principles, promoting transparency, accountability, and business ethics, alongside sustainable organizational development in all dimensions.

In terms of corporate governance, the Committee reviewed and monitored compliance with good corporate governance policies, business ethics, and related practices, including monitoring compliance with laws and regulations from regulatory bodies, to ensure that the company's operations are appropriate and consistent with generally accepted standards.

In terms of nomination and development, the Committee considered the criteria and processes for nominating, appointing, and evaluating the performance of directors, senior executives, and key personnel, taking into account qualifications, knowledge, abilities, experience, diversity, and suitability for the company's strategy and business direction, as well as promoting systematic potential development and succession planning.

In terms of sustainable development, the Committee oversaw the formulation of policies, goals, and plans for sustainability in alignment with the organizational strategy, as well as continuously monitored environmental, social, and governance (ESG) performance to create long-term value for the company, shareholders, and stakeholders.

In summary, the performance of the Corporate Governance, Nomination, and Sustainable Development Committee for the year 2025 was at a very good level, with a score of 88%, which is satisfactory. and played a significant role in elevating corporate governance standards, strengthening the organizational structure, and supporting the company's stable and sustainable growth. (As per report in Attachment 8)

## Corporate Sustainability Policy

### Information on policy and goals of sustainable management

#### Sustainability Policy

Sustainability Policy : Yes

To ensure the sustainable development and growth of the Group and its subsidiaries, the Group has adopted operational guidelines based on sustainable development principles and aims to strengthen balance across three dimensions, as follows:

1. Environmental Dimension: Focusing on efficient use of natural resources while preserving and restoring the environment.
2. Social Dimension: Focusing on personnel development, working environment, and employee health, while prioritizing surrounding communities.
3. Corporate Governance: Operating with transparency, combating corruption, ensuring good corporate governance, and fairly protecting stakeholder interests.

Therefore, the Group is committed to operating within the scope of sustainable development by creating sustainable value in both the short and long term, adhering to good governance principles in management, with the following objectives:

1. To develop excellent services and services that meet customer needs.
2. To meet future customer demands in an era of constant rapid change.
3. To develop the organization for sustainable growth under good corporate governance, with social responsibility towards all stakeholders. The company has set sustainability goals covering economic, social, and environmental aspects.
4. To serve as a guideline for operations in alignment with strategies and to meet stakeholder expectations.

#### Reporting Guidelines

The Group has disclosed information in accordance with the Stock Exchange of Thailand's sustainability assessment framework in the form of 56-1 One Report and has prepared it according to the Global Reporting Initiative (GRI) framework, covering indicators related to material sustainability issues. Furthermore, recognizing the importance of the United Nations' Sustainable Development Goals (SDGs), the Group has considered aligning these goals with its strategies to achieve the planned growth and objectives, which are disclosed in this report.

#### Prioritization of Material Sustainability Issues

The Group has identified material sustainability issues gathered from the opinions and expectations of all stakeholder groups through surveys on prioritizing material sustainability issues for stakeholders themselves and for the organization, as well as reviewing other significant issues from the same or related industries. Stakeholders, executives, and employees of the company participated in providing feedback on these issues. Verification of material

#### sustainability issues and continuous review for development.

The Group began identifying material sustainability issues to the Board of Directors meeting The Group's corporate governance, recruitment, and sustainable development No. 1/2026 on February 11, 2026. In early 2026, material sustainability issues will begin to be implemented in operations throughout 2026.

#### Sustainability management goals

Does the company set sustainability management : Yes  
goals

In 2025, the Executive Board reviewed the organization's vision and mission and deemed it appropriate to retain the existing vision and mission as they cover all stakeholder groups. However, sustainable development strategic goals have been further clarified.

### **Vision**

To be a leader in providing commercial loans for entrepreneurs.

### **Mission**

Mission to shareholders: Conducting business for sustainable growth based on good governance principles to generate maximum returns for shareholders.

Mission to employees: Developing personnel to be specialized, service-minded, and aware of being a part that is ready to progress with an organization that has good well-being and corporate culture.

Mission to partners: Building trust and confidence with business partners, treating partners fairly with a commitment to grow and succeed together.

Mission to customers: Developing quality products and services that quickly and accurately meet customer needs through the application of excellent technology.

Mission to society and environment: Being part of improving the quality of life for entrepreneurs, jointly driving the economy, and recognizing the impact of business operations on society and the environment.

