

SUSTAINABILITY PERFORMANCE

Economic Dimension

Performance Indicator	Unit	2023	2024
Revenues	Million Baht	25,418	27,456
Net Profit	Million Baht	7,295	7,437
Total Portfolio	Million Baht	112,346	111,162
- Credit Card	Million Baht	74,441	73,954
- Personal Loans	Million Baht	34,716	35,096
- Leasing	Million Baht	3,189	2,112
Credit Card Spending	Million Baht	265,383	292,146
Net Interest Margin	%	13.2	12.9
Total NPL	%	2.19	1.95
NPL Coverage Ratio	%	400.3	369.3

Remark

- The consolidated financial statements of Krungthai Card Public Company Limited

Tax Information

Consolidated financial statements	Unit	2023	2024
Revenues	Thousand Baht	25,418,462	27,455,589
Profit before Income Tax	Thousand Baht	9,068,139	9,265,298
Income Tax Expense	Thousand Baht	1,818,508	1,877,280
Effective Tax Rate	%	20.0	20.3
Income Tax Paid	Thousand Baht	1,961,543	2,013,797
Cash Tax Rate ⁽¹⁾	%	20	20

Remark

- ⁽¹⁾ Cash tax rate define as corporate income taxed paid under Thai Law
- For additional information, please refer to <https://www.ktc.co.th/en/investor-relations/publications-webcast/investorkits>

Economic Value Retained

Performance Indicator	Unit	2023	2024
Operating income ⁽¹⁾	Thousand Baht	25,465,485	27,455,589
Operating costs ⁽²⁾	Thousand Baht	5,518,651	6,251,899
Employee wages and benefits ⁽³⁾	Thousand Baht	2,661,286	2,725,124
Payments to providers of capital ⁽⁴⁾	Thousand Baht	4,667,543	5,080,657
Payments to government ⁽⁵⁾	Thousand Baht	2,521,567	2,713,569
Community investments	Thousand Baht	2,096	2,184
Economic value retained	Thousand Baht	10,094,342	10,682,156

Remark

- ⁽¹⁾ Operating Income consists of Total revenue and Share of Company's profit for using the equity method.
- ⁽²⁾ Operating Expense defines to administrative expense excluded employee benefit expense, management remuneration, tax and donation expense.
- ⁽³⁾ Employee expense and benefits consist of management remuneration and employee expenses, excluding temporary employee expenses.
- ⁽⁴⁾ Government tax consists of income tax expense, Specific business tax and Stamp duty free.
- ⁽⁵⁾ Payment to providers of capital consists of Finance Costs and Dividend paid to Shareholders.

Anti-Corruption

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Code of Business Conduct: Anti-corruption													
Percentage of operations assessed for risks related to corruption	%	100			100			100			100		
Total number and percentage of Board of Directors that the organization's anti-corruption policies and procedures have been communicated to, broken down by area	Person	6	2	8	7	1	8	5	3	8	5	3	8
	%	75.00	25.00	100.00	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
- Thailand	Person	6	2	8	7	1	8	5	3	8	5	3	8
	%	75.00	25.00	100.00	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number and percentage of employees that the organization's anti-corruption policies	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00

and procedures have been communicated to, broken down by employee position													
By management position	Person	148	186	334	176	263	439	174	280	454	180	298	478
	%	44.31	55.69	100.00	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00
- Top management position	Person	8	5	13	7	5	12	6	6	12	4	13	17
	%	61.54	38.46	100.00	58.33	41.67	100.00	50.00	50.00	100.00	23.53	76.47	100.00
- Junior-middle management	Person	140	181	321	169	258	427	168	274	442	176	285	461
	%	43.61	56.39	100.00	39.58	60.42	100.00	38.01	61.99	100.00	38.18	61.82	100.00
By non-management position	Person	383	853	1,236	364	763	1,127	389	806	1,195	404	835	1,239
	%	30.99	69.01	100.00	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00
- General employee	Person	383	853	1,236	364	763	1,127	389	806	1,195	404	835	1,239
	%	30.99	69.01	100.00	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00
Temporary employee (Non-management position)	Person	41	94	135	38	91	129	41	102	143	35	88	123
	%	30.37	69.63	100.00	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00
Total number and percentage of employees that the organization's anti-corruption policies and procedures have been communicated to, broken down by area	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
- Thailand	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number and percentage of the Board of Directors that have received training on anti-corruption, broken down by area ⁽¹⁾	Person	6	2	8	7	1	8	5	3	8	5	3	8
	%	75.00	25.00	100.00	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
- Thailand	Person	6	2	8	7	1	8	5	3	8	5	3	8
	%	75.00	25.00	100.00	87.50	12.50	100.00	62.50	37.50	100.00	62.50	37.50	100.00
- Elsewhere	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number and percentage of employees that have received training on anti-corruption, broken down by employee position	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
By management position	Person	148	186	334	176	263	439	174	280	454	180	298	478

- Non-compliance with laws and regulations	Case	0	0	0	0
- Sexual discrimination and harassment	Case	0	0	0	0
- Non-sexual discrimination and harassment	Case	0	0	0	0
- Others	Case	0	0	0	0
Number of Code of Conduct breaches under ongoing investigation	Case	0	0	0	0
- Corruption	Case	0	0	0	0
- Anti-trust/ Anti-competitive	Case	0	0	0	0
- Non-compliance with laws and regulations	Case	0	0	0	0
- Sexual discrimination and harassment	Case	0	0	0	0
- Non-sexual discrimination and harassment	Case	0	0	0	0
- Others	Case	0	0	0	0
Number of confirmed and managed Code of Conduct breaches	Case	0	0	0	0
- Corruption	Case	0	0	0	0
- Anti-trust/ Anti-competitive	Case	0	0	0	0
- Non-compliance with laws and regulations	Case	0	0	0	0
- Sexual discrimination and harassment	Case	0	0	0	0
- Non-sexual discrimination and harassment	Case	0	0	0	0
- Others	Case	0	0	0	0

Remark

- ⁽¹⁾ From 2021 to 2023, the Company's Board of Directors received anti-corruption training through communication and briefings conducted during meetings.

