



SUSTAINABILITY REPORT 2024

JMT Network Services Public Company Limited



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Message from the CEO on Sustainable Development

JMT Network Services Public Company Limited (the Company) is dedicated to ongoing business development while adhering to principles of good corporate governance. This includes management practices aimed at fostering sustainability across economic, social, and environmental dimensions. With over 30 years of experience in aligning with good governance principles, the Company has consistently pursued its vision of reintegrating responsible debtors into the nation's economic and financial systems.

For the year 2024, the company has established a policy for corporate sustainability development as a management framework aligned with the Sustainable Development Goals (SDGs). These guidelines direct business practices with a focus on environmental stewardship, social responsibility, and sound governance, considering the interests of all stakeholders, including shareholders, investors, business partners, customers, and employees.

In the past year, JMT Network Services Public Company Limited's performance regarding sustainable development was evaluated based on the quality of its annual general meeting (AGM) of shareholders, as mandated for companies listed on the Stock Exchange of Thailand. The results of the AGM Checklist assessment for 2024 were categorized as "Excellent," reflecting the successful execution of the shareholders' meeting through electronic media utilizing the AGM Voting Application developed by entities within the Jaymart Group. Concurrently, the Company has initiated the process of achieving a SET ESG Rating at the BBB level, which is anticipated to enhance investment interest from funds focused on ESG stocks.

Furthermore, the Company has engaged in the signing of a Memorandum of Understanding to support the sports association under the initiative of 1 Sports Association 1 State Enterprise, aimed at developing sports personnel, facilitating domestic competitions, participating in international events, providing sports tools and equipment, enhancing sports centers across branches, and collaborating with sports organizations in Thailand. The Company has extended its support to the Badminton Association of Thailand.

In terms of environmental initiatives, in 2024, the Company invested in the installation of Solar Rooftop systems at two branches: Udon Thani and Phetchabun, with a total production capacity of 146.30 kilowatts. This initiative enables the Company to utilize clean energy and mitigate greenhouse gas emissions in the future. For sustainable development across all dimensions, the Company prioritizes robust corporate governance, which has been rated as "good" in the Corporate Governance Survey of Thai Listed Companies (CGR) conducted by the Thai Institute of Directors Association (IOD). The objective for 2025 is to elevate corporate governance to a "very good" level. On behalf of the Chief Executive Officer of JMT Network Services Public Company Limited, I extend my gratitude to shareholders, customers, employees, business partners, and allies, as well as various regulatory agencies, communities, and stakeholders across all sectors who have consistently supported the Company's operations. The Company remains dedicated to fostering business growth that aligns with the country's economic framework to sustainably achieve the goal of reintegrating good debtors into the financial system.



Mr. Sutthirak Trichira-aporn

Chief Executive Officer





About JMT Network Services Public Company Limited

JMT Network Services Public Company Limited (the Company) was founded in 1994 with a paid-up registered capital of 5 million baht by the JMT Group to offer debt collection services, asset seizure, and enforcement across Thailand. The JMT Group possesses extensive experience and expertise from its prior business in distributing various brands of electrical appliances before venturing into mobile phone distribution. In 2006, the Company broadened its operations to include NPL management and car hire purchase services. The Company registered to convert into a public limited company on 19 April 2012 and was subsequently listed on the Stock Exchange of Thailand on 27 November 2012. As of 31 December 2024, the Company has a registered capital of 765,552,324 baht and a paid-up registered capital of 729,869,790.50 baht, divided into 1,459,739,581 ordinary shares with a par value of 0.50 baht per share.

Headquarters location

Sustainability Development Management Division (Investor Relations) JMT Network Services Public Company Limited
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Vision and Mission



Vision

“ **Covering all areas, the leader debt management** ”

Mission

01

A leader in debt management based on good governance principles.

02

Committed to achieving excellence in debt management with modern technology, aiming to become a Digital AMC.

03

Upholds integrity, ethics, and operates according to good governance principles for shareholders, partners, customers, employees, and society.

Company Information

The Company's core business is in the management of bad debts. However, under the group of companies, the business lines can be divided into 3 main groups: 1) Debt collection service business, 2) Debt collection management business, 3) Insurance business, and Insurance brokerage business. The details of all 3 businesses are as follows:

Debt collection service business (hired business)

a) Follow up on debt collection by telephone

This is the first step in the debt collection process. After the company receives a set of debtor data from the employer, which includes a list of debtors, debt amounts, and contact addresses, and records such data in the debt collection system database, the Phone Collector, who is assigned to collect debts from the employer, will call the debtor using the information received to negotiate with the debtor to repay the debt, including finding additional information about the debtor, such as job description, workplace, income, residence, or other contact numbers, etc., to facilitate debt collection. The additional information obtained will be recorded in the company's database for further follow-up.

b) Follow up and accelerate debt collection in the field.

This is a process where the company sends field collectors to facilitate receiving payments from specific debtors for certain groups of employers or to follow up on debts when necessary, such as checking residential information, tracking down debtors or examining the condition of assets held, etc. Field debt collection is often used with debtors with high debts and who are difficult to track down.

c) Filing a lawsuit to enforce the judgment

As the last step, in case the debtor does not wish to pay the debt, the company will consult with the employer to have the company's lawyer draft a lawsuit and submit a lawsuit to prosecute the debtor who does not pay the debt. The duration of each debt collection will be approximately 6-9 months, depending on the type of debt. When the period specified in the employment contract is complete, the company will stop debt collection and must return the information of the debtor that cannot be tracked to the employer. For any debtor that the company can track and is in the process of paying off the debt or filing a lawsuit, the company will be able to extend the time to collect the debt.