**Goals** The Group has set sustainability operational targets covering economic, social, and environmental aspects for 2026 to guide operations in alignment with strategies and to meet stakeholder expectations. The company's mission regarding conducting business for sustainable growth based on good governance principles is as follows:

### **Environmental Targets E**

- Regarding fuel consumption: Increasing the number of electric vehicles for office use by 2 in 2026 (from 3 internal combustion engine vehicles in 2025).
- Regarding electricity consumption: Reducing electricity consumption from other sources or overall electricity consumption by 3% in 2026 compared to 2024 usage.
- Regarding water resource usage: Reducing water resource usage by 5% in 2026 compared to 2024 usage.
- Regarding waste management, waste, and/or pollution reduction, such as recycling waste to reduce greenhouse gas emissions, by recycling at least 20% of total waste within the year (Note: This is a cumulative total since 2024).
- Promoting quality products and services (ESG renewable energy loans) by categorizing ESG renewable energy loan criteria separately from general loans. **Social Targets S**

- Regarding employee motivation and retention: Defining and disclosing quantitative targets for assessing employee satisfaction and/or engagement at 83%.
- Regarding health and safety in the workplace: Defining and disclosing quantitative targets for occupational health and safety development related to employees, such as accident reduction targets. Accident target is Zero In 2026
- Regarding employee potential development: Defining and disclosing the company's goals for promoting knowledge or implementing employee potential development programs, such as the average training hours per employee for knowledge/skills requiring development (12 hours/person/year).
- Regarding customer relationship management: Studying and evaluating customer satisfaction with the company's products/services at 80%.

**Governance Targets G** Emphasizing transparency, risk management, and good governance in the lending business.

- Corporate Governance and Transparency (Good Governance). 100% annual board evaluation completed every year.
- Maintain a CG Rating of "Very Good (3 Stars)" or higher at 90%.
- Prevention of corruption in the loan disbursement process: Zero major fraud incidents in the loan approval and debt collection processes. In 2031
- New employees must complete 100% Anti-Fraud & Anti-Bribery training before commencing work.

- There must be no significant complaints regarding incidents violating social and human rights laws or regulations. **Defining key sustainability topics**

The Group has initiated a process for defining key sustainability topics by gathering input from both internal and external stakeholders. These topics are then prioritized by benchmarking against issues critical to business operations and aligned with current circumstances, ensuring that the management of sustainability topics appropriately addresses stakeholder priorities and creates value for the environment, society, and corporate governance.

Processes and practices for defining key sustainability topics involve the following sequential steps:

1. **Topic identification** This is a step in considering key sustainability issues that affect business operational capabilities, as well as evaluating the direction of sustainability operational strategies and the appropriate scope of disclosure. It involves collecting material sustainability topics, refining them, and presenting them to the Corporate Governance, Recruitment, and Sustainable Development Committee for approval.
2. **Prioritization and assessment of stakeholder importance** Prioritizing sustainability topics allows for the appropriate sequencing of action plans based on stakeholder importance. In considering issues of stakeholder interest, the Group utilizes stakeholder analysis management standards under three key principles: Inclusivity of all stakeholders, Materiality of issues significant to the Group and its stakeholders, and systematic management and transparent disclosure of performance (Responsiveness). Each business group is responsible for analyzing stakeholders relevant to its own operations, and the results of each business group's analysis will be compiled and re-analyzed at the organizational level under the supervision of the Corporate Governance, Recruitment, and Sustainable Development Committee.

### Stakeholder analysis process

- Stakeholder identification: Considering factors such as dependency, responsibility, influence, and other relevant factors as appropriate.
- Identifying the level of impact of the Group on stakeholders by assessing economic, social, and environmental impacts.
- Identifying the level of influence stakeholders have on the Group by assessing their financial, operational, regulatory, reputational, and strategic influence.
- Stakeholder grouping: Dividing stakeholders into 4 groups based on the level of impact the Group has on them and the level of influence they have on the Group.
- Prioritizing stakeholders by identifying appropriate engagement approaches for each stakeholder group, such as interviews for highly impacted and highly influential stakeholders.

### Materiality assessment results

- The key points are as follows:
1. [Employee retention and attracting high-potential individuals](#)
  2. [Development of quality services](#)
  3. [Conducting business with ESG considerations](#)
  4. Personal data security
  5. Promotion of renewable energy loans
  6. Business liquidity management
  7. Waste management
  8. Greenhouse gas reduction

The Group has prioritized the top 3 sustainability issues for 2026. These issues include:

Approved by the Board Meeting Corporate Governance, Recruitment, and Sustainable Development 1st/2026 on February 11, 2026, as follows:

1. **Employee retention and development, and attracting high-potential individuals** The Group recognizes that employees are a crucial mechanism for driving the organization towards its defined goals. Therefore, the Group must promote and develop employee loyalty and engagement by enhancing their knowledge to prepare them for career growth.

Goals	Current operations	Strategies for achievement According to the target	Sustainable Development Goals: SDGs
<ul style="list-style-type: none"> <li>● Employee satisfaction (Employee Engagement Full Surveys), with a survey frequency of once a year, 83%.</li> <li>● Average training hours per employee for knowledge/skills requiring development (12 hours/person/year).</li> <li>● Promoting employee relations and engagement: Participating in company collective activities 1 time = 5 points / Participating 2 or more times = 10 points.</li> </ul>	<ul style="list-style-type: none"> <li>● Organize employee training to develop knowledge and skills. Organize activities to foster relationships between employees and executives.</li> <li>● Survey employee satisfaction to make appropriate improvements.</li> </ul>	<ul style="list-style-type: none"> <li>● Has a plan to organize training in line with operations, promoting participation in training plan development.</li> <li>● Organizing activities for employees to meet executives or colleagues to build good relationships and foster well-being. Promoting employee health and well-being.</li> </ul>	<p>The Group prioritizes labor and human rights management in accordance with international standards, covering issues under GRI 401408, from fair employment, labor relations communication, promotion of occupational health and safety, employee skill and potential development, promotion of diversity and equal opportunities, non-discrimination, respect for freedom of association and collective bargaining, as well as the prevention of child labor both within the organization and in the supply chain. The Group continuously establishes policies, oversight measures, and evaluation processes to create a suitable working environment, strengthen employee engagement, and support the long-term sustainable growth of the organization.</p>