Social Dimension

Total Number of Employees

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total Employee	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
Total number of workers who are not employees	Person	NA			NA			NA			129		
Total employee by employee contract and nationality													
Total number of full-time employee	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
- Thai	Person	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
- Foreigner	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number of permanent employee	Person	531	1,039	1,570	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717
	%	33.82	66.18	100.00	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00
- Thai	Person	531	1,039	1,570	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717
	%	33.82	66.18	100.00	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00
- Foreigner	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number of temporary employee	Person	41	94	135	38	91	129	41	102	143	35	88	123
	%	30.37	69.63	100.00	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00
- Thai	Person	41	94	135	38	91	129	41	102	143	35	88	123
	%	30.37	69.63	100.00	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00
- Foreigner	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number of non-guaranteed hours employee	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Thai	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Foreigner	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total number of part-time employee	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Thai	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
- Foreigner	Person	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total employee by employee contract and age group													

Total Employee	Persons	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
% of total employee	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
< 30 years old	Persons	90	224	314	89	186	275	104	209	313	86	199	285
	%	5.28	13.14	18.42	5.25	10.97	16.22	5.80	11.66	17.47	4.67	10.82	15.49
30-50 years old	Persons	408	801	1,209	410	802	1,212	423	845	1,268	450	875	1,325
	%	23.93	46.98	70.91	24.19	47.32	71.50	23.60	47.15	70.76	24.46	47.55	72.01
> 50 years old	Persons	74	108	182	79	129	208	77	134	211	83	147	230
	%	4.34	6.33	10.67	4.66	7.61	12.27	4.30	7.48	11.77	4.51	7.99	12.50
Permanent employee	Persons	531	1,039	1,570	540	1,026	1,566	563	1,086	1,649	584	1,133	1,717
% of total FTEs	%	33.82	66.18	100.00	34.48	65.52	100.00	34.14	65.86	100.00	34.01	65.99	100.00
< 30 years old	Persons	67	173	240	69	144	213	81	166	247	68	167	235
	%	4.27	11.02	15.29	4.41	9.20	13.60	4.91	10.07	14.98	3.96	9.73	13.69
30-50 years old	Persons	391	758	1,149	392	754	1,146	405	790	1,195	433	823	1,256
	%	24.90	48.28	73.18	25.03	48.15	73.18	24.56	47.91	72.47	25.22	47.93	73.15
> 50 years old	Persons	73	108	181	79	128	207	77	130	207	83	143	226
	%	4.65	6.88	11.53	5.04	8.17	13.22	4.67	7.88	12.55	4.83	8.33	13.16
Total permanent employee by position and age group													
Management position	Persons	148	186	334	176	263	439	174	280	454	180	298	478
% of total management positions	%	44.31	55.69	100.00	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00
Top management position	Persons	8	5	13	7	5	12	6	6	12	4	13	17
% of total top management positions	%	61.54	38.46	100.00	58.33	41.67	100.00	50.00	50.00	100.00	23.53	76.47	100.00
< 30 years old	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30-50 years old	Persons	0	4	4	0	2	2	0	3	3	1	4	5
	%	0.00	30.77	30.77	0.00	16.67	16.67	0.00	25.00	25.00	5.88	23.53	29.41
> 50 years old	Persons	8	1	9	7	3	10	6	3	9	3	9	12
	%	61.54	7.69	69.23	58.33	25.00	83.33	50.00	25.00	75.00	17.65	52.94	70.59
Middle management position	Persons	66	90	156	79	93	172	77	99	176	78	96	174
% of total middle management positions	%	42.31	57.69	100.00	45.93	54.07	100.00	43.75	56.25	100.00	44.83	55.17	100.00
< 30 years old	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
30-50 years old	Persons	35	36	71	41	35	76	39	40	79	34	41	75
	%	22.44	23.08	45.51	23.84	20.35	44.19	22.16	22.73	44.89	19.54	23.56	43.10
> 50 years old	Persons	31	54	85	38	58	96	38	59	97	44	55	99
	%	19.87	34.62	54.49	22.09	33.72	55.81	21.59	33.52	55.11	25.29	31.61	56.90
Junior management position	Persons	74	91	165	90	165	255	91	175	266	98	189	287

% of total junior management positions	%	44.85	55.15	100.00	35.29	64.71	100.00	34.21	65.79	100.00	34.15	65.85	100.00
< 30 years old	Persons	1	0	1	1	1	2	2	0	2	2	0	2
	%	0.61	0.00	0.61	0.39	0.39	0.78	0.75	0.00	0.75	0.70	0.00	0.70
30-50 years old	Persons	58	69	127	68	122	190	71	135	206	77	142	219
	%	35.15	41.82	76.97	26.67	47.84	74.51	26.69	50.75	77.44	26.83	49.48	76.31
> 50 years old	Persons	15	22	37	21	42	63	18	40	58	19	47	66
	%	9.09	13.33	22.42	8.24	16.47	24.71	6.77	15.04	21.80	6.62	16.38	23.00
Non-management position	Persons	383	853	1,236	364	763	1,127	389	806	1,195	404	835	1,239
% of total non-management positions	%	30.99	69.01	100.00	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00
General Employee	Persons	383	853	1,236	364	763	1,127	389	806	1,195	404	835	1,239
% of total general employee	%	30.99	69.01	100.00	32.30	67.70	100.00	32.55	67.45	100.00	32.61	67.39	100.00
< 30 years old	Persons	66	173	239	68	143	211	79	166	245	66	167	233
	%	5.34	14.00	19.34	6.03	12.69	18.72	6.61	13.89	20.50	5.33	13.48	18.81
30-50 years old	Persons	298	649	947	283	595	878	295	612	907	321	636	957
	%	24.11	52.51	76.62	25.11	52.80	77.91	24.69	51.21	75.90	25.91	51.33	77.24
> 50 years old	Persons	19	31	50	13	25	38	15	28	43	17	32	49
	%	1.54	2.51	4.05	1.15	2.22	3.37	1.26	2.34	3.60	1.37	2.58	3.95
Total temporary employee by age group													
Temporary employee (Non-management position)	Persons	41	94	135	38	91	129	41	102	143	35	88	123
% of total temporary workers	%	30.37	69.63	100.00	29.46	70.54	100.00	28.67	71.33	100.00	28.46	71.54	100.00
< 30 years old	Persons	23	51	74	20	42	62	23	43	66	18	32	50
	%	17.04	37.78	54.81	15.50	32.56	48.06	16.08	30.07	46.15	14.63	26.02	40.65
30-50 years old	Persons	17	43	60	18	48	66	18	55	73	17	52	69
	%	12.59	31.85	44.44	13.95	37.21	51.16	12.59	38.46	51.05	13.82	42.28	56.10
> 50 years old	Persons	1	0	1	0	1	1	0	4	4	0	4	4
	%	0.74	0.00	0.74	0.00	0.78	0.78	0.00	2.80	2.80	0.00	3.25	3.25
Average years employed by the company for total employee	Year	NA			NA			NA			9.58	9.32	9.41
Total permanent employee by function group													
Management Level in revenue generating functions	Persons	48	73	121	51	86	137	57	116	173	53	104	157
% of total Management Level in	%	39.67	60.33	100.00	37.23	62.77	100.00	32.95	67.05	100.00	33.76	66.24	100.00