For debt collection services, the Company will receive debt collection service revenue in the form of profit sharing from the amount that the Company can collect from debtors (Commission), which will depend on the debt collection success rate (Success Rate) and the debt collection service rate (Commission Rate) agreed upon with the employer.

2. Debt collection service business

(Investing in purchasing bad debts to manage collection)

The company operates a debt management business by purchasing debt from financial institutions or companies that have a policy of selling debt. In general, financial institutions will use the debt auction method. Before the auction, the company's team will study the information of the auctioned debt, such as debt type and overdue period, etc., to analyze and offer the auction price. It will be set as a ratio from the full debt and/or the amount depending on the seller's terms. If the company wins the auction, it will check the details of the debt, such as the loan agreement, debt age and debtor information, etc., to summarize all debtors to be transferred. The company will then proceed to accept the transfer of such debt, record it as an asset - investment account in debtors and start the debt collection process to achieve the company's set target. In the debt auction, the company will only bid on debts that the company is skilled in debt collection.

The company will compare the information of the debt to be auctioned with the analysis data of debt collection that the company has provided in the past, which are similar in nature, to estimate the success rate of debt collection (Success Rate) and the cost of debt collection throughout the period that the debt is expected to be collected as targeted, along with considering the return on investment that the company wants to use to evaluate and set the debt auction price.

In terms of debt management and collection, the company will provide details by estimating debt collection on a quarterly basis. And will follow up and compare actual debt collection with estimates. If debt collection is lower than estimates, the company has measures to increase debt collection, reserves, and adjust debt collection estimates to be appropriate according to the company's policy that is consistent with the current situation.



3. Insurance business and insurance brokerage business

Insurance business and insurance brokerage business

Insurance Business (Business under Jaymart Insurance Public Company Limited) The Company has obtained a license to operate an insurance business from the Office of Insurance Commission (OIC). The Company's products in the insurance business group are divided into 2 types: Motor Insurance and Non-Motor Insurance. The product list of each type is as follows:

1. Types of Motor Insurance include:

Compulsory Motor Insurance

- Voluntary Motor Insurance includes:
 - Type 1 insurance, repairs at contracted garages and repairs at service centers
 - Type 2 insurance
 - Type 3 insurance
 - Type 5 insurance is type 2+ and 3+ insurance.