2. **Development of quality services** The Group aims to continuously enhance service quality by developing standardized, transparent work processes that appropriately meet customer needs through improving service procedures for convenience, speed, and traceability; utilizing digital technology to support information provision and service status tracking; training employees in product knowledge, communication skills, and service ethics; and providing channels for receiving complaints and suggestions for continuous analysis and improvement of service quality. All of this is to foster satisfaction, trust, and sustainable long-term relationships with customers and stakeholders.

Targets	Current operations	Strategies for achievement According to the target	Sustainable Development Goals: SDGs
<ul style="list-style-type: none"> <li>Elevating the quality of loan services to be standardized, transparent, fair, and consistent with customers' repayment capabilities, in order to build satisfaction, trust, and sustainable long-term relationships with customers. Customer satisfaction percentage: 80%</li> </ul>	<ul style="list-style-type: none"> <li>Establish clear standards for loan service processes, from product information provision, loan consideration, contract execution, to debtor monitoring, focusing on providing complete, accurate, and unambiguous information.</li> <li>Develop employee skills in loan knowledge, service ethics, and appropriate customer care.</li> <li>Provide channels for receiving complaints and suggestions to continuously improve service quality.</li> </ul>	<ul style="list-style-type: none"> <li>Develop loan service processes by leveraging digital technology to enhance efficiency in providing information, submitting applications, and tracking loan status.</li> <li>Enhance personnel capabilities in analyzing repayment ability and responsible customer care. Promote a customer-centric service culture.</li> <li>Define quality of service and customer satisfaction indicators for systematic monitoring and evaluation.</li> </ul>	<ul style="list-style-type: none"> <li>GRI 202: Market Presence</li> <li>GRI 203: Indirect Economic Impacts</li> <li>GRI 206: Anti-competitive Behavior</li> </ul>

3. **Conducting business with ESG considerations** The Group aims to achieve sustainable business growth in all dimensions, including environmental, social, and economic aspects. Therefore, in 2025, preparations began to participate in the SET ESG Scores in 2027.

**Key sustainability scope**

Dimension	Key issues	GRI	Scope of impact Within the organization	External impact scope
Economy	<ul style="list-style-type: none"> <li>● Development of quality services</li> <li>● Business liquidity management</li> </ul>	GRI 202 GRI 203 GRI 206	/	Customers, Partners
Corporate Governance	Personal data security	GRI 418	/	Customers, Partners
Society	<ul style="list-style-type: none"> <li>● Employee retention and development</li> <li>● Attracting and retaining high-potential individuals</li> <li>● Adherence to human rights principles, such as not supporting <ul style="list-style-type: none"> <li>● Forced Labor</li> <li>● Anti-child labor</li> <li>● Sexual harassment, non-discrimination</li> </ul> </li> </ul>	GRI 401 GRI 402 GRI 403 GRI 404 GRI 405 GRI 407 GRI 408	/	Society and regulatory bodies
Environment	<ul style="list-style-type: none"> <li>● Greenhouse gas reduction</li> <li>● Promotion of renewable energy loans</li> <li>● Waste management</li> </ul>	GRI 303 GRI 304 GRI 305	/	Community, society, and regulatory bodies

United Nations SDGs that align with the organization's sustainability management goals : Goal 8 Decent Work and Economic Growth, Goal 10 Reduce Inequalities, Goal 16 Peace, Justice and Strong Institutions

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

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

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

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

The Group has presented, reviewed, and revised its Business Ethics Policy, the Charters of the Board of Directors and its sub-committees, and various corporate governance and sustainable development processes. These were submitted to the Board of Directors' meeting on February 24, 2026. The Group's policy is to conduct business in line with sustainable development guidelines that align with the United Nations Sustainable Development Goals 2030 (SDG 2030). This is achieved by balancing economic, social, environmental, and good corporate governance aspects to align with the

Group's short-term and long-term strategies for a stable and sustainable future. Recognizing its responsibilities and the importance of co-creating value with all stakeholder groups, the Group has established the following operational guidelines:

1. Consider maintaining a balance across economic, social, environmental, and governance aspects, including all stakeholders in operations for the sustainable growth of the business.
2. Raise awareness of sustainable management policies and promote the application of sustainable practices to reduce the impact of operations throughout the value chain.
3. Promote continuous development of innovation and technology in operations for the sustainable benefit of society and the environment.
4. Disclose management policies, guidelines, and operational results transparently, as well as serving as a good role model in fostering behaviors that lead to a sustainable business culture.
5. Adhere to human rights principles by fostering equality and fairness both within and outside the organization, as well as showing respect and treating all stakeholders fairly.