revenue generating functions													
< 30 years old	Persons	1	0	1	1	0	1	0	0	0	0	0	0
	%	0.83	0.00	0.83	0.73	0.00	0.73	0.00	0.00	0.00	0.00	0.00	0.00
30-50 years old	Persons	37	38	75	36	52	88	42	76	118	36	65	101
	%	30.58	31.40	61.98	26.28	37.96	64.23	24.28	43.93	68.21	22.93	41.40	64.33
> 50 years old	Persons	10	35	45	14	34	48	15	40	55	17	39	56
	%	8.26	28.93	37.19	10.22	24.82	35.04	8.67	23.12	31.79	10.83	24.84	35.67
STEM-related position	Persons	81	94	175	90	97	187	89	100	189	92	106	198
% of total STEM-related position	%	46.29	53.71	100.00	48.13	51.87	100.00	47.09	52.91	100.00	46.46	53.54	100.00
< 30 years old	Persons	6	12	18	11	14	25	15	18	33	11	17	28
	%	3.43	6.86	10.29	5.88	7.49	13.37	7.94	9.52	17.46	5.56	8.59	14.14
30-50 years old	Persons	57	65	122	59	63	122	55	62	117	55	62	117
	%	32.57	37.14	69.71	31.55	33.69	65.24	29.10	32.80	61.90	27.78	31.31	59.09
> 50 years old	Persons	18	17	35	20	20	40	19	20	39	26	27	53
	%	10.29	9.71	20.00	10.70	10.70	21.39	10.05	10.58	20.63	13.13	13.64	26.77
Total permanent employee by country													
Thailand	Persons	572	1,133	1,705	578	1,117	1,695	604	1,188	1,792	619	1,221	1,840
	%	33.55	66.45	100.00	34.10	65.90	100.00	33.71	66.29	100.00	33.64	66.36	100.00
Elsewhere	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total permanent employee by position and nationality													
Thai Nationals in Management Positions (Junior, Middle, Top Management)	Persons	148	186	334	176	263	439	174	280	454	180	298	478
	%	44.31	55.69	100.00	40.09	59.91	100.00	38.33	61.67	100.00	37.66	62.34	100.00
Chinese Nationals in Management Positions (Junior, Middle, Top Management)	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
American Nationals in Management Positions (Junior, Middle, Top Management)	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Remark

- Total Employee refers to individual who is in an employment relationship with the organization according to the national law or practice. Data consolidated as of 31 December 2024.
- Total number of workers who are not employees refers to workers who are not employee, including contractors, subcontractors, and professional outsourced workers performing tasks similar to those of employees. Data consolidated as of 31 December 2024.
- Permanent worker refers to employee under contract that does not specify a definite period, categorized as full-time employees and part-time employees.
- Temporary employee refers to employee under contract that clearly specifies a definite period.
- NA indicates that the data was not collected.

Hiring

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total Number of Hires	Persons	42	132	174	119	255	374	121	238	359	89	187	276
Total number of hires to total vacant positions (internal & external)	%	24.14	75.86	100.00	31.82	68.18	100.00	33.70	66.30	100.00	32.25	67.75	100.00
External Hires													
Total number of new employee hires	Persons	40	118	158	112	238	350	116	222	338	88	182	270
External hire to total vacant positions (internal & external)	%	22.99	67.82	90.80	29.95	63.64	93.58	32.31	61.84	94.15	31.88	65.94	97.83
By type of employment													
Full-time employees	Persons	24	83	107	82	148	230	94	176	270	82	164	246
By employee position													
By management position	Persons	2	3	5	13	13	26	13	22	35	22	18	40
Top management position	Persons	0	0	0	0	1	1	0	0	0	0	1	1
Middle management position	Persons	1	2	3	5	1	6	2	4	6	8	4	12
Junior management position	Persons	1	1	2	8	11	19	11	18	29	14	13	27
By non-management position	Persons	22	80	102	69	135	204	81	154	235	60	146	206
General Employee	Persons	22	80	102	69	135	204	81	154	235	60	146	206
Temporary employee (Non-management position)	Persons	16	35	51	30	90	120	22	46	68	6	18	24
Temporary employee	Persons	16	35	51	30	90	120	22	46	68	6	18	24

Total Number of Open Positions	Persons	197	389	395	292
Average Hiring Cost/ FTE Currency	Baht	28,920	13,387	14,791	22,938

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total Number of Hires	Persons	42	132	174	119	255	374	121	238	359	89	187	276
Total number of hires to total vacant positions (internal & external)	%	24.14	75.86	100.00	31.82	68.18	100.00	33.70	66.30	100.00	32.25	67.75	100.00
External Hires													
Total number of new employee hires	Persons	40	118	158	112	238	350	116	222	338	88	182	270
External hire to total vacant positions (internal & external)	%	22.99	67.82	90.80	29.95	63.64	93.58	32.31	61.84	94.15	31.88	65.94	97.83
By type of employment													
Full-time employees	Persons	24	83	107	82	148	230	94	176	270	82	164	246
By employee position													
By management position	Persons	2	3	5	13	13	26	13	22	35	22	18	40
Top management position	Persons	0	0	0	0	1	1	0	0	0	0	1	1
Middle management position	Persons	1	2	3	5	1	6	2	4	6	8	4	12
Junior management position	Persons	1	1	2	8	11	19	11	18	29	14	13	27
By non-management position	Persons	22	80	102	69	135	204	81	154	235	60	146	206
General Employee	Persons	22	80	102	69	135	204	81	154	235	60	146	206
Temporary employee	Persons	16	35	51	30	90	120	22	46	68	6	18	24