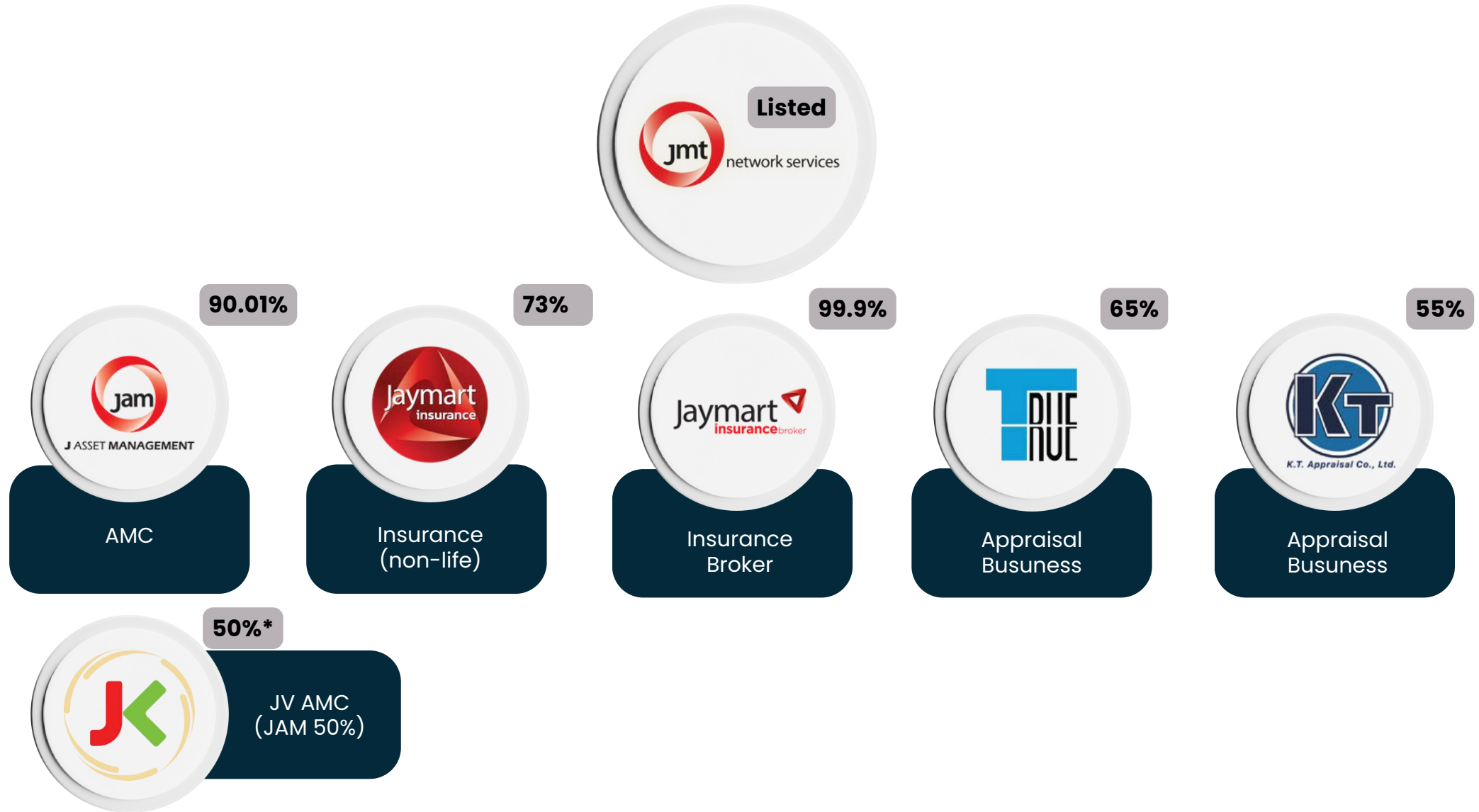
2. Non-Motor Insurance Types

- Fire Insurance for residential houses, commercial buildings, factories, condominiums, dormitories
- Marine/Cargo Insurance, Inland Transit Insurance, Carrier liability Insurance
- Miscellaneous Insurance

Insurance Brokerage Business (Business under Jaymart Insurance Broker Co., Ltd.) The company provides various types of non-life insurance brokerage services. The income structure comes from the commission from customers' insurance premiums. This business has no risk of product depreciation because it does not require stock or insurance policies with the company. The company only acts as an agent or broker in insurance between customers and insurance companies.

Shareholding structure of the group of companies

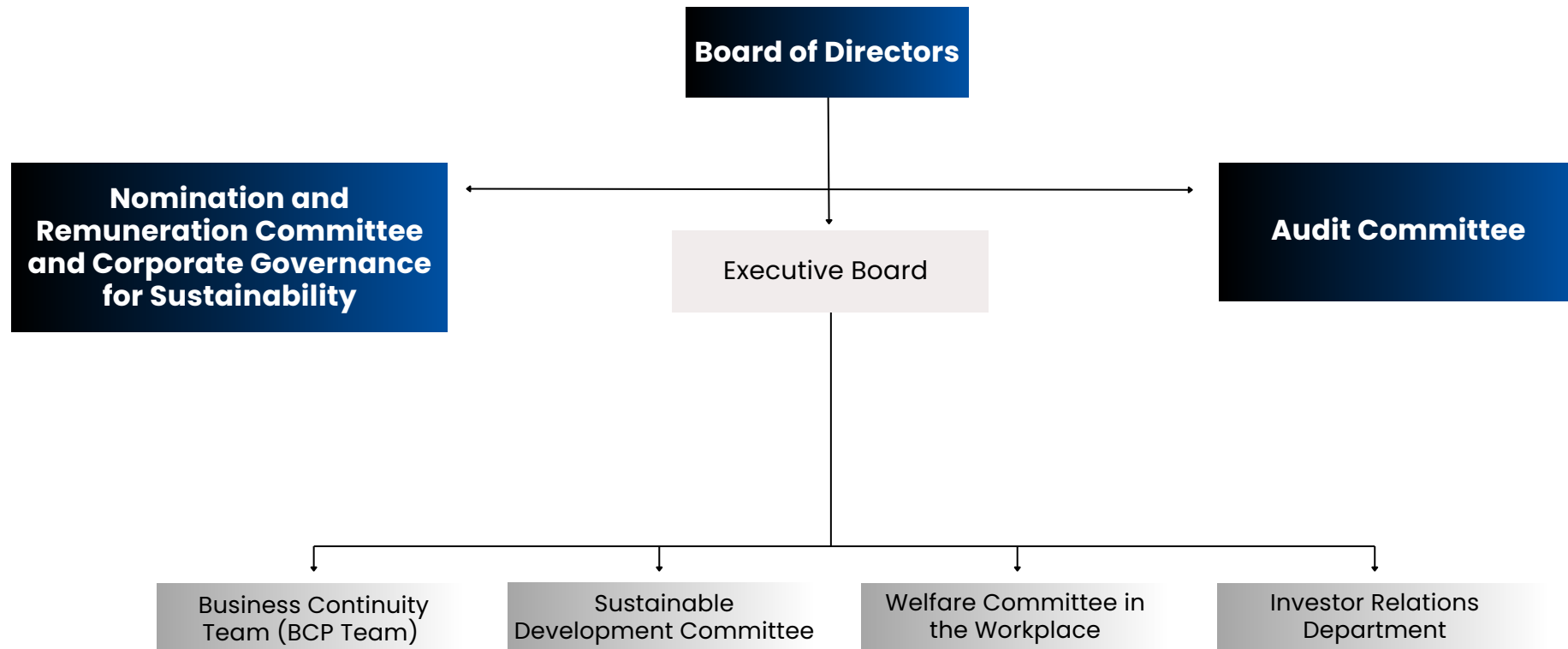
Shareholding Structure of JMT Network Services Public Company Limited as of December 31, 2024.