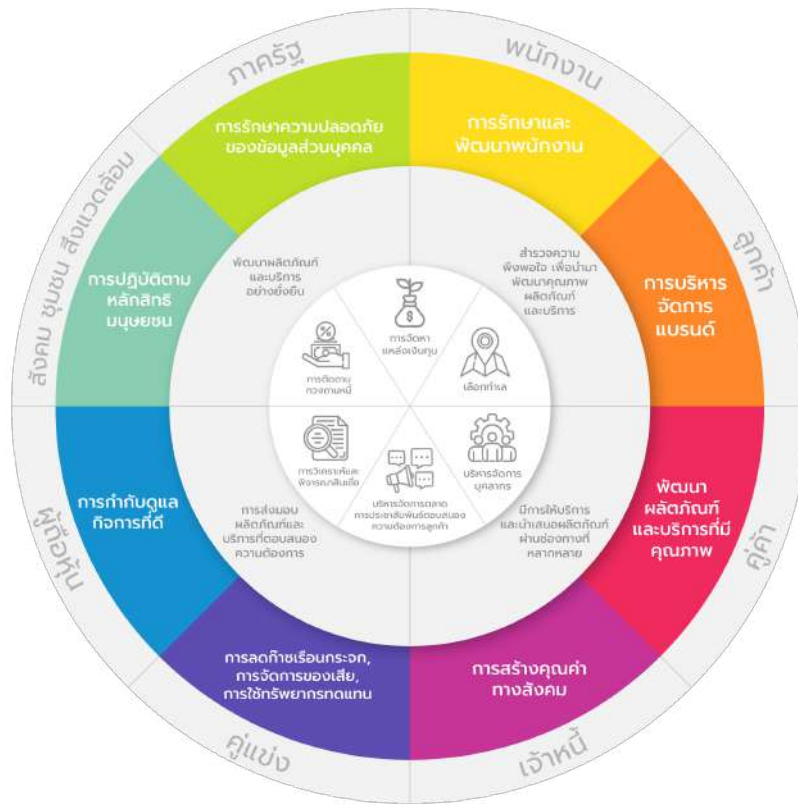
## **Information on impacts on stakeholder management in business value chain**

### **Business value chain**

The Group conducts its business by systematically managing activities throughout the value chain, from upstream to downstream, to create sustainable value for all stakeholders. Key activities in the value chain can be summarized as follows:

- 1) Upstream Activities: The Group places importance on establishing appropriate policies, strategies, and corporate governance structures, as well as procuring financial resources, technology, and skilled personnel. This includes selecting partners and business alliances transparently and fairly, while considering ethical, environmental, and social standards to support responsible business operations.
- 2) Core Business Activities: In its main business operations, the Group focuses on developing and providing financial products that appropriately meet customer needs. This involves meticulous credit consideration processes, risk management, regulatory compliance oversight, and debtor management, coupled with the use of technology and information systems to enhance efficiency, accuracy, and transparency in operations.
- 3) Downstream Activities: The Group places importance on managing customer relationships, providing accurate, clear, and fair information, caring for customers throughout the contract period, including receiving complaints, and continuously improving service quality, to build satisfaction, trust, and long-term relationships with customers and business partners.
- 4) Support & Value Creation Activities: Throughout the value chain, the Group integrates sustainability operations by considering economic, social, and environmental impacts, such as developing personnel potential, efficient resource utilization, reducing environmental impact, and community engagement, to foster business growth alongside creating long-term value for society.

### **Business value chain diagram**



Analysis of stakeholders in the business value chain

Details of stakeholder analysis in the business value chain

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<b>Internal stakeholders</b>			
<ul style="list-style-type: none"> <li>Employees</li> </ul>	<ul style="list-style-type: none"> <li>Welfare and Compensation</li> <li>Provision of Safety</li> <li>Training for Employees</li> <li>Learning and Personnel Development</li> <li>Management</li> <li>Job Security and Career Advancement</li> </ul>	<ul style="list-style-type: none"> <li>Strictly comply with rights policies and employment policies.</li> <li>Provide appropriate welfare benefits to employees.</li> <li>Offer training courses for knowledge development appropriate to duties and positions.</li> </ul>	<ul style="list-style-type: none"> <li>Internal Meeting</li> <li>Employee Engagement Survey</li> </ul>