(Non-management position)													
Temporary employee	Persons	16	35	51	30	90	120	22	46	68	6	18	24
By age group													
< 30 years old	Persons	26	74	100	53	108	161	58	104	162	29	92	121
30-50 years old	Persons	14	44	58	56	126	182	58	117	175	56	87	143
> 50 years old	Persons	0	0	0	3	4	7	0	1	1	3	3	6
By nationality													
Thailand	Persons	40	118	158	112	238	350	116	222	338	88	182	270
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Internal Hires													
Total number of internal hires	Persons	2	14	16	7	17	24	5	16	21	1	5	6
Internal hire to Total vacant positions (internal & external)	%	1.15	8.05	9.20	1.87	4.55	6.42	1.39	4.46	5.85	0.36	1.81	2.17
By type of employment													
Full-time employees	Persons	2	14	16	7	17	24	4	15	19	1	5	6
By employee position													
By management position	Persons	0	6	6	3	3	6	2	3	5	1	3	4
Top management position	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Middle management position	Persons	0	3	3	0	1	1	1	2	3	1	1	2
Junior management position	Persons	0	3	3	3	2	5	1	1	2	0	2	2
By non-management position	Persons	2	8	10	4	14	18	2	12	14	0	2	2
General Employee	Persons	2	8	10	4	14	18	2	12	14	0	2	2
Temporary employee (Non-management position)	Persons	0	0	0	0	0	0	1	1	2	0	0	0

Temporary employee	Persons	0	0	0	0	0	0	1	1	2	0	0	0
By age group													
< 30 years old	Persons	1	3	4	0	5	5	0	3	3	0	0	0
30-50 years old	Persons	1	9	10	7	10	17	5	11	16	1	4	5
> 50 years old	Persons	0	2	2	0	2	2	0	2	2	0	1	1
By nationality													
Thailand	Persons	2	14	16	7	17	24	5	16	21	1	5	6
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Total Number of Open Positions	Persons	197			389			395			292		
Average Hiring Cost/ FTE Currency	Baht	28,920			13,387			14,791			22,938		

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total Number of Hires	Persons	42	132	174	119	255	374	121	238	359	89	187	276
Total number of hires to total vacant positions (internal & external)	%	24.14	75.86	100.00	31.82	68.18	100.00	33.70	66.30	100.00	32.25	67.75	100.00
External Hires													
Total number of new employee hires	Persons	40	118	158	112	238	350	116	222	338	88	182	270
External hire to total vacant positions (internal & external)	%	22.99	67.82	90.80	29.95	63.64	93.58	32.31	61.84	94.15	31.88	65.94	97.83
By type of employment													
Full-time employees	Persons	24	83	107	82	148	230	94	176	270	82	164	246
By employee position													
By management position	Persons	2	3	5	13	13	26	13	22	35	22	18	40
Top management position	Persons	0	0	0	0	1	1	0	0	0	0	1	1
Middle management position	Persons	1	2	3	5	1	6	2	4	6	8	4	12

Junior management position	Persons	1	1	2	8	11	19	11	18	29	14	13	27
By non-management position	Persons	22	80	102	69	135	204	81	154	235	60	146	206
General Employee	Persons	22	80	102	69	135	204	81	154	235	60	146	206
Temporary employee (Non-management position)	Persons	16	35	51	30	90	120	22	46	68	6	18	24
Temporary employee	Persons	16	35	51	30	90	120	22	46	68	6	18	24
By age group													
< 30 years old	Persons	26	74	100	53	108	161	58	104	162	29	92	121
30-50 years old	Persons	14	44	58	56	126	182	58	117	175	56	87	143
> 50 years old	Persons	0	0	0	3	4	7	0	1	1	3	3	6
By nationality													
Thailand	Persons	40	118	158	112	238	350	116	222	338	88	182	270
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Internal Hires													
Total number of internal hires	Persons	2	14	16	7	17	24	5	16	21	1	5	6
Internal hire to Total vacant positions (internal & external)	%	1.15	8.05	9.20	1.87	4.55	6.42	1.39	4.46	5.85	0.36	1.81	2.17
By type of employment													
Full-time employees	Persons	2	14	16	7	17	24	4	15	19	1	5	6
By employee position													
By management position	Persons	0	6	6	3	3	6	2	3	5	1	3	4
Top management position	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Middle management position	Persons	0	3	3	0	1	1	1	2	3	1	1	2
Junior management position	Persons	0	3	3	3	2	5	1	1	2	0	2	2

By non-management position	Persons	2	8	10	4	14	18	2	12	14	0	2	2
General Employee	Persons	2	8	10	4	14	18	2	12	14	0	2	2
Temporary employee (Non-management position)	Persons	0	0	0	0	0	0	1	1	2	0	0	0
Temporary employee	Persons	0	0	0	0	0	0	1	1	2	0	0	0
By age group													
< 30 years old	Persons	1	3	4	0	5	5	0	3	3	0	0	0
30-50 years old	Persons	1	9	10	7	10	17	5	11	16	1	4	5
> 50 years old	Persons	0	2	2	0	2	2	0	2	2	0	1	1
By nationality													
Thailand	Persons	2	14	16	7	17	24	5	16	21	1	5	6
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
Total Number of Open Positions	Persons	197			389			395			292		
Average Hiring Cost/ FTE Currency	Baht	28,920			13,387			14,791			22,938		

Total Number of Employees Turnover

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Total employee turnover	Persons	67	105	172	95	195	290	81	137	218	64	133	197
Total employee turnover rate	%	3.93	6.16	10.09	5.60	11.50	17.11	4.52	7.65	12.17	3.48	7.23	10.71
By type of employment													
Full-time employees													
Full-time employees turnover	Persons	49	82	131	78	158	236	72	116	188	60	117	177
Full-time employees turnover rate	%	2.87	4.81	7.68	4.60	9.32	13.92	4.02	6.47	10.49	3.26	6.36	9.62
By employee position													
By management position	Persons	13	11	24	17	18	35	21	16	37	24	23	47
Top management position	Persons	0	0	0	1	0	1	1	0	1	5	0	5
	%	0.00	0.00	0.00	0.06	0.00	0.06	0.06	0.00	0.06	0.27	0.00	0.27

