

Operational Eco – Efficiency

Electricity Management

The Company recognizes the importance of using energy wisely and maximizing its benefits. Various projects have been initiated to reduce consumption and conserve energy in a tangible manner. In addition to reducing electricity consumption costs, these efforts also help mitigate the impacts of climate change caused by the Company's direct and indirect energy use. Energy-saving technologies and conservation projects have been adopted to enhance efficiency and reduce environmental impact.

ตารางการเปิด-ปิดแอร์ห้อง AHU : WEEKLY						
	เปิด-ปิด	โซนห้องคุณวิภา	โซนห้องคุณสุภร	โซนห้องครัว	โซนห้องน้ำ	REMARK
MON	07.30-17.00 u.		✓		✓	1.ขอความร่วมมือพนักงานที่ออกจากออฟฟิศคนสุดท้ายตรวจเช็คและปิดแอร์ 2.กรณีต้องการเปิดแอร์นอกเหนือจากตารางให้แจ้งฝ่ายADMINเพื่อเก็บเป็นข้อมูล
TUE			✓		✓	
WED		✓		✓	✓	
THU			✓		✓	
FRI		✓			✓	

โซนห้องคุณวิภา : K.วิภา, K.บัญชา, BD1-2, BDA, PD, UDW, ERM, INV, VP K.ไอ้-ก.ป้อง

โซนห้องคุณสุภร : K.สุภร, ห้องประชุมบอร์ด, ACC&FIN, FP&A, IT, DO, VP K.จา-ก.จีระโอ

โซนห้องครัว : K.สิรินทร์, ห้องประชุม1, ห้องครัว, HR&ADM, IA&COMP

โซนห้องน้ำ : K.ณวัฒน์, K.ภคมน, โถงRECEPTION, CO-WORKING, ห้องPRINTING, ห้องน้ำหญิง-ชาย

Although the rented office suite has limitations regarding energy conservation, the Company assigned the Office Administration Department, which is part of the Sustainability Working Group, to drive various projects related to reducing consumption and conserving energy. Proactive measures were implemented to reduce energy use within the office by adjusting the AHU operating schedule, with the trial implementation beginning on November 1, 2024.

Performance Results

- As a result of adjusting the AHU (Air Handling Unit) operating schedule, in 2025:
- The Company's average electricity consumption was 5,585.75 kWh per month, **a decrease from 2024's average of 6,869 kWh per month, representing approximately a 15% reduction.**
- In terms of electricity expenses, the Company's average electricity cost was 27,628.71 Baht per month, **a decrease from 2024's average of 35,779.59 Baht per month, representing approximately a 20% reduction.**
- As a result, the Company was able to **reduce electricity expenses by a total of 63,435.73 Baht** over a 9-month period, reflecting efficiency in energy management and resource utilization.

“ปิด-ปลด” ทุกครั้งหลังเลิกใช้งาน

1 เครื่องฟอกอากาศ



ปิดก่อนออกจากออฟฟิศ

2 ห้องประชุม



ปิดไฟและอุปกรณ์ หลังเลิกใช้งาน

3 ปิด-ปลด



ปิดไฟและปลดปลั๊กไฟก่อนออกจากออฟฟิศ

4 เครื่องปรับอากาศ



ตรวจเช็คและปิดแอร์ก่อนออกจากออฟฟิศ

Water Management

The Company uses tap water in its business operations, assigning the Office Administration Department in collaboration with the building juristic person to oversee water usage management, water quality, and drainage standards in compliance with legal requirements.

Additionally, the Company promotes the purchase and use of innovative and environmentally friendly products, such as water dispensing equipment and sanitary fixtures that help conserve water, adjusting water flow rates at faucets, and bidet spray attachments, enabling the Company to enhance water usage efficiency and save more water compared to conventional water dispensing equipment.

Performance Results

1. Although water conservation in rented office buildings has certain limitations, the Company has implemented the following projects:

The Company prioritizes efficient water resource utilization by regularly monitoring water usage to reduce unnecessary consumption through promoting water-saving behaviors among employees. and installing water-saving equipment in high-usage areas such as restrooms, kitchens sink areas, etc.



2. Collaboration with the building juristic person, regular inspections and reporting ensure that water management maintains water quality and drainage standards in compliance with legal requirements, and resolves potential drainage issues in a timely manner.
3. The Company conducts regular leak inspections and maintains water-saving equipment. These measures enable timely identification and correction of inefficiencies, resulting in continuous long-term reduction in water consumption.