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<b><u>External stakeholders</u></b>			
<ul style="list-style-type: none"> <li>• Shareholders</li> </ul>	<ul style="list-style-type: none"> <li>• Good corporate governance</li> <li>• Good dividends and creation of worthwhile returns</li> <li>• Conducting business fairly and transparently to foster business growth and enhance organizational value</li> </ul>	<p>Transparent, fair, and verifiable corporate governance</p> <ul style="list-style-type: none"> <li>• Appropriate dividend payments</li> <li>• Transparent information disclosure</li> <li>• Development of business strategic plans</li> </ul>	<ul style="list-style-type: none"> <li>• Online Communication</li> <li>• External Meeting</li> </ul>
<ul style="list-style-type: none"> <li>• Customers</li> </ul>	<ul style="list-style-type: none"> <li>• Treat customers equally and fairly</li> <li>• Receive appropriate advice and access to services</li> <li>• Maintain the confidentiality of customer information</li> </ul>	<ul style="list-style-type: none"> <li>• Development for product improvement to achieve greater quality and variety.</li> <li>• Excellent after-sales service.</li> <li>• Ethical practices in customer data protection.</li> </ul>	<ul style="list-style-type: none"> <li>• Satisfaction Survey</li> </ul>
<ul style="list-style-type: none"> <li>• Suppliers</li> </ul>	<ul style="list-style-type: none"> <li>• Comply with fair payment terms and conditions.</li> <li>• Receive accurate and prompt information.</li> </ul>	<ul style="list-style-type: none"> <li>• Has clear and transparent contract policies and terms</li> <li>• Has an anti-corruption policy</li> </ul>	<ul style="list-style-type: none"> <li>• External Meeting</li> <li>• Satisfaction Survey</li> </ul>

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> <li>• Society</li> </ul>	<ul style="list-style-type: none"> <li>• Support various activities in the community</li> <li>• Avoid creating negative impacts on the community and environment</li> <li>• Adhere to human rights principles and oppose corruption</li> </ul>	<ul style="list-style-type: none"> <li>• Support various activities</li> <li>• Comply with social and environmental responsibility policies, ensuring transparent, fair, and verifiable corporate governance</li> <li>• Anti-corruption policy</li> </ul>	<ul style="list-style-type: none"> <li>• Press Release</li> <li>• Online Communication</li> </ul>
<ul style="list-style-type: none"> <li>• Government agencies and Regulators</li> </ul>	<p>Compliance with relevant regulations and laws. Operating responsibly.</p>	<p>Comply with relevant regulations and laws. Cooperate in providing information when requested.</p>	<ul style="list-style-type: none"> <li>• Complaint Reception</li> </ul>
<ul style="list-style-type: none"> <li>• Competitors</li> </ul>	<p>Fair and transparent competition, without violating trade competition laws. Not using inside information or practices that distort market mechanisms. Maintaining business ethics standards and good governance in the industry.</p>	<p>Strictly adhere to competition laws and business ethics policies. Focus on competing through quality, innovation, and customer experience development, rather than solely on price. Monitor competitive landscape and industry trends to adapt strategies for suitability and sustainability. Promote industry-level collaboration on issues not in conflict with the law, such as raising standards or sustainable development.</p>	<ul style="list-style-type: none"> <li>• Visit</li> <li>• External Meeting</li> </ul>

Group of stakeholders	Stakeholders expectations	Responses to stakeholder expectations	Channels for engagement and communication
<ul style="list-style-type: none"> <li>• Creditor</li> </ul>	<p>Ability to meet debt obligations as per terms and schedule.</p> <p>Financial stability and risk management of the company.</p> <p>Transparency in financial disclosure and corporate governance.</p>	<p>Manage liquidity and capital structure prudently and appropriately. Comply with loan agreement terms and make timely debt repayments.</p> <p>Disclose financial information accurately, completely, and promptly. Communicate with creditors regularly to build trust and long-term relationships.</p>	<ul style="list-style-type: none"> <li>• Online Communication</li> <li>• Internal Meeting</li> <li>• External Meeting</li> </ul>

## Information on organization's material sustainability topics

### Organization's material sustainability topics

The company has identified its sustainability : Yes  
materiality topics

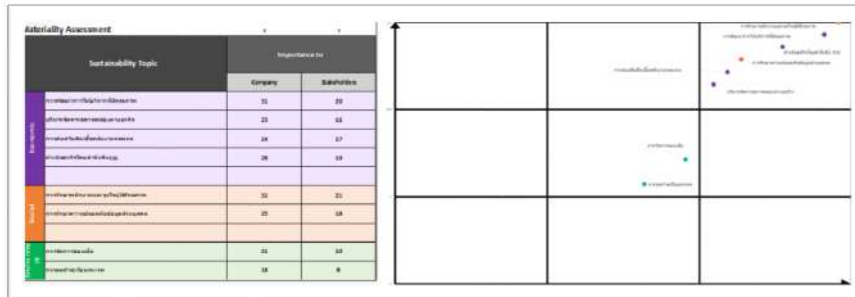
Over the past year, the company has reviewed its : Yes  
sustainability materiality topics

### Details of organization's material sustainability topics

The names of the sustainability materiality topics	Subjects related to the sustainability materiality topics
Employee Retention and Talent Attraction	<ul style="list-style-type: none"> <li>• Human Rights</li> <li>• Fair Labor Practices</li> </ul>
Development of High-Quality Services	<ul style="list-style-type: none"> <li>• Customer / Consumer Responsibility</li> </ul>