Middle management position	Persons	3	7	10	4	7	11	9	6	15	8	7	15
	%	0.18	0.41	0.59	0.24	0.41	0.65	0.50	0.33	0.84	0.43	0.38	0.82
Junior management position	Persons	10	4	14	12	11	23	11	10	21	11	16	27
	%	0.59	0.23	0.82	0.71	0.65	1.36	0.61	0.56	1.17	0.60	0.87	1.47
By non-management position	Persons	36	71	107	61	140	201	51	100	151	36	94	130
General employee	Persons	36	71	107	61	140	201	51	100	151	36	94	130
	%	2.11	4.16	6.28	3.60	8.26	11.86	2.85	5.58	8.43	1.96	5.11	7.07
Temporary employee (Non-management position)													
Total temporary employee turnover	Persons	18	23	41	17	37	54	9	21	30	4	16	20
Total temporary employee turnover rate	%	1.06	1.35	2.40	1.00	2.18	3.19	0.50	1.17	1.67	0.22	0.87	1.09
By age group													
< 30 years old	Persons	25	40	65	29	59	88	24	42	66	16	42	58
	%	1.47	2.35	3.81	1.71	3.48	5.19	1.34	2.34	3.68	0.87	2.28	3.15
30-50 years old	Persons	38	60	98	57	127	184	47	83	130	39	81	120
	%	2.23	3.52	5.75	3.36	7.49	10.86	2.62	4.63	7.25	2.12	4.40	6.52
> 50 years old	Persons	4	5	9	9	9	18	10	12	22	9	10	19
	%	0.23	0.29	0.53	0.53	0.53	1.06	0.56	0.67	1.23	0.49	0.54	1.03
By nationality													
Thai	Persons	67	105	172	95	195	290	81	137	218	64	133	197
	%	3.93	6.16	10.09	5.60	11.50	17.11	4.52	7.65	12.17	3.48	7.23	10.71
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Voluntary employee turnover	Persons	65	103	168	93	187	280	78	137	215	59	128	187
Voluntary employee turnover rate	%	3.81	6.04	9.85	5.49	11.03	16.52	4.35	7.65	12.00	3.21	6.96	10.16
By type of employment													
Full-time employees													
Voluntary Full-time employees turnover	Persons	49	80	129	76	152	228	70	116	186	55	112	167
Voluntary Full-time employees turnover rate	%	2.87	4.69	7.57	4.48	8.97	13.45	3.91	6.47	10.38	2.99	6.09	9.08
By employee position													
By management position	Persons	13	11	24	16	18	34	20	16	36	22	23	45
Top management position	Persons	0	0	0	1	0	1	1	0	1	5	0	5
	%	0.00	0.00	0.00	0.06	0.00	0.06	0.06	0.00	0.06	0.27	0.00	0.27
Middle management position	Persons	3	7	10	3	7	10	9	6	15	6	7	13
	%	0.18	0.41	0.59	0.18	0.41	0.59	0.50	0.33	0.84	0.33	0.38	0.71
	Persons	10	4	14	12	11	23	10	10	20	11	16	27

Junior management position	%	0.59	0.23	0.82	0.71	0.65	1.36	0.56	0.56	1.12	0.60	0.87	1.47
By non-management position	Persons	36	69	105	60	134	194	50	100	150	33	89	122
General Employee	Persons	36	69	105	60	134	194	50	100	150	33	89	122
	%	2.11	4.05	6.16	3.54	7.91	11.45	2.79	5.58	8.37	1.79	4.84	6.63
Contractor (Non-management position)													
Voluntary contractor turnover	Persons	16	23	39	17	35	52	8	21	29	4	16	20
Voluntary contractor turnover rate	%	0.94	1.35	2.29	1.00	2.06	3.07	0.45	1.17	1.62	0.22	0.87	1.09
By age group													
< 30 years old	Persons	24	40	64	29	58	87	23	42	65	16	39	55
	%	1.41	2.35	3.75	1.71	3.42	5.13	1.28	2.34	3.63	0.87	2.12	2.99
30-50 years old	Persons	38	58	96	57	120	177	45	83	128	34	79	113
	%	2.23	3.40	5.63	3.36	7.08	10.44	2.51	4.63	7.14	1.85	4.29	6.14
> 50 years old	Persons	3	5	8	7	9	16	10	12	22	9	10	19
	%	0.18	0.29	0.47	0.41	0.53	0.94	0.56	0.67	1.23	0.49	0.54	1.03
By nationality													
Thai	Persons	65	103	168	93	187	280	78	137	215	59	128	187
	%	3.81	6.04	9.85	5.49	11.03	16.52	4.35	7.65	12.00	3.21	6.96	10.16
Foreigners	Persons	0	0	0	0	0	0	0	0	0	0	0	0
	%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Labor Union Member

Information	Units	2021	2022	2023	2024
Number of employees who are labor union members	Persons	0	0	0	0

Remark

•The Company has established a Welfare Committee within the workplace, comprising representatives from employees, to propose benefits and welfare measures for the employees.

Human Capital Return on Investment (HCROI)

Performance Indicator	Unit	2021	2022	2023	2024
Revenues	Thousand Baht	21,441,674	23,231,342	25,418,462	27,455,589
Total operating expenses	Thousand Baht	7,325,575	8,116,502	8,800,590	9,621,953
Total employee-related expenses ⁽¹⁾	Thousand Baht	2,422,485	2,500,676	2,693,997	2,756,928
Resulting HC ROI	Thousand Baht	6.827	7.044	7.168	7.544
Payments to providers of capital ⁽²⁾	Thousand Baht	3,684,658	3,970,673	4,667,543	5,080,657
Payments to government ⁽³⁾	Thousand Baht	2,021,112	2,431,297	2,521,567	2,713,569
Community investments	Thousand Baht	2,132	1,748	2,096	2,184

Remark

Recordable work-related injury rate	Case per 1 million man-hours	0	0	0	0	0	0	0	0	0	0	0	0
Work-related injuries of contractor													
Number of fatality resulted from work-related injury	Case	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Number of high-consequence work-related injury	Case	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Number of Lost Time Injury Day	Case	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
	Day	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Number of recordable work-related injury	Case	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Number of hours worked	Hour	NA	NA	NA	NA	NA	NA	NA	NA	NA	578,272		
Fatality rate	Case per 1 million man-hours	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
High-consequence work-related injury rate	Case per 1 million man-hours	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Lost Time Injury Frequency Rate: LTIFR	Case per 1 million man-hours	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Lost Day Injury Rate (LDIR)	Day per 1 million man-hours	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Recordable work-related injury rate	Case per 1 million man-hours	NA	NA	NA	NA	NA	NA	NA	NA	NA	0	0	0
Absentee Rate of employee													
Total sick leave days	Day	1,745	4,639	6,384	3,698	8,250	11,948	2,531	5,977	8,508	2,577	6,414	8,991

