



BANGKOK ASSET
INTERGROUP



Sustainable Development Policy

Internal Use_YE'2026

No. BKA-SE 020-2026/PC-ORG-018

Sustainable Development Policy

Bangkok Asset Intergroup Public Company Limited (the “Company”) conducts its business on the foundation of sustainable organizational development, taking into account the impact on all stakeholder groups throughout the business value chain across the economic, social, environmental, and human rights dimensions in accordance with international standards and in alignment with the Sustainable Development Goals (SDGs). The Company adheres to the principles of good corporate governance and focuses on conducting business with ethics, transparency, and effective management of business risks. The Company also emphasizes fair and equitable treatment of customers, business partners, trade competitors, and employees; responsibility toward consumers; the importance of health and safety; the cultivation of awareness and encouragement of employees to protect the environment; and the development of communities and society toward a sustainable quality of life. The Board of Directors, executives, and employees at all levels are responsible for promoting, supporting, and performing their duties in accordance with this Sustainable Development Policy, which forms part of the Company’s business operations and serves as a key foundation for building a sustainable corporate culture. The Company has therefore established the following common guidelines:

- 1. Good Corporate Governance and Anti-Corruption** The Company shall conduct its business with transparency, fairness, and accountability to all stakeholder groups throughout the business value chain. Its operations shall be auditable and transparent, and shall comply with applicable laws, rules, regulations, procedures, and the Company’s relevant policies, regulations, announcements, and orders. These include, but are not limited to, good corporate governance, business risk management and emerging risks that may arise in the future, prohibition of all forms of giving or receiving bribes, business continuity management, anti-fraud and anti-corruption, occupational health and safety, and working environment management. Such practices shall be carried out on the basis of considering the interests of all stakeholders and safeguarding the fundamental rights to which stakeholders are fairly entitled.
- 2. Sustainable Economic Growth** The Company shall develop business innovations through products and services that are comprehensive and responsive to the diverse needs of all customer groups. The Company shall also seek new business opportunities and continuously identify approaches to develop and improve operational efficiency across all activities. The Company shall establish sustainability goals, sustainability indicators, measurement methods, and monitoring and evaluation processes for the sustainability of business activities, with the aim of creating added value and long-term organizational growth.

- 3. Responsible Business Conduct** The Company shall foster economic collaboration in the development of quality real estate that responds to global changes through the management of non-performing loans (NPLs) and non-performing assets (NPAs), with a view to maximizing their intended utilization. In doing so, the Company shall take into account the efficient use of resources and the environmental impacts throughout the product life cycle, in line with internationally comparable standards. The Company shall also promote the optimal use of assets for their intended purposes at fair prices, as well as encourage and support stakeholders throughout the business value chain to conduct business in accordance with sustainable development principles.
- 4. Contribution to Social Development** The Company shall respond to customer needs and create meaningful work for employees and business partners. This includes improving quality of life, providing a safe working environment, encouraging creativity, and enabling employees to perform to their full potential in order to create shared value. The Company shall also promote well-being, good health, and the development of a sustainable learning society.
- 5. Respect for Human Rights and Labor Practices** The Company shall comply with applicable laws and human rights principles, without discrimination on the basis of place of origin, race, religion, gender, age, skin color, education, family background, social status, political rights, sexual orientation, physical disability, or any other similar grounds. The Company shall protect individual rights, safeguard confidential information, and ensure that the disclosure and use of personal data strictly comply with applicable laws. The Company shall provide a good working environment and shall not use child labor or engage in any other acts that may violate the rights of stakeholder groups or relevant vulnerable groups. The Company shall also seek to mitigate risks to its corporate image and reduce potential financial impacts, while contributing to the advancement of respect for human rights at the national level toward international recognition. If any stakeholder believes that his or her rights have been violated or that he or she has been treated unfairly, such stakeholder may lodge a complaint with the Company through the designated communication channels. Such complaint shall be handled through the Company's management process to ensure fair remediation and protection.
- 6. Development Toward an Environmentally Friendly Business** The Company shall manage environmental matters through its normal business processes in compliance with applicable laws and requirements relating to the care of communities, society, and the environment. This includes environmentally friendly product design; management of waste, air pollution, and water pollution; energy consumption management; and the enhancement of resource-use efficiency through the optimal circular use of materials or raw materials. The Company shall apply the principles of Reduce, Reuse,

and Recycle in accordance with the circular economy concept, thereby contributing to the sustainable reduction of impacts from climate change, Employees of the Company at all levels, as well as relevant stakeholders, shall strictly comply with the Company's Sustainable Development Policy and use it as a guideline for business conduct in order to achieve sustainable growth and foster sustainable engagement with all stakeholder groups.

For general acknowledgment and to ensure consistent implementation, the Company hereby announces the adoption of this Sustainable Development Policy, which shall be effective from **February 21, 2026**, onwards.

Announced on **February 23, 2026**.

Signed - Mr. Siripol Yodmuangcharoen -

(Mr. Siripol Yodmuangcharoen)

Chairman of the Board of Directors