Waste Management

The Company is committed to reducing waste generation and maximizing resource utilization throughout the value chain, in alignment with established environmental goals. Following the Waste Hierarchy principle, the Company prioritizes waste prevention first, followed by Reuse, Recycling, and appropriate waste disposal. Furthermore, the Company promotes Circular Economy principles by reducing waste destined for landfill and supporting maximum resource recovery, implementing waste segregation measures by type such as paper, plastic, and food waste to enhance recycling process efficiency, which not only reduces waste management costs but also creates environmental benefits.

Performance Results



The Company emphasizes segregating recyclable waste such as paper, plastic, aluminum cans, and glass bottles within office premises systematically, for collection and delivery to the Recycle Day project, which promotes proper resource recycling. Participation in this project enhances the Company's waste management efficiency by reducing waste destined for disposal or landfill, supporting maximum resource recovery, and contributing to environmental impact reduction. Additionally, it raises awareness and promotes employee participation in waste segregation and responsible resource use. In 2025, **the Company delivered a total of 126.15 kilograms of recyclable waste (Recycle) per year.**

Food Waste Management

The Company has raised awareness and instilled consciousness among employees regarding waste reduction approaches through campaign activities and educational materials on various topics such as waste types, general waste, hazardous waste, waste reduction, proper waste segregation methods, resource reduction, food waste and plastic waste management. Segregated waste bins by type are provided within office premises to enhance waste management efficiency, which helps reduce the volume of food waste within the Company.

The Company manages waste systematically following the 3R principle (Reduce, Reuse, Recycle) with an efficient waste segregation system by type. The Company has introduced food waste composting machines to convert leftover food waste into natural fertilizer for further use, alongside building awareness and stakeholder engagement to reduce landfill disposal.