Total unnotified absence days	Day	0	0	0	0	0	0	0	0	0	0	0	0
Total work days	Day	384,538			382,223			410,732			420,888		
Absentee Rate	%	1.35	1.82	1.66	2.83	3.28	3.13	1.83	2.20	2.07	1.81	2.30	2.14

Remark

- The data on number of hours worked and total workdays for the years 2021 to 2023 has been revised from the previous report. This is due to a change in the Company's calculation methodology. The new approach considers actual working days, and a retrospective adjustment (Restate) has been applied back to 2021.
- NA indicates that the data was not collected.

Parental Leave - Maternity Leave

Information	Units	2021		2022		2023		2024	
		Male	Female	Male	Female	Male	Female	Male	Female
Total number of employees that were entitled to parental leave	Persons	0	1,132	0	1,117	0	1,188	0	1,221
Total number of employees that took parental leave	Persons	0	21	0	21	0	15	0	24
Total number of employees that returned to work in the reporting period after parental leave ended	Persons	0	19	0	21	0	15	0	24
Rate of return to work	%	0	90	0	100	0	100	0	100
Total number of employees that retention to work	Persons	0	17	0	19	0	15	0	23
Employee retention rate after the end of the leave period	%	0	89	0	90	0	100	0	96

Remark

- The return to work rate is (number of employees returning to work after the end of the parental leave period)/(number of employees applying for parental leave)*100
- The retention rate is (number of employees who retained 12 months after the end of the parental leave period/number of employees who used parental leave the previous year)*100

Notifying employees in advance of any changes that will affect the position/character of employment

Information	Units	2021	2022	2023	2024
Timing	Week	2-4 Weeks	2-4 Weeks	2-4 Weeks	2-4 Weeks

Significant Labor Dispute

Information	Units	2021	2022	2023	2024
Number of significant labor dispute	Case	0	0	0	0

Remark

- Significant labor disputes refer to conflicts between employers and employees regarding employment conditions, where negotiations over demands are not initiated within 3 days or where negotiations are held but no agreement is reached for any reason.

The Level of Employee Engagement

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Employee engagement score	%	67.00	65.00	66.00	69.00	68.00	68.00	71.00	70.00	70.00	76.00	74.00	75.00
Response rate	%	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	99.70	99.00
By age group													
Below 25 year	%	33.00			51.00			65.00			60.00		
25-34 year	%	59.00			60.00			63.00			70.00		
35-44 year	%	64.00			67.00			79.00			77.00		
45-54 year	%	72.00			79.00			80.00			81.00		
55 year and above	%	86.00			83.00			94.00			83.00		
By employee position													
By Management position													
Top management position	%	82.00			95.00			89.00			93.00		
Middle management position	%	70.00			74.00			71.00			72.60		
Junior management position	%												
By Non-management position													
General Employee	%	62.00			64.00			68.00			74.00		
Contractor	%	55.00			77.00			72.00			70.00		
By nationality													
Thai	%	66.00			68.00			70.00			75.00		

Average Training Hours per Employee

Information	Units	2021			2022			2023			2024		
		Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Average hours per FTE of training and development	Hour/Person	57.04			64.38			77.12			78.66	82.37	81.12
By age group													
< 30 years old	Hour/Person	NA			NA			NA			94.28		
30-50 years old	Hour/Person	NA			NA			NA			80.20		
> 50 years old	Hour/Person	NA			NA			NA			70.11		
By nationality													
Thailand	Hour/Person	57.04			64.38			77.12			81.12		
Foreigners	Hour/Person	0.00			0.00			0.00			0.00		
By employee position													
Top management position	Hour/Person	NA			NA			NA			82.39		
Junior and middle management position	Hour/Person	NA			NA			NA			118.19		
Non-management position	Hour/Person	NA			NA			NA			68.56		

Remark

- NA indicates that the data was not collected.

Environmental Dimension

Greenhouse Gas Emissions (GHG Emissions)

Information	Units	2021	2022	2023	2024
Total Greenhouse Gas Emissions	metric tonnes CO2 equivalents	2,098	2,258	2,393	5,297
Direct Greenhouse Gas Emissions (GHG Scope 1)	metric tonnes CO2 equivalents	391	497	524	435
- Stationary combustion	metric tonnes CO2 equivalents	0	0	0	0
- Mobile combustion	metric tonnes CO2 equivalents	283	366	364	286
- Fugitive emission	metric tonnes CO2 equivalents	91	114	143	149
- Biogenic combustion (CH4 and N2O)	metric tonnes CO2 equivalents	17	18	17	0.2
- Biogenic combustion (CO2)	metric tonnes CO2	NA	NA	NA	22
Indirect Greenhouse Gas Emissions (GHG Scope 2)	metric tonnes CO2 equivalents	1,205	1,285	1,319	1,282
Indirect Greenhouse Gas Emissions (GHG Scope3)	metric tonnes CO2 equivalents	502	476	549	3,580
Category 1: Purchased Goods and Services (water, paper, and credit card)	metric tonnes CO2 equivalents	198	192	204	199
Category 3: Fuel- and energy-related activities	metric tonnes CO2 equivalents	243	218	260	235
Category 5: Waste generated in operations	metric tonnes CO2 equivalents	61	66	84	100
Category 6: Business travel (Land) ⁽¹⁾	metric tonnes CO2 equivalents	1	1	1	3
Category 7: Employee commuting	metric tonnes CO2 equivalents	NA	NA	NA	3,043
Intensity ratio of total GHG emissions to total revenues (Consolidated)	metric tonnes of CO2 equivalents/Thousand Baht of Total Revenues	0.098	0.097	0.094	0.193
Intensity ratio of direct Greenhouse Gas Emissions (GHG Scope 1)	metric tonnes of carbon dioxide equivalents/FTE	0.19	0.24	0.24	0.20
Intensity ratio of indirect Greenhouse Gas Emissions (GHG Scope 2)	metric tonnes of carbon dioxide equivalents/FTE	0.58	0.63	0.61	0.58
Intensity ratio of total GHG emissions to total number of employees	metric tonnes of carbon dioxide equivalents//FTE	1.02	1.10	1.10	2.38
Full time employee	FTE	2,065	2,052	2,170	2,223

