

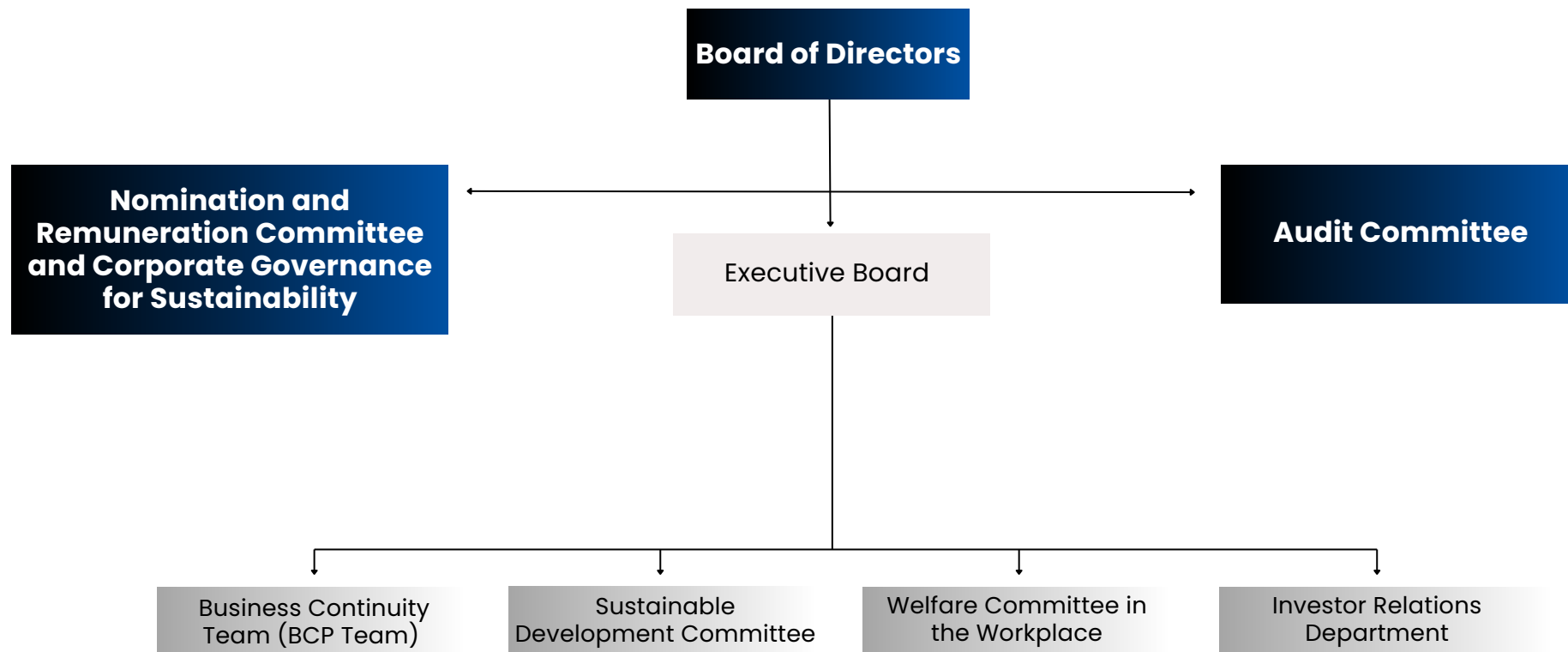


Sustainability Framework

JMT Network Services Public Company Limited

Sustainability Operational Structure

In today's business world, sustainability has become a critical factor that every organization must prioritize. JMT Network Services Public Company Limited recognizes the necessity of conducting business that not only meets economic objectives but also encompasses social and environmental dimensions to drive sustainable development and create long-term value for stakeholders. To ensure efficient and stable business management, the company has established a comprehensive and systematic Sustainability Governance Structure. This structure is designed to effectively drive sustainability strategies and policies into tangible actions, with a strong emphasis on integrating sustainability principles into all organizational processes.