The names of the sustainability materiality topics	Subjects related to the sustainability materiality topics
Integrate ESG considerations into business operations	<ul style="list-style-type: none"> <li>• Environmental Management Standards Policy and Compliance</li> <li>• Energy Management</li> <li>• Water Management</li> <li>• Waste and Waste Management</li> <li>• Sustainability Risk Management</li> </ul>

**Diagram of organizations material sustainability topics**



**Information on sustainability report**

**Corporate sustainability report**

Corporate sustainability report : Have data

**Company sustainability disclosure aligned with standards**

Company sustainability disclosure aligned with : GRI Standards standards or guidelines

## Sustainability risk management

### Information on risk management policy and plan

#### Risk management policy and plan

Mitsubishi Leasing Public Company Limited and its subsidiaries (**"the Company"**) has always been committed to conducting business under good corporate governance principles with social responsibility. Therefore, the company places importance on risk management. This policy is developed with the objective of risk management, serving as a crucial and beneficial tool for organizational management to effectively and efficiently achieve its defined goals and objectives. It helps create, preserve, and realize the true value of the organization by managing factors and controlling activities throughout various operational processes, thereby reducing the root causes of each potential impact. This is to ensure that the level and magnitude of future impacts on the organization remain at an acceptable level or can be systematically controlled across the entire organization.

#### Scope/Guidelines of the Policy

This policy covers the practices and operations of all executives and employees within the Group, ensuring they understand the organization's critical risk management to respond to potential risks in a timely manner.

**The current organizational structure consists of:** The Risk Management Committee, appointed from the Board of Directors, consists of at least 3 members, including 1 independent director.

The Risk Management Committee is responsible for defining policies and operational frameworks for the company's risk management, ensuring that the company has a comprehensive risk management system covering risk factors related to its vision, goals, business strategy, finance, and other operational aspects. It considers the likelihood of occurrence and the severity of impact, establishes clear preventive and corrective measures, assigns responsibilities, and defines measures for reporting and monitoring evaluation.

The Risk Management Committee defines the company's Risk Appetite and establishes Key Risk Indicators (KRIs) to guide business operations. The risk management system is integrated with the organization's strategic planning process, with risk owners reporting directly to the Office of the Chief Executive Officer, which is responsible for organizational strategy and business planning. This office coordinates and monitors the progress of risk control action plans continuously, ensuring that risk management can achieve its defined strategic objectives and goals.

#### Scope of Risk Governance

The Group promotes awareness among all employees throughout the organization and encourages them to prevent all potential risks, as well as to monitor, track, and assess risks that may arise due to changing environments, including both internal and external factors. To ensure all employees understand risk management, the Group has established the following policy framework for risk management:

1. The Board of Directors is responsible for overseeing that the Group's risk management is appropriate and for promoting the participation of all employees in risk management, making it an integral part of the organizational culture.
2. The Audit Committee supports the Board of Directors in its duty to review and ensure that the Group has effective internal control systems and monitors the Group's risk management.
3. The Risk Management Committee is responsible for developing an effective risk management plan that keeps risks at an acceptable level, using the COSO ERM 2017 framework for risk management.

#### Risk Management

The Group recognizes the importance of systematic and effective risk management and risk control. The company appropriately defines its organizational risk management plan. The Group considers adopting the Enterprise Risk Management (ERM) system as an organizational management tool to identify risk events, assess risks, prioritize and manage risks, and report on the results of various types of risks, including:

1. **Strategic Risk** refers to risks arising from the formulation and implementation of inappropriate strategic plans or those inconsistent with internal and external factors, affecting revenue, reputation, or the organization's existence, such as policy changes, evolving customer demands, etc.
2. **Financial Risk** refers to risks arising from financial losses, which may be caused by external or internal factors such as market changes, decreased liquidity, or customer default on payments, etc.
3. **Regulatory Compliance Risk(Compliance Risk)** refers to risks arising from the inability to comply with laws, regulations, or various rules accurately and in a timely manner.
4. **Operational Risk** refers to risks arising from operational processes, technology, personnel, or external events that may affect the achievement of organizational objectives in terms of operations.
5. **Information Technology System Risk(IT Risk)** refers to the risk of undesirable outcomes, damage, loss, or failure that may arise from the use of hardware, software, applications, networks, or information systems as a whole.
6. **Cybersecurity Risk(Cyber Risk)** refers to risks arising from cyberattacks such as malware, phishing, or insider threats, which can lead to damage to data, systems, or information technology assets, resulting in financial losses, business disruption, or reputational damage for the organization.
7. **Corruption Risk** refers to risks arising from the abuse of public power for personal gain, bribery, and all conduct of individuals entrusted with duties and responsibilities in the public or private sector who violate their duties inappropriately for their position as a state official, private sector officer, representative, or other relationship, with the intention of obtaining any undue benefit for themselves or others.
8. **Emerging Risk** refers to risks related to emerging ESG issues, which may impact the company's long-term operations, and in some cases, may have already affected the company.
9. **Sustainability Risk (ESG Risk)** refers to risks associated with an organization's operations across the three main dimensions of ESG: Environmental, Social, and Governance. These risks can impact profitability, image, reputation, credibility, and the long-term survival of the organization, requiring organizations to manage them to create opportunities and sustainability.