Remark

- ⁽¹⁾ Category 6: Business travel (Land) from 2021 to 2023 covered travel data via Grab, while in 2024 included travel data via Grab and vans.
- The total greenhouse gas emissions data from 2021 to 2023 has been revised from the previous report due to changes in the Company's calculation method for Scope 3 emissions in Categories 1, 3, 5, 6, and 7. A retrospective adjustment (Restate) has also been applied back to 2021, using Emission Factors referenced from the Thailand Greenhouse Gas Management Organization (TGO) and the Department for Environment, Food and Rural Affairs (Defra) of the government of the United Kingdom.
- Full time employee (FTE) refers to all individuals working on the Company's premises during official working hours, including total employees and outsourced workers, such as cleaning staff.
- According to the GHG Protocol, biogenic emissions result (CO2) from the combustion of biofuels and are reported separately from Direct Greenhouse Gas Emissions (GHG Scope 1) in 2024.
- NA indicates that the data was not collected.

Energy Use

Information	Units	2021	2022	2023	2024
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Electricity Consumption					
Total electricity consumption within the organization	Megawatt-Hours	2,410	2,571	2,638	2,565
Electricity purchased for consumption from non-renewable energy sources	Megawatt-Hours	2,410	2,571	2,638	2,565
- Electricity consumption	Megawatt-Hours	2,410	2,571	2,638	2,565
- Steam/heating/cooling and other non-renewable energy consumption	Megawatt-Hours	0	0	0	0
Electricity purchased or generated for consumption from renewable energy sources	Megawatt-Hours	0	0	0	0
Total non-renewable energy sold	Megawatt-Hours	0	0	0	0
Intensity of total electricity consumption within the organization	Megawatt-Hours/FTE	1.167	1.253	1.216	1.154
Total electricity expense	Thousand Baht	14,270	15,423	16,291	15,869
Percentage of total electricity expense to total revenues	%	0.07	0.07	0.06	0.06
Fuel Consumption					
Fuel Consumption	Megawatt-Hours	1,489	1,534	1,525	1,119
Total fuel expense	Thousand Baht	4,567	5,913	5,683	4,414
Percentage of total fuel expense to total revenues	%	0.02	0.03	0.02	0.02
Intensity ratio of total fuel consumption within the organization	Megawatt-Hours/FTE	0.721	0.748	0.703	0.503
Energy Consumption					
Total energy consumption	Megawatt-Hours	3,898	4,105	4,164	3,684
- Total non-renewable energy consumption	Megawatt-Hours	3,898	4,105	4,164	3,684
- Total renewable energy consumption	Megawatt-Hours	0	0	0	0
Energy consumption outside of the organization	Megawatt-Hours	0	0	0	0
- Upstream categories	Megawatt-Hours	0	0	0	0
- Downstream categories	Megawatt-Hours	0	0	0	0
Intensity ratio of total energy consumption within the organization	Megawatt-Hours/FTE	1.89	2.00	1.92	1.66

Water Use

Information	Units	2021	2022	2023	2024
Water					
Water withdrawal from all areas by source	m3	16,917	16,919	19,513	18,596
Surface water	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Groundwater	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Produced water	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Seawater	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Third-party water	m3	16,917	16,919	19,513	18,596
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	16,917	16,919	19,513	18,596
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Water withdrawal from all areas with water stress	m3	16,917	16,919	19,513	18,596
Surface water	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Groundwater	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Produced water	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Seawater	m3	0	0	0	0
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	0	0	0	0
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Third-party water	m3	16,917	16,919	19,513	18,596
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	16,917	16,919	19,513	18,596
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Water discharge					
Water discharge to all areas by source	m3	13,534	13,535	15,611	14,877
- Surface water	m3	0	0	0	0
- Groundwater	m3	0	0	0	0
- Seawater	m3	0	0	0	0
- Third-party	m3	13,534	13,535	15,611	14,877
Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	13,534	13,535	15,611	14,877

Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Water discharge to all areas with water stress	m3	13,534	13,535	15,611	14,877
- Freshwater (\leq 1,000 mg/l total dissolved solids)	m3	13,534	13,535	15,611	14,877
- Other water (> 1,000 mg/l total dissolved solids)	m3	0	0	0	0
Water consumption					
Total water consumption	m3	3,383	3,384	3,903	3,719
Water consumption from water stress areas	m3	3,383	3,384	3,903	3,719
Change in water storage, in case that water storage has been identified as having a significant water-related impact	m3	0	0	0	0
Total water withdrawal expense	Thousand Baht	338	338	390	372
Intensity ratio of water consumption	m3/FTE	1.64	1.65	1.80	1.67

Waste

Information	Units	2021	2022	2023	2024
Waste generated					
Total waste generated	Kg	212,283	214,081	269,006	334,109
- Hazardous waste	Kg	NA	NA	3,819	3,270
- Non-hazardous waste	Kg	212,283	214,081	265,187	330,839
Total waste diverted from disposal					
Total waste diverted from disposal	Kg	95,371	83,023	102,125	142,794
Total hazardous waste diverted from disposal by recovery operation	Kg	0	0	3,749	3,270
Onsite recovery operation	Kg	0	0	0	0
- Preparation for reuse	Kg	0	0	0	0
- Recycling	Kg	0	0	0	0
- Other recovery operations	Kg	0	0	0	0
Offsite recovery operations	Kg	NA	NA	3,749	3,270
- Preparation for reuse	Kg	NA	NA	1,758	3,270
- Recycling	Kg	NA	NA	1,991	0
- Other recovery operations	Kg	0	0	0	0
Total non-hazardous waste diverted from disposal by recovery operation	Kg	95,371	83,023	98,376	139,524
Onsite recovery operation	Kg	0	0	0	0
- Preparation for reuse	Kg	0	0	0	0
- Recycling	Kg	0	0	0	0
- Other recovery operations	Kg	0	0	0	0
Offsite recovery operations	Kg	95,371	83,023	98,376	139,524
- Preparation for reuse	Kg	NA	NA	699	15,153
- Recycling	Kg	95,371	83,023	97,677	124,371
- Other recovery operations	Kg	0	0	0	0
Total waste directed to disposal					