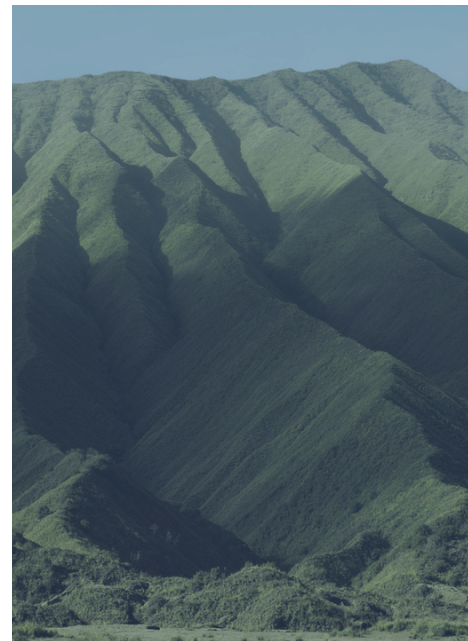
Sustainability Policies and Goals

JMT Network Services Public Company Limited is committed to achieving long-term growth and delivering sustainable returns to shareholders. The company, along with its subsidiaries and affiliated companies, operates in core businesses that include debt collection services, non-performing loan (NPL) management, insurance, and insurance brokerage.

The company adheres to the principles of sustainability across three key dimensions: environmental, social, and governance (ESG). This commitment aligns with the Sustainable Development Goals (SDGs) established during the 70th United Nations General Assembly on September 25, 2015, at the UN Headquarters. During this assembly, Thailand and 192 other UN member states endorsed the 2030 Agenda for Sustainable Development, a global framework aimed at achieving sustainable social, economic, and environmental development while ensuring that no one is left behind by the year 2030. The SDGs serve as a collective guideline for all countries to work together towards these shared goals.

The company prioritizes and recognizes the importance of sustainable development while also encouraging its invested companies to leverage technology to enhance the quality of life, communities, society, and the environment. Additionally, the company promotes a strong commitment among its invested companies to advancing sustainability management.

Furthermore, the company is dedicated to fostering organizational sustainability for all stakeholders, including shareholders, employees, partners, and regulatory bodies, to ensure long-term mutual benefits.



Sustainability Policies and Goals

Key strategies to drive the organization towards sustainability

By integrating the concept of sustainable development into the Company's business plan, the Company has adjusted its business plan and focused on sustainable management in order to respond to the needs of stakeholders and cope with major global changes and emerging risks more effectively. It also aims to be a complete company that creates opportunities and benefits for all stakeholders, develops business and social economy to grow along with the good coexistence between the Company and surrounding communities on the basis of caring for natural resources and the environment. The Company has therefore set the main strategies for sustainable business operations as follows:

JMT Network Services Sustainability Development Strategy and Framework

Building business stability with ethics and good governance



Goals

1. Every year there must be zero violations of business ethics.
2. New partners and partners are assessed for sustainability risks.
3. Zero Tolerance to Corruption
4. 100% complaint management within the specified time frame.

Operational Approach

1. Establish clear and transparent guidelines to build credibility among stakeholders.
2. Develop risk analysis processes and use technology to increase decision-making efficiency.
3. Work with partners to develop ethical and sustainable standards at every step.
4. Supervise the business effectively, ethically, and fairly.
5. Provide channels for complaints and mechanisms for managing complaints effectively.
6. Develop strategies for managing non-performing debt that balance profit-making and economic and social support.

Reduce environmental impact and increase resource efficiency



Goals

1. Become a carbon neutral company by 2050.
2. Committed to continuously reducing the annual greenhouse gas emission rate by 3 percent.
2. Do not violate environmental and social laws of employees and business partners.
3. New partners and partners are assessed for sustainability risks.

Operational Approach

1. Strengthen the capacity to cope with climate change, reduce greenhouse gas emissions and increase carbon sequestration in various activities.
2. Prevent and reduce negative impacts from the operations of the company and its partners.
3. Protect and restore natural resources both inside and outside the company.
4. Disclose information on practices and management of natural resources and the environment transparently.

Creating shared value between organizations and society



Goals

1. There are no significant human rights violations in any operational activities throughout the value chain.
2. Average training hours of employees are not less than 12 hours per person/year.
3. Zero work-related injury rate leading to work stoppage
4. Create participation with communities within a 10-kilometer radius of the head office for the company's community and social development activities.

Operational Approach

1. Comprehensively assess human rights risks throughout the supply chain.
2. Develop human resources in terms of knowledge skills and social skills, including promoting career advancement.
3. Promote safety of life and property of all key stakeholders involved throughout the supply chain.
4. Promote projects and activities that are a collaboration between stakeholders to jointly develop nearby communities and society as a whole for better quality.