### **Risk Management Plan**

The Group has mandated that all departments analyze the causes and impacts of risks and evaluate risk management measures, considering acceptable risk levels and associated costs to compare with potential benefits. The following five options for risk response are considered:

1. **Risk Acceptance** This involves accepting the inherent risk, as it is deemed acceptable under existing controls, requiring no further action. This approach is applied to low-level risks with high management costs.
2. **Risk Reduction** or Risk Control, which involves improving operational systems or designing new methods to reduce the likelihood of occurrence or mitigate the impact to an acceptable level for the organization.
3. **Risk Sharing** This involves distributing or transferring risk to others to share responsibility, such as outsourcing tasks to third parties.
4. **Risk Avoidance** This involves avoiding events that create risk. It is a risk management approach for risks that are extremely high and unacceptable to the company, thus requiring a decision to cancel the activity, or change objectives, modify activities, alter work patterns, reduce the scale of activities, or choose more acceptable activities.
5. **Risk Monitoring** refers to "risk implementation" or "risk treatment" as part of the risk management process, covering identification, assessment, and planning responses to those risks.

## **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 Technological Change Risk (Risk of server failure and inability to resolve in a timely manner)

Related risk factors : Strategic Risk  
• Changes in technologies

Operational Risk  
• System disruption risk

ESG risk factors : Yes

#### Risk characteristics

1. Incomplete checking of all server operations
2. Insufficient knowledge, skills, and personnel
3. Server Provider Factors

#### Risk-related consequences

The organization is unable to utilize the data in the system.

#### Risk management measures

Control risks (Treat) by recording server operational checks via form: FM-IT-REPORT-01-00 Server Operation Log once a week, and submitting the results to management/supervisors monthly.

##### Risk 2 Cyber Security Risk (Third-party risk: external service providers accessing critical company data)

Related risk factors :  
Operational Risk  
• Systems or internal control system  
• Information security and cyber-attack

Compliance Risk  
• Violations of laws and regulations  
• Corporate Governance

ESG risk factors : Yes

#### Risk characteristics

Allowing external service providers to access data without restricting rights and without control

#### Risk-related consequences

Important company data has been leaked and is not secure.

#### Risk management measures

1. Access to Servers and Databases is subject to defined access rights, and maximum access privileges are not permitted.
2. Modification of data by external service providers must be authorized and controlled by the company's Information Technology Department.

**Risk 3 Compliance Risk (The company's information systems, Heismeter (MSN) and Excellence (MSL), do not support changes in business-related laws.)**

Related risk factors : Strategic Risk  
• Changes in technologies

Compliance Risk  
• Change in laws and regulations

ESG risk factors : Yes

**Risk characteristics**

1. Procurement of software without maintenance engagement
2. The contract terms are not sufficiently stringent. Consequently, when legal frameworks evolve, external contractors fail to update the software to comply with the revised legislation.

**Risk-related consequences**

may result in the company being fined by external regulatory bodies

**Risk management measures**

A new system is currently being implemented to support operational processes in compliance with evolving legislation.

**Risk 4 Corruption Risk (employees accessing data beyond necessity)**

Related risk factors :  
Operational Risk  
• Systems or internal control system  
• Human error in business operations

Compliance Risk  
• Corporate Governance

ESG risk factors : Yes

**Risk characteristics**

1. Excessive employee data access rights
2. Employee misconduct
3. Programmatic limitations
4. Understanding of access rights review
5. Inadequate data format definition process

**Risk-related consequences**

There may be instances where employees use company information for personal gain.

**Risk management measures**

1. A review cycle for access rights to all programs is established once a year.
2. Prepare a rights assignment schedule

**Risk 5 Severe flood risk for establishments, emerging risk (Emerging Epidemic Risk)**

Related risk factors : Strategic Risk  
• ESG risk  
• Climate change and disasters

Operational Risk  
• Climate change and disasters

ESG risk factors : Yes

### **Risk characteristics**

1. The establishment is located in Samut Prakan Province, which is a river mouth city and a low-lying coastal area. It is at high risk of flooding in many areas due to high tides and poor drainage.
2. Thailand's policy lacks a long-term plan to address coastal erosion, which is a national issue.

### **Risk-related consequences**

Employees are unable to access their workplaces, resulting in damage to organizational assets and business interruption.

### **Risk management measures**

#### **Short-term measures (1-5 years)**

1. Employee operations involve working from home (WFH) by utilizing technology such as the Internet and the company's VPN system.
2. Organizational assets: Use sandbags to block water from flowing into vehicles or company taxis, or elevate company assets such as computer equipment.