Note: JK Asset Management Company Limited is 50% owned by J Asset Management 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.



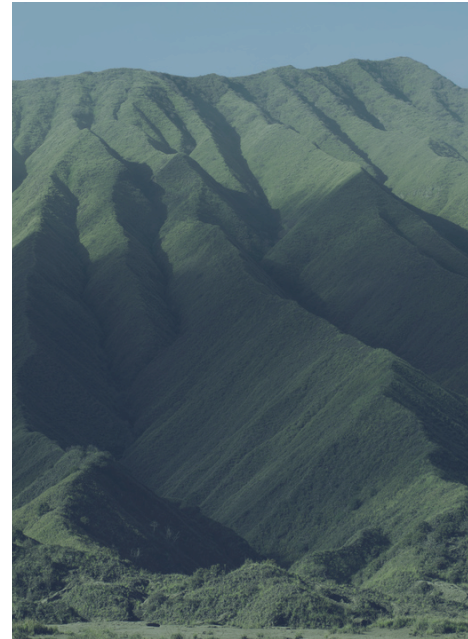
Sustainability Policies and Goals

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.

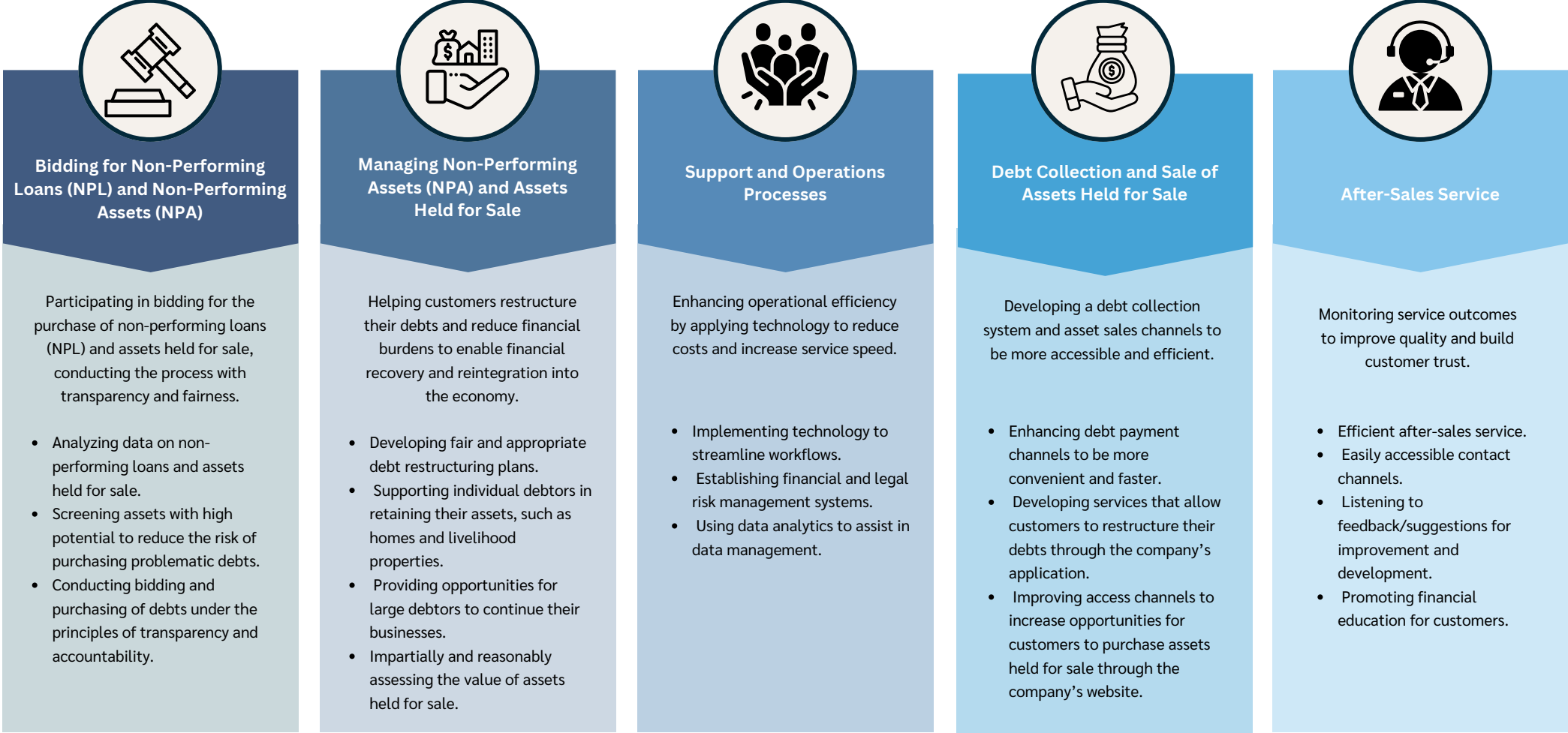
The company prioritizes and recognizes the importance of sustainable development while also encouraging its invested companies to leverage technology to enhance the quality of life, communities, society, and the environment. Additionally, the company promotes a strong commitment among its invested companies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

Value Chain of JMT Network Services Public Company Limited



Analysis of Stakeholders in the Business Value Chain

JMT Network Services Public Company Limited places great importance on the engagement of all stakeholders, both internal and external to the organization, including shareholders, investors, employees, customers, business partners, government officials, local communities, and the environment. The company provides opportunities to listen to feedback from all parties and considers the impacts on stakeholders to foster good relationships, trust, and sustainable collaboration. This approach forms the foundation for developing a business that grows steadily while being socially responsible.