Total waste directed to disposal	Kg	116,912	131,058	166,881	191,315
Total hazardous waste directed to disposal	Kg	0	0	70	0
Onsite disposal operations	Kg	0	0	0	0
- Incineration with energy recovery	Kg	0	0	0	0
- Incineration without energy recovery	Kg	0	0	0	0
- Landfill	Kg	0	0	0	0
- Other disposal operations	Kg	0	0	0	0
Offsite disposal operations	Kg	0	0	70	0
- Incineration with energy recovery	Kg	0	0	70	0
- Incineration without energy recovery	Kg	0	0	0	0
- Landfill	Kg	0	0	0	0
- Other disposal operations	Kg	0	0	0	0
Total non-hazardous waste directed to disposal	Kg	116,912	131,058	166,811	191,315
Onsite disposal operations	Kg	0	0	0	0
- Incineration with energy recovery	Kg	0	0	0	0
- Incineration without energy recovery	Kg	0	0	0	0
- Landfill	Kg	0	0	0	0
- Other disposal operations	Kg	0	0	0	0
Offsite disposal operations	Kg	116,912	131,058	166,811	191,315
- Incineration with energy recovery	Kg	0	0	0	0
- Incineration without energy recovery	Kg	0	0	0	0
- Landfill	Kg	116,912	131,058	166,811	191,315
- Other disposal operations	Kg	0	0	0	0
Intensity of total waste directed to disposal	Kg/FTE	0.06	0.06	0.08	0.09

Remark

- The amount of non-hazardous waste diverted from disposal in 2023 excludes donated waste.
- NA indicates that the data was not collected.

Additional Information

Social Dimension Information

Total Employees

Total employees refer to individuals who are employed to work for the Company and is assigned to perform duties determined by the Company with details as follows:

1. Permanent employees refer to individuals whom the Company agrees to employ on a regular basis. The termination period of employment is not specified. Such employees have passed the work trial and have been placed as full-time, according to the conditions of employment and categorized as follows:
 - 1.1 Management position
 - a. Top management position means the President & Chief Executive Officer and all executives with direct chain of command to the President & Chief Executive Officer according to the Company's structure.
 - b. Middle management position means the levels under top management to the senior manager level.
 - c. Junior management position means manager level.
 - 1.2 Non-management means position from the assistant manager level to the officer level.
2. Temporary employee mean individuals whom the Company agrees to employ as employees of the Company with a specified termination period of employment.

Management Position in the Revenue Generating Department means management position in the Credit Card Marketing Business Unit, the Commerce Digital Marketing Division, the Distribution Business Unit, the Merchant Acquiring Business Unit, the Auto Loan Business Unit, and the Personal Loans Business Units.

STEM (Science, Technology, Engineering and Mathematics) employees means employees in the Corporate Finance Business Unit, the Information Technology Business Unit, the Data Information Management & Credit Risk Management Division, the Process Development Division.

Total Employee Turnover means employees who have retired from being employees of the Company in the event of resignation, retirement, termination of employment, failure to pass probation, non-renewal of the employment contract and death in service.

Voluntary Employee Turnover means employees who are retired from being employees of the Company, excluding those with termination of employment from the Company, failure to pass probation, non-renewal of the employment contract and death in service.

Occupational Health and Safety

1. Number of days means actual working days.
2. Number of hours means actual working hours.
3. Injury means an injury that result in fatalities, permanent total disabilities, lost workday case, restricted workday case, and medical treatment beyond first aid, including vehicle accident arising from work.
4. Lost time injury means an injury that causes one or more days of absence from work (start counting from the day after the day of the accident).
5. Work-related fatalities mean accidents due to work or the Company's activities, causing injuries or sicknesses or fatal to the point of death.

Calculation

1. Rate of Recordable Work-related Injuries = Number of Recordable Work-related Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)
2. Lost Time Injury Rate (LTIR) = Number of Lost Time Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)
3. Lost Day Injury Rate (LDIR) = Number of Lost Day Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)
4. Rate of Fatalities as a result of Work-related Injury = Number of Fatalities as a result of Work-related Injuries (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)
5. Absentee Rate (AR) = Number of Absentee Rate and other Occupational Diseases that are not excused (as of the day the report is prepared) x 100 / Total number of operating days in one year
6. Occupational Disease Rate (ODR) = Number of Occupational Disease Rate (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)
7. Lost Day Rate (LDR) = Number of Lost Day Rate (as of the day the report is prepared) x 1,000,000 (hours worked) / Number of hours worked (as of the day the report is prepared)

8. Rate of High-consequence Work-related Injuries (excluding fatalities) = $\frac{\text{Number of High-consequence Work-related Injuries (excluding fatalities)} \times 1,000,000 \text{ (hours worked)}}{\text{Number of hours worked (as of the day the report is prepared)}}$
9. Return to Work Rate = $\frac{\text{Total number of employees that did return to work after parental leave} \times 100}{\text{Total number of employees due to return to work after taking parental leave}}$
10. Retention Rate = $\frac{\text{Total number of employees retained 12 months after returning to work following a period of parental leave} \times 100}{\text{Total number of employees returning from parental leave in the prior reporting period(s)}}$

Environmental Dimension Information

Environmental performance including electricity, water, waste indicators and associated GHG emissions are consolidated from operational activities that occurred within the Company's two rental office buildings, the UBC II Building and the Thai Summit Building.

Greenhouse Gas Emissions

Refers to the amount of greenhouse gas emissions from the Company's business operations activities.

1. Direct greenhouse gas (Scope 1) is emission caused by using fuel for vehicles used in the Company's business operation through all corporate fuel credit cards (Fleet cards).
2. Indirect greenhouse gas (Scope 2) is emission caused by purchasing of electricity from the Metropolitan Electricity Authority.
3. Other indirect greenhouse gas (Scope 3) is emission generated from purchased goods and services (including water usage, paper usage and credit card production), fuel-and-energy related activities, waste generated in operations, and business travel and employee commuting.

The greenhouse gas emissions report covers CO₂, CH₄, N₂O, HFCs, PFCs and SF₆, calculated and illustrated in the form of carbon dioxide equivalent (CO₂e), indicating Global Warming Potential as designated by the Intergovernmental Panel on Climate Change (IPCC).