**Long-term measures (6-10 years)** involve avoiding risks by relocating the head office to a safe area.

## **Information on business continuity plan (BCP)**

### **Business Continuity Plan (BCP)**

Business Continuity Plan (BCP) : Yes

### **The company has a disaster recovery operational plan, with the following criteria for developing the Disaster Recovery Plan:**

1. Define a disaster recovery plan for information systems that may cause operational disruption, and establish operational procedures to mitigate usage risks and ensure stable operational efficiency. This disaster recovery plan and operational manual are prepared to address incidents affecting network systems, data backup devices, computer peripherals, and other essential components that impact operations.
2. Establish a continuous testing system for the disaster recovery plan, along with summary reports of test results, including relationships and impacts, to identify areas for improvement and development of the recovery plan, and to promptly adjust regulations and procedures to address emerging issues.
3. An information system recovery plan must be developed to support the company's business continuity.
4. The information system recovery plan must be rehearsed or tested at least once a year to ensure its practical applicability, and the test results must be recorded.
5. Users must cooperate with the company in rehearsing the information system recovery plan or other plans related to information system security.

## 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 : Yes  
policy and guidelines

### Information on sustainable supply chain management plan

#### Sustainable supply chain management plan

Company's sustainable supply chain management : Yes  
plan

The Group recognizes the importance of managing impacts on stakeholders within the business value chain to align with business operations based on ESG principles (Environment, Social, Governance). In the business value chain management process, the Company prioritizes every step to ensure efficient management of the business value chain and to serve as an appropriate operational guideline for each stakeholder group. The Company's processes encompass securing appropriate funding sources, selecting personnel in line with the chosen location of the establishment, providing training and knowledge to employees, and communicating and promoting financial services to customers to meet their needs. When customers request a loan, the Company conducts analysis and considers the loan based on personal data, which is maintained according to established standards. Furthermore, in debt collection, the Company operates in accordance with the law and treats customers fairly. The Company focuses on developing processes, products, and services, thereby enhancing operational efficiency.

### Information on new suppliers undergoing sustainability screening criteria

#### New suppliers undergoing sustainability screening criteria

Does the company use sustainability screening : No  
criteria with new suppliers?

### 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 : No  
acknowledge compliance with the supplier code of  
conduct?

## 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 : Yes

#### 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)	5.00	7.86	0.07

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

**In 2023, the Group improved and developed programs.** in accounting, procurement, inventory, and asset management systems to enhance the company's accounting management efficiency, accuracy, and systematization.

**In 2024, the Group.** Developed and improved the credit service system, including broker and insurance programs, to enhance the efficiency of credit service processes and continuously create value and growth opportunities for the Group. Furthermore, emphasis is placed on personnel development, preparing employees to adapt and cope with business changes through fostering creative thinking and innovation mindset, encouraging employees to think and act boldly and rationally (transitioning from a Fixed Mindset to a Growth Mindset), as well as strengthening knowledge and skills that can be applied to continuously develop and improve work processes (Process Innovation) for the Group's stable and sustainable growth.

**Based on the operational plan for late 2024 - 2025.** The Group has invested in the development of information systems, evaluating their ability to respond to the future strategic direction and goals of the Group, as well as the sustainability of the technology, as follows:

The Group has studied, analyzed, designed, and further developed the Line CRM system. The Line CRM system allows customers to check installment payment balances, receive invoices and receipts through the system, and be informed of important news and information. The objective is to enhance service quality, reduce the risk of non-performing loans (NPLs), and sustainably strengthen the Group's competitiveness. Details of the Line CRM system development and improvement are as follows:

1. Developed a system enabling customers to download historical invoices/receipts.
2. Developed a customer credit agreement membership card system, eliminating the need for customers to spend time collecting installment payment cards at the company, thereby ensuring convenience, speed, and ease of use.
3. Developed a system for delivering initial credit data submission notifications and annual credit data submission notifications via the Line CRM system to mitigate issues of postal delivery not reaching customers due to unclear addresses or address changes, and to reduce paper consumption. In 2025, the Company benefited from the development of the Line CRM innovation system, resulting in a reduction of postal expenses by 77,749 Baht due to this innovation, and 100% non-monetary benefits for employees who gained from it.

And in 2025, the Group developed its core information system, the Core Leasing System, which facilitates credit services, credit consideration, and credit agreement processes. The system is designed to be as electronic as possible

to ensure convenience, speed, and ease of customer service. Currently, the system is undergoing internal testing within the company.

## 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 has a process to create an environment where employees can think outside the box, take risks, and improve by implementing the following strategies:

1. Promote collaboration to drive organizational innovation by supporting teamwork through creating opportunities for cross-functional teams to work together, and fostering open communication and idea sharing.
2. Set clear goals and metrics, communicate them to all employees, track progress, and provide feedback to employees on their performance.
3. Encourage employees to embrace challenges, learn from failures, and focus on continuous development by organizing training on **Growth Mindset** or a growth mindset, which is essential for an innovative culture.
4. Develop products and services that meet needs by understanding customer needs as the primary driver of the organization.

## 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 : Yes  
from innovation development?

	2023	2024	2025
Cost reduction resulting from the innovation development of process (Baht)	0.00	0.00	77,749.00

#### Non-financial benefits

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

	2023	2024	2025
Percentage of employees benefiting (%)	0.00	0.00	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.