Stakeholder Engagement



Stakeholder Management

- 1. Identify:** Identifying and assessing the importance of stakeholders based on the impact of the group's operations and the level of influence stakeholders have on the group's operations. This includes identifying key individuals responsible for stakeholder management.
- 2. Analyze:** Analyzing the issues of stakeholder groups based on the feedback and concerns received through various communication channels. This involves analyzing the needs, expectations, concerns, risks, and opportunities of each stakeholder group to develop management plans and organizational strategies for maximum effectiveness.
- 3. Manage:** Management should cover all aspects, from planning and developing action plans related to each stakeholder group to ensuring comprehensive responses to identified issues and concerns. Effective communication management is also necessary to create mutual understanding among all parties, along with the development of new approaches or processes to enhance efficiency and build mutual acceptance.
- 4. Review & Improve:** Regularly reviewing and improving by evaluating the performance, reporting the results of stakeholder management, including the scope of operations, impacts, and benefits from the company's actions towards stakeholders. The company will then develop and update action plans and collaborate processes to keep them aligned with current circumstances.

Stakeholder management in the business value chain

Stakeholder	Expectations	Responses	Communication Channels
<p>Shareholders / Investors</p> 	<ul style="list-style-type: none"> Business performance and growth through responsible business and investment practices Creating stability for shareholders Managing opportunities and risks Conducting business with transparency, fairness, and in accordance with good corporate governance principles Communicating and disclosing information transparently 	<ul style="list-style-type: none"> Reviewing the company's strategies and goals to create fair returns Considering communication of information to ensure that investors and shareholders understand various issues, including the company's management approach Measures for managing opportunities and risks Distributing transparent and verifiable information 	<ul style="list-style-type: none"> Meetings with securities analysts and investors of the group Information presentation at Opportunity Day by the Stock Exchange of Thailand Information presentation at Digital Roadshow by the Stock Exchange of Thailand Annual General Meeting of Shareholders Annual report and sustainability report Company website and Stock Exchange of Thailand website Company investor relations channels Channels for receiving complaints/suggestions
<p>Employee</p> 	<ul style="list-style-type: none"> Employee development, career opportunities, and growth Benefits, compensation, and fair practices Creating a positive work environment while promoting physical and mental health Conducting business with transparency, fairness, and in accordance with good corporate governance principles 	<ul style="list-style-type: none"> Developing a clear employee development plan and career growth path Reviewing compensation and benefits to align with the company's performance and industry standards Organizing activities or programs to promote well-being in the workplace Organizing participation activities that align with organizational values Communicating policies, procedures, and maintaining a transparent monitoring system 	<ul style="list-style-type: none"> Annual report and sustainability report Employee satisfaction surveys Employee benefits activities and programs Company website and company social media Communication channels through company email Channels for receiving complaints/suggestions
<p>Customer / Debtor</p> 	<ul style="list-style-type: none"> Protecting customer data, confidentiality, and privacy Delivering products and services responsibly Developing products and services that meet customer needs Providing financial advice Using technology to develop products and services 	<ul style="list-style-type: none"> Ensuring customer data security according to standards Delivering products and services under clear and transparent terms Developing high-quality products and services that meet customer needs Providing product information and support measures for affected debtors Enhancing access to products and services through digital systems 	<ul style="list-style-type: none"> Annual report and sustainability report Company website / phone / email Company application: Jaii-Dee Company branch channels Communication channels through company email Channels for receiving complaints/suggestions

Stakeholder	Expectations	Responses	Communication Channels
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Partners / Allies



- Conducting business with transparency, fairness, and in accordance with good corporate governance principles.

- Fair procurement processes
- Communicating anti-bribery and anti-corruption policies
- Communicating sustainable procurement policies to partners
- Building relationships and collaboration in joint business operations
- Holding meetings to exchange information and feedback

- Annual report and sustainability report
- Regularly scheduled meetings
- Company website / phone / email
- Channels for receiving complaints/suggestions

Community / Society



- Supporting projects and activities to develop society and communities
- Environmental and social impacts that may arise from business operations
- Communicating and disclosing transparent information

- Supporting budgets and projects for community and social development
- Managing resources efficiently
- Managing environmental and social impacts that may arise from business operations
- Distributing transparent and verifiable information

- Annual report and sustainability report
- Company website and company social media
- Community and social activities
- Channels for receiving complaints/suggestions

Financial institutions



- Business performance and growth
- Conducting business with transparency and in accordance with good corporate governance principles

- Providing continuous information through both online and offline meetings
- Organizing executive meetings to discuss and provide information to financial institutions
- Holding meetings with analysts and institutional investors

- Annual report and sustainability report
- Organizing meetings with analysts and investors
- Organizing meetings to provide information to financial institutions
- Company website and Stock Exchange of Thailand website

Government agencies and regulatory authorities



- Compliance with relevant laws, regulations, and rules
- Adherence to good governance principles

- Strictly complying with relevant laws, regulations, and rules
- Adhering to good corporate governance principles
- Cooperating with and supporting the operations of government and regulatory bodies

