

## Sustainability Management Policy



Srisawad Corporation Public Company Limited, the Group is committed to implementing sustainable development operations covering economic, social, and environmental dimensions, as well as establishing concrete guidelines and operational processes in line with international sustainability operational standards to build confidence among stakeholders. The company has defined a sustainability management framework and policy that prioritizes business operations and considers sustainability efforts across four key areas:

### **1. Economic Security: Through Responsible Lending**

The company is committed to conducting business based on good corporate governance to create sustainable returns. It adheres to its responsibility toward all stakeholders and is customer-centric, creating innovations and developing products and services to meet all customer needs through an appropriate and efficient risk management approach at an international standard level.

### **2. Social Value and Responsibility: By Promoting Well-being in Society**

The company focuses on creating opportunities for employees and people in society, supporting community businesses to have universal access to the company's various services, in order to elevate the quality of life and well-being. It promotes correct financial management knowledge equally to all groups in society and values employees by committing to developing their capabilities.

### **3. Sustainable Environment: Through Environmentally Responsible Business Operations**

The company is committed to and prioritizes environmental conservation, including pollution prevention, by promoting the efficient use of resources and energy for maximum benefit. It encourages all employees and departments to recognize their role, duty, and responsibility in environmental preservation and the valuable use of resources.

### **4. Driven by Integrity: Through Strategic Human Resource Management, Governance, Risk Management, and Regulatory Compliance**

The company is committed to adhering to the principles of good governance and business ethics, communicating the company's business ethics to all stakeholders, both internal and external to the organization. It conducts business in accordance with the principles of responsible good corporate governance and respects human rights, strictly complying with all governmental laws and regulations. It manages risks and considers the economic, social, and environmental impacts related both directly to the company and to its partners in the company's value chain. This sustainability management policy is applied to all departments throughout the

supply chain. All executives and employees are responsible for supporting, driving, and operating in line with the established sustainability framework and policies to truly create the maximum benefit for all stakeholders.

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## Sustainability Management Framework


The company has integrated sustainability operations according to the United Nations Sustainable Development Goals (UN SDGs) into its business strategy. It has defined policies that are consistent with internal and external contexts in the economic, social, and environmental dimensions to establish strategies for driving a sustainable economy based on good corporate governance, as follows:



SUSTAINABILITY GOALS

Aspects/ Relation to Sustainability (SDGs)	Issues	Action	Stakeholders
<p>Strengthen economic stability</p> 	<p>1. Support retail customers to enter the system; broaden access to funding sources for grassroots customers.</p> <p>2. Offer loans with responsibility by examining customers' ability to repay debts.</p> <p>3. Promote knowledge on investment management</p>	<p>1. Increase opportunities for customers to access more funding sources by expanding the branch network.</p> <p>2. Develop and design financial products to appropriately match demand from different groups of customers, e.g., low-income earners or non-income earners.</p> <p>3. Support employment by providing corporate financing.</p> <p>4. Offer financial services to support development of basic infrastructure and industries.</p> <p>Thoroughly examine customers' ability to repay debts by considering their overall debt burdens.</p> <p>1. Raise living standard; reduce inequality, and create growth; all these are conducted alongside the development of products, technologies, access channels, partners, and financial knowledge, in order to support growth, both in the community and the entire organization.</p> <p>2. Generate good earnings results, which will lead to stable job.</p> <p>3. Create financial innovations to satisfy customers.</p> <p>4. Expand access channels to financial services through digital channels</p>	<p>Customers</p> <p>Customers</p> <p>Customers</p>

Aspects/ Relation to Sustainability (SDGs)	Issues	Action	Stakeholders
<p>Create value and social responsibility</p> 	<p>1. Create human value; develop personnel</p>	<p>1. Develop employees in order to enhance their moral-driven value; be willing to make some adjustments to keep up with the changes; create growth opportunities for employees at all levels through various development programs, as the following details.</p> <ul style="list-style-type: none"> <li>- Customer Centricity</li> <li>- Leadership Development</li> <li>- Change Mindset / Change Management</li> </ul> <p>2. Provision of health benefits, health education training for employees, and management of occupational safety and health in the workplace.</p> <p>3. Equal and fair employment</p>	<p>Employees</p>
<p>Create sustainable environment</p> 	<p>1. Manage risks associated with climate changes</p>	<p>Carry on business management and risk management by assessing impacts of business operation.</p>	<p>Communities / Environment</p>
	<p>2. Be responsible to the society</p>	<p>1. Develop the youth; promoting their learning by educating them about saving, financial management and other issues.</p> <p>2. Develop living quality of the communities; distribute job opportunities to provinces in all regions across the country with positions at over 4,900 branches.</p> <p>3. Conduct the nano-finance program.</p>	<p>Customers /Communities</p>

Aspects/ Relation to Sustainability (SDGs)	Issues	Action	Stakeholders
	2. Mitigate impacts	<ol style="list-style-type: none"> <li>1. Sustainably utilize resources, e.g., water, power, waste; and control carbon dioxide emission; utilize knowledge about environment.</li> <li>2. Participate in supply chain.</li> <li>3. Assess operation in the area of environment.</li> <li>4. Carry out procurement and recruitment with social and environmental impacts being taken into account.</li> </ol>	Communities / Environment
<p>Drive with moral</p> 	1. Strategic human resource management	<p>Manage human resources in accordance with the organization's strategic decision making process, taking into account the sustainability.</p> <ul style="list-style-type: none"> <li>- Effective organizational structure.</li> <li>- Create leadership</li> <li>- Enhance organizational culture</li> <li>- Manage returns (based on PMS)</li> <li>- Programs aimed at promoting employees' good living conditions</li> <li>- Safe working environment</li> </ul>	Employees
	2. Corporate governance	<ol style="list-style-type: none"> <li>1. Arrange working environment, which is safe for employees' lives and property, under international standards.</li> <li>2. Screen new partners, taking into account issues about human rights and labor rights.</li> </ol>	Customers / Employees

Aspects/ Relation to Sustainability (SDGs)	Issues	Action	Stakeholders
	3. Risk management	Review certain issues and possibility that may lead to business operation risks.	Customers
	4. Compliance with rules and regulations	<p>1. Promote strict compliance with various policies.</p> <ul style="list-style-type: none"> <li>- Management of complaints</li> <li>- Anti-corruption operation</li> <li>- Money laundering prevention</li> <li>- Fair services provided for customers</li> </ul> <p>2. Follow the standards about information security; and invest in data security technologies.</p>	Customers / Employees