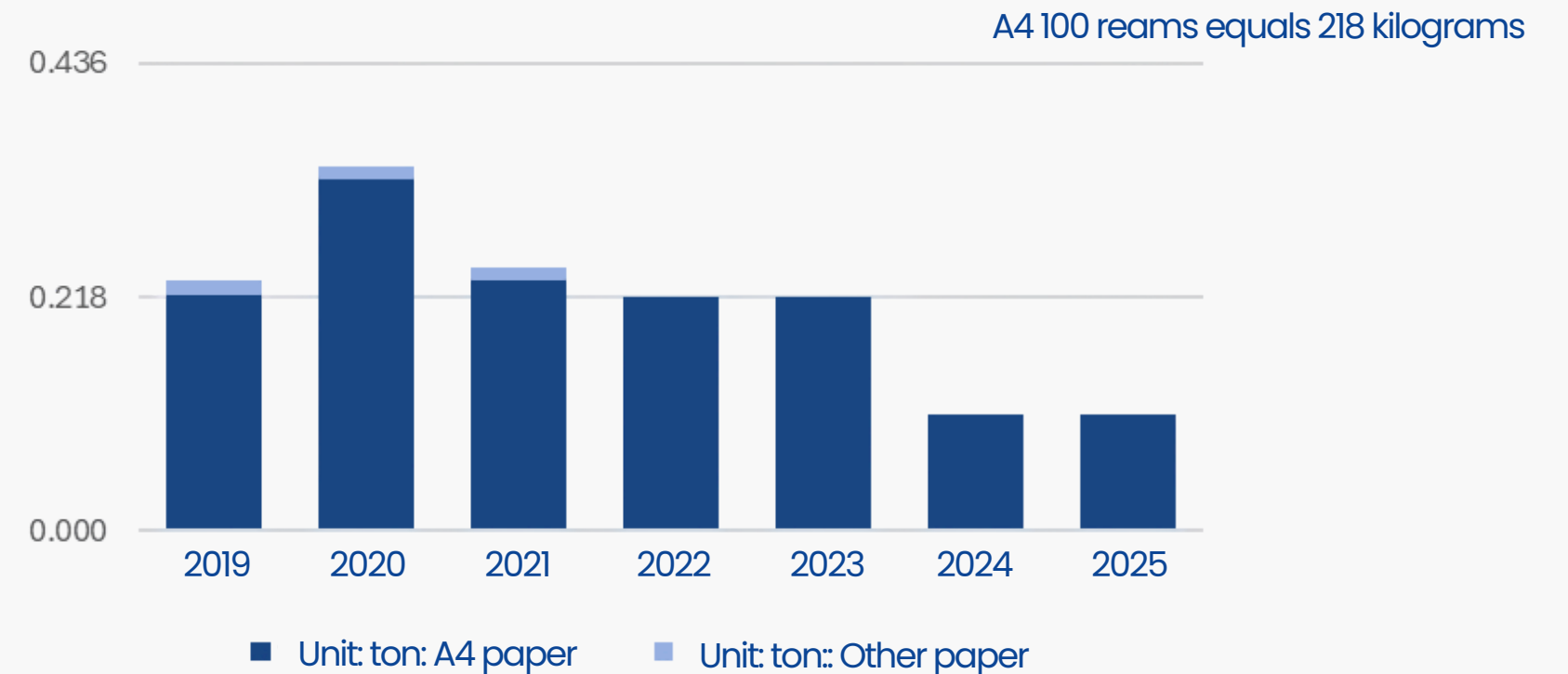
Turning Food Waste into Plant food



In 2025, the Company prioritized converting leftover food waste into natural fertilizer by introducing automatic food waste composting machines within office premises, achieving a 90% reduction in food waste volume and utilizing it as fertilizer for plants in the office green areas. Additionally, the Company conducts environmental quality measurements in the office and surrounding areas at least once a year. In 2025, air quality, odor, noise, and lighting standards were found to be within normal limits as required by law, and no chemical spills from business operations were detected.

Sustainable Paperless Office Initiative

In the Company's business operations, "paper" is considered an essential consumable material for conducting business, including financial transactions, internal organizational documents, as well as communicating information to customers (life insurance companies), business partners, and other relevant stakeholders through various formats such as circulars, receipts, contract documents, underwriting consideration documents, etc. The Company recognizes that paper production requires large quantities of natural resources in the manufacturing process, and has therefore managed resources more efficiently through increased use of digital innovation to reduce paper usage and environmental impact through work systems, with document storage in computer file format instead of paper format, alongside system improvements to enhance efficiency and reduce the Company's operational costs. The Company has purchased A4 paper and photocopier usage volumes are as follows:



Based on the above data, in 2025 the Company's average photocopier usage was 3,481.58 sheets per month, a decrease from 2024 which averaged 3,614.22 sheets per month, representing approximately a 4% reduction. This reflects the effectiveness of the Paperless Office initiative in reducing paper usage and supporting environmentally friendly business operations.

Greenhouse Gas Management

Although the Company's business operations do not directly result in large-scale greenhouse gas emissions like other industries, the Company does not neglect conducting business with a focus on reducing greenhouse gas emissions through environmentally friendly measures, including supporting carbon offset activities such as encouraging employees to use public transportation, reducing paper usage in business operations, increasing electronic meeting formats, as well as collecting the organization's carbon footprint data and calculating the organization's greenhouse gas emissions from various activities, with consultation from Carbonsmith Co., Ltd., which provides advisory services and data verification for the organization's greenhouse gas emission reporting. The Company expects to arrange verification from a certified assessor for Carbon Footprint for Organization (CFO) from the Thailand Greenhouse Gas Management Organization (Public Organization) in 2026, as the Company relocated to a new office in April 2024. Currently, the Company is in the process of monitoring and compiling organizational greenhouse gas emission data to establish base year data under the new office operating environment, which will be used to determine appropriate greenhouse gas management targets and plans in the future.

Additionally, the Company is studying the adoption of climate-related financial disclosure frameworks (Task Force on Climate-related Financial Disclosures: TCFD) and (International Financial Reporting Standards 2: IFRS S2), covering governance, strategy, risk management, as well as metrics and targets. This approach will help align the Company's climate change strategy with international best practices while enhancing accountability and transparency.