- Annual report and sustainability report
- Meetings / Discussions
- Participating in seminars and providing feedback
- Participating in government and regulatory networks

Media



- Conducting business with transparency and in accordance with good corporate governance principles
- Complying with regulations, laws, and rules
- Environmental and social impacts that may arise from business operations
- Communicating and disclosing transparent information

- Strictly complying with relevant laws, regulations, and rules
- Adhering to good corporate governance principles
- Managing environmental and social impacts that may arise from business operations
- Distributing transparent and verifiable information

- Communication through activities related to the media, such as press conferences, interviews, and press releases
- Annual report and sustainability report
- Company website and company social media
- Channels for receiving complaints/suggestions

Material Issues Identification Process

1. JMT Network Services Public Company Limited realizes the importance of upgrading the organization's environmental, social and governance (ESG) performance, which is a part of creating long-term sustainability. The company is committed to communicating policies, management guidelines and performance results for sustainable development to all stakeholders involved in the organization through a systematic sustainability report preparation process. The company has been continuously preparing such reports to maximize the benefits of stakeholders and society as a whole.

This Sustainability Report has applied the sustainability reporting standards of the Global Reporting Initiative (GRI) GRI Standards 2021 and the UN SDGs in the reporting process to ensure transparency and compliance with international standards. In addition, the Company takes into account the principle of Impact Materiality or the importance of the impact on business operations in order to be able to disclose information about highly significant sustainability issues completely and clearly. In this process, the details of the content are as follows:



1. Identification of significant issues

The Company has conducted studies, collected and reviewed current status information from both internal and external sources that are consistent with the Company's business context, such as market competition by comparing key issues with companies in the same industry. At the same time, it has analyzed internal factors covering operations, strategic directions, sustainability risks and opportunities, and social responsibility operations. In addition, it has collected information reflecting expectations, concerns, or impacts from key stakeholder groups, which led to the determination of the Company's sustainability topics for 2024, covering all relevant dimensions, including economics, governance, environment, and society.

2. Prioritizing issues

The Company has conducted an assessment of the significant impacts resulting from its business operations on all stakeholders through a prioritization process using the following criteria for assessing the impact: severity, likelihood of impact, and the organization's operational policy framework and commitment to the issue. It has been able to identify material sustainability issues covering all relevant dimensions, including economic, governance, environmental, and social dimensions.

3. Assessment of significant impacts

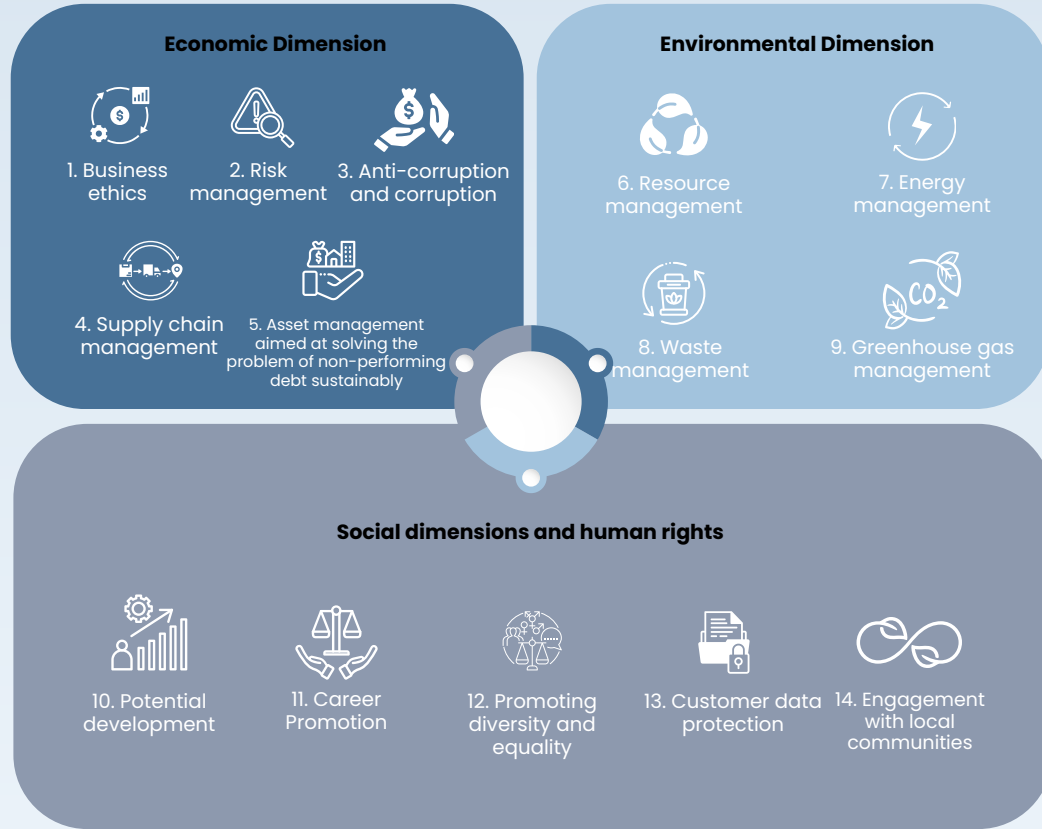
The Company clarifies the prioritization of material issues by collecting and assessing in-depth data to report to the Nomination and Remuneration Committee and the Corporate Governance for Sustainability. The Committee will consider and review the accuracy, completeness and consistency of the information with the Company's policies and operating guidelines to ensure that the sustainability development report meets the standards and demonstrates responsibility to all stakeholders in a transparent and straightforward manner before disclosing in the sustainability development report.

4. Continuous review and development

The Company places importance on listening to opinions and suggestions from all stakeholders through various channels, both internal and external, in order to use the insights gained to develop the Company's operations to better meet the needs and expectations of stakeholders. In addition, the Company has used these opinions to improve and enhance the disclosure of information in the Sustainability Development Report for the following year to be transparent and comprehensive in all important dimensions, with a focus on making the report accurate, clear, and in line with international standards.

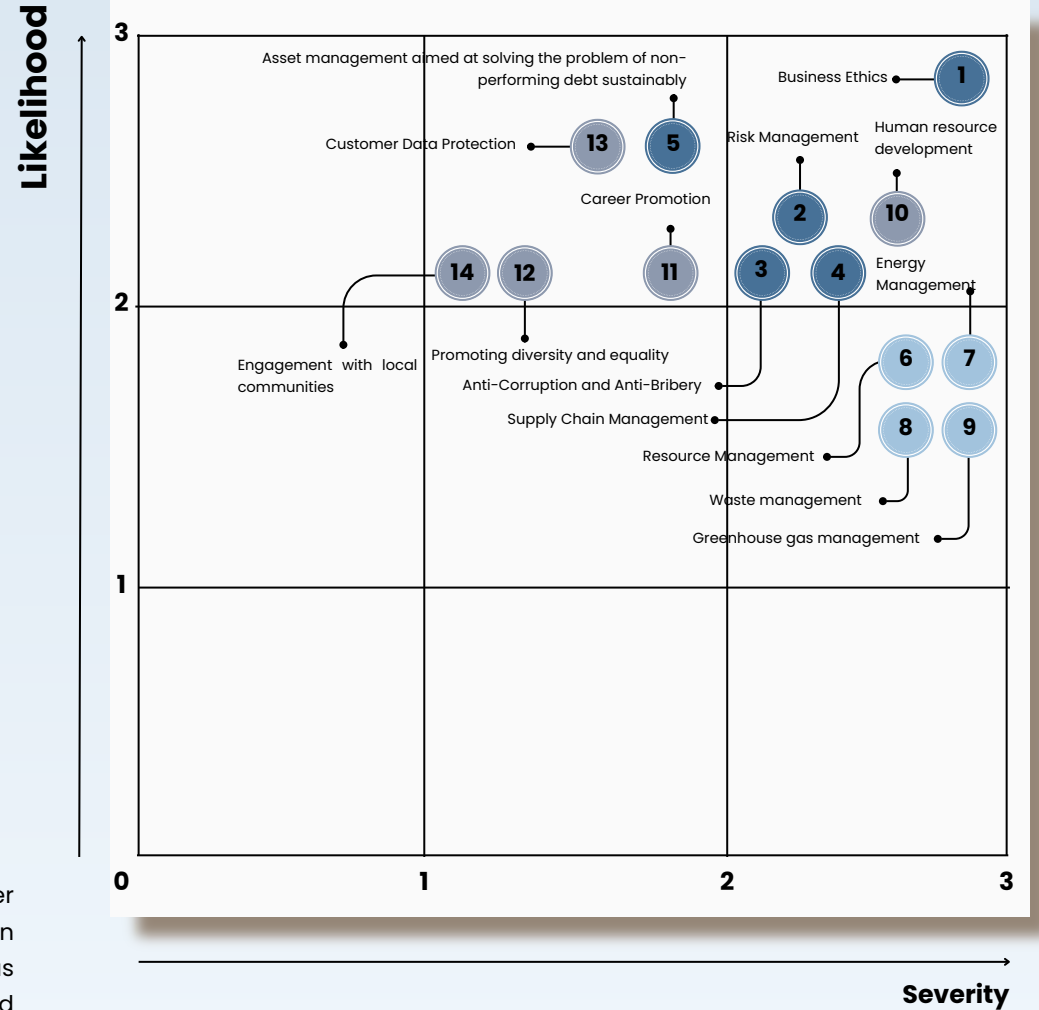
Prioritizing sustainability issues

JMT Network Services Public Company Limited has organized a process for prioritizing important issues by considering important issues that have an impact on the company in terms of economy, environment, society and human rights. The company has prioritized important issues that have an impact on all groups of stakeholders based on consideration of the impact on the company's operations and stakeholders as follows:








Review of issues

When the working group has summarized the prioritization of important issues in order of their impact on stakeholders, in order to review issues and increase perspectives, listen to opinions, and reduce both positive and negative impacts, the working group has prepared a report to present to the Board of Directors for acknowledgement, review, and approval of the report content in the Sustainability Report for the year 2024 and publish it on the company's website and various media.







Analysis of key sustainability issues






Corporate Governance and Economic Dimension

No.	Sustainability Issues and Response to UN SDGs	Definition	Positive/Negative Impact	Stakeholders
1	<p>Business Ethics</p> 	Adhere to strict corporate governance and ethics by operating transparently and responsibly in all dimensions to build trust from stakeholders and shareholders, and strive to create maximum benefits along with sustainable and stable growth in the long term.	<ul style="list-style-type: none"> Conducting business with transparency and adherence to corporate governance helps build trust among stakeholders, reducing the chances of disputes or legal problems. 	<ul style="list-style-type: none"> Shareholders Partners / Allies Employees
2	<p>Risk Management</p> 	Mechanisms for managing risks, crises and operations under unusual situations, including preparation to cope with situations that lead businesses to overcome various situations effectively.	<ul style="list-style-type: none"> Risk management helps companies prepare for unexpected situations, such as economic or technological changes. Enabling companies to adapt and remain competitive in the long run If the risk assessment is incorrect, it may lead to the selection of strategies that are not suitable for the actual situation. 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
3	<p>Anti-Corruption and Anti-Bribery</p> 	Operating the business with transparent systems or processes and good governance to ensure that the company can supervise and manage the business to meet the needs of stakeholders appropriately and in accordance with relevant regulations, laws and standards in terms of economics, society and the environment.	<ul style="list-style-type: none"> It is a fundamental issue that companies must address. It may affect the company's image and the confidence of stakeholders in investing, doing business together, and using services. 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
4	<p>Supply Chain Management</p> 	Supply chain management through processes or procedures for selecting fair trading partners, monitoring and assessing trading partner risks, and setting measures to reduce the impact of risks that may occur in the supply chain, so that trading partners can deliver responsibility throughout the supply chain effectively, both in normal and unexpected situations, as well as promoting trading partners to operate their businesses sustainably in terms of the economy, society, and the environment.	<ul style="list-style-type: none"> A leadership role that drives sustainability in the supply chain together with other government and private sectors. Promote the development of business partners' potential in terms of quality, service and sustainable operations. Business partners' operations that may impact communities and society Promote transparency in trading partner management 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
5	<p>Asset management aimed at solving the problem of non-performing debt sustainably</p> 	The business of managing and restructuring non-performing loans (NPLs) takes into account the balance between creating economic value and supporting social and environmental sustainability, using the principles of good governance, transparency, and responsibility towards stakeholders to promote the financial recovery of debtors and support the overall economic system sustainably.	<ul style="list-style-type: none"> Reduce the amount of non-performing debt in the system and create economic stability. Strengthen debtor confidence and support quality of life development 	<ul style="list-style-type: none"> Customers/Consumers Employees Financial Institutions

Environmental Dimension

No.	Sustainability Issues and Response to UN SDGs	Definition	Positive/Negative Impact	Stakeholders
6	<p>Resource management</p> 	<p>Setting environmental policies and providing systematic, efficient and standardized environmental operations, as well as having processes to prevent impacts and rehabilitate in the event of impacts, such as controlling the release of pollution into the environment, including water pollution and air pollution, as well as taking action to preserve biodiversity, especially from transportation and services, including reducing food loss and food waste from operations.</p>	<ul style="list-style-type: none"> Reducing the environmental impact of business operations on both internal and external stakeholders Opportunities to seek technologies that can effectively manage the environment and reduce resource loss. 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
7	<p>Energy Management</p> 	<p>Responsibility for climate change arising from the Company's operations throughout its business operations and supply chain, both directly and indirectly, including the assessment of risks and opportunities, as well as planning to effectively cope with climate change in both physical risks and transitional risks that may affect the Company, as well as participating in supporting actions to achieve climate change goals at both the national and international levels.</p>	<ul style="list-style-type: none"> Opportunities to seek technologies that can effectively manage the environment and reduce resource loss. 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
8	<p>Waste management</p> 	<p>Operating a business in accordance with the principles of a circular economy creates value for stakeholders by focusing on the selection of materials to maximize the efficient use of resources throughout the supply chain and lead to sustainable consumption, free from waste and pollution throughout the product and service processes.</p>	<ul style="list-style-type: none"> Collaboration in effective waste management with customers 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
9	<p>Greenhouse gas management</p> 	<p>Responsibility for climate change arising from the Company's operations throughout its business operations and supply chain, both directly and indirectly, including the assessment of risks and opportunities, as well as planning to effectively cope with climate change in both physical risks and transitional risks that may affect the Company, as well as participating in supporting actions to achieve climate change goals at both the national and international levels.</p>	<ul style="list-style-type: none"> Participate in promoting and strengthening cooperation in responding to national and international climate change goals. Creating operational guidelines with partners to achieve Net Zero goals 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees

Social dimensions and human rights

No.	Sustainability Issues and Response to UN SDGs	Definition	Positive/Negative Impact	Stakeholders
10	<p>Potential Development</p> 	<p>Developing human resources to align with business strategies and promote work efficiency through various employee development programs such as internal and external training, as well as having a system for monitoring and evaluating development results. It also covers operations to retain employees and reduce turnover rates through building engagement, providing career advancement and stability, and providing appropriate welfare and compensation that promote employee health and well-being.</p>	<ul style="list-style-type: none"> Improving the quality of life of employees Career advancement and stability Retaining talented personnel to develop the organization 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
11	<p>Career Promotion</p> 	<p>Support sustainable economic growth and support socially beneficial businesses (Inclusive Business) through policies that focus on development, employment promotion projects, career development projects, upskilling and reