

Policy for Sustainability

1. General Terms of the Policy

1.1. Objective

Ngernturbo Public Limited Company ("the Company") adheres to the principle of conducting business with responsibility towards society and the environment, taking into account sustainable development under Corporate Governance and risk appetite. This Sustainable Development Policy and Framework has been established to foster an understanding of its importance and to provide guidelines for achieving goals in the economic, social, and environmental dimensions.

1.2. Related Laws, Regulations, and Policies

- 1.2.1. Sustainability Reporting Guidelines for Listed Companies by the Stock Exchange of Thailand
- 1.2.2. United Nations Sustainable Development Goals (UN SDGs)

1.3. Reviewing

- 1.3.1. The policy is reviewed annually or in the event of significant changes.

2. Main Provisions of the Policy

2.1. Definition

The Company or Ngernturbo	refers to	Ngernturbo Public Limited Company
Board of Directors	refers to	Board of Directors of Ngernturbo Public Limited Company
Management	refers to	Head of Division or any positions specified by the Company
Employees	refers to	Permanent employees under a labor contract, probationary employees, and

		employees under special contracts
Business Partner	refers to	Suppliers, contractors, service providers, lessors, or hire-purchase providers who deliver goods or services to the Company
Stakeholder	refers to	Individuals or groups of individuals who are affected by the business operations of the Company, or who have influence over individuals that may impact the operations, such as customers, employees, communities, shareholders, government agencies Etc.

2.2. Mission and Vision

Our mission is to create reliable and reasonable financial services that understand the way of life of people in the community. We deliver services with sincerity, care, and respect in every community, ensuring that individuals have opportunities to improve their quality of life and that of their families. To achieve this mission sustainably, the Company places importance on conducting business in accordance with Corporate Governance principles, with responsibility towards society and the environment. We identify key sustainability issues related to business operations throughout the value chain, while also considering the creation of positive outcomes for the economy, society, and the environment.

2.3. Roles and Responsibilities

This policy applies to everyone in the organization, including the Board of Directors and all employees of affiliated companies, with roles defined as follows:

2.3.1. Board of Directors

- Define the direction and role in managing sustainable development.

- Approve the sustainable development policy.
- Set and review or update sustainable development goals.

2.3.2. Sustainability Working Team

- Develop plans aligned with the sustainable development policy and goals.
- Organize activities related to sustainable development.
- Monitor, record, and observe data related to sustainability.
- Prepare sustainability reports.

2.3.3. Employees

- Cooperate in complying with sustainable development policy.

2.4. Guidelines for developing towards sustainability

2.4.1. Environmental Development

The Company is committed to conduct environmentally friendly business operations and prioritize environmental impact considerations in every step of its processes. Examples include:

- Maximizing the efficiency of resource usage.
- Promoting energy conservation and efficient energy use.
- Reducing the use of office materials and equipment by reusing or recycling.
- Separating waste by type to support reuse and recycling.

2.4.2. Social Development

The Company is committed to create stability of society and communities, develop the skills and potential of employees to build quality individuals for society, and create jobs and income distribution to communities to foster a sustainable society. This is achieved by establishing a social responsibility policy. Examples include:

- Supporting and respecting the protection of human rights, treating employees equally and fairly, also promoting the employment of local labor, disadvantaged individuals, and people with disabilities,

and avoiding discrimination regardless of differences in race, religion, gender, age, education, beliefs, or any other factors.

- Providing personal development within the organization through continuous training programs to enhance employees' capabilities and improve their work performance, thereby increasing operational efficiency and motivating employees to stay and grow with the organization.
- Ensuring employees receive welfare benefits, safety, and hygiene in the workplace to create job satisfaction among staff.

2.4.3. Corporate Governance

The Company is committed to manage business by adhering to the Corporate Governance principles to develop the Company and expand business for sustainable growth. Examples include:

- Establishing and implementing various policies to serve as guidelines for conducting business transparently and with Corporate Governance principles, by taking into account the benefits to the business and shareholders, and treating stakeholders in accordance with the Company's policies, such as Corporate Governance Policy, Code of Business Conduct, Anti-corruption Policy, and Insider Information Protection Policy Etc.
- Conducting business in compliance with relevant laws and regulations.