Greenhouse Gas Management Results

In 2025, the Company's greenhouse gas emissions from various activities covering Scope 1-3 operations are as follows:



* Data from Apr. - Dec. 2024 (9 months) due to office relocation

Sustainability Performance

Environmental Data	Unit	2025	2024	2023
Greenhouse Gas Emissions				
Direct Greenhouse Gas Emissions (GHG Scope 1)	Ton CO2e	10.27	10	5
Indirect Greenhouse Gas Emissions (GHG Scope 2)	Ton CO2e	31.84	31	40
Total Direct and Indirect Greenhouse Gas Emissions (GHG Scope 1 and 2)	Ton CO2e	42.11	41	45
Total Greenhouse Gas Emissions Intensity (GHG Scope 1+2+3) per Person	Per Person	2.06	1.86	0.98
Other Indirect Greenhouse Gas Emissions (GHG Scope 3)	Ton CO2e	58.84	52.21	9
Electricity Consumption				
Total Electricity Consumption	Kilowatt-hours	67,029.00	61,821.00	78,159.00
Purchased Electricity Consumption	Kilowatt-hours	67,029.00	61,821.00	78,159.00
Total Electricity Consumption Intensity per Total Employees (kWh / Person / Year)	Kilowatt-hours	1,367.94	1,236.42	1,421.07
Total Electricity Consumption per Unit (kWh / Person (Employee))	Kilowatt-hours	1,340.58	1,188.87	1,421.07
Total Electricity Expenditure	THB	331,544.47	322,016.30	443,689.80
Total Electricity Expenditure as % of Total Expenses	Percentage	0.01	0.01	0.01
Total Electricity Expenditure as % of Total Revenue	Percentage	0.01	0.01	0.01
Total Electricity Expenditure Intensity per Total Employees (THB / Person / Year)	THB	6,766.21	6,440.33	8,067.09
Company Fuel and Oil Consumption				
Gasoline	Liters	2,991.88	2,442.38	1,464.94

Environmental Data	Unit	2025	2024	2023
Total Fuel and Oil Expenditure	THB	99,492.30	92,826.90	56,240.45
Total Fuel and Oil Expenditure as % of Total Expenses	THB	0.00	0.00	0.00
Total Fuel and Oil Expenditure as % of Total Revenue	THB	0.00	0.00	0.00
Total Energy Consumption (Electricity + Fuel)				
Total Energy Consumption	Megawatt-hours	70,020.88	64,263.38	79,623.94
Total Energy Consumption Intensity per Revenue (MWh / THB million)	THB	0.02689166	0.02336037	0.02338671
Total Energy Consumption per Unit (MWh / Person (Employee))	Megawatt-hours	1,400.4176	1,235.8342	1,447.7080
Water Consumption				
Total Water Consumption	Cubic Meters	396	315	723
Water Consumed from Utilities or Other Organizations	Cubic Meters	396	315	723
Total Water Consumption Intensity per Total Employees (Cubic Meters / Person / Year)	Cubic Meters	8.08	6.30	13.15
Total Water Consumption Intensity per Revenue (Cubic Meters / THB million)	THB	0.00	0.00	0.00
Absolute Water Consumption per Unit (Cubic Meters / Square Meters)	Cubic Meters	0.71480	0.56859	0.68857
Absolute Water Consumption per Unit (Cubic Meters / Person (Employee))	Cubic Meters	7.92000	6.05769	13.14545
Total Water Expenditure	THB	7,722.00	5,917.50	9,395.64
Total Water Expenditure as % of Total Expenses	THB	0.00	0.00	0.00
Total Water Expenditure as % of Total Revenue	THB	0.00	0.00	0.00
Total Water Expenditure Intensity per Total Employees (THB / Person / Year)	THB	157.59	118.35	170.83

Sustainability Performance

Environmental Data	Unit	2025	2024	2023
Waste and Food Waste				
Total waste	Kilograms	1,445.26	734.00	NA
Total non-hazardous waste	Kilograms	1,445.26	734.00	NA
Non-hazardous waste – Landfill	Kilograms	1,445.26	734.00	NA
Total hazardous waste	Kilograms	0.00	0.00	NA
Total waste intensity (kg / THB million revenue)	THB	0.00	0.00	NA
Total non-hazardous waste intensity (kg / THB million revenue)	THB	0.00	0.00	NA
Total hazardous waste intensity (kg / THB million revenue)	THB	0.00	0.00	NA
Reused / Recycled Waste				
Total reused / recycled waste	Kilograms	126.15	86.00	71.00
Total non-hazardous reused / recycled waste	Kilograms	126.15	86.00	71.00
Total non-hazardous recycled waste	Kilograms	126.15	86.00	71.00
Total hazardous reused / recycled waste	Kilograms	0.00	0.00	0.00
Reused / recycled waste as % of total waste	Percentage	8.73	11.72	NA
Non-hazardous reused / recycled waste as % of total non-hazardous waste	Percentage	8.73	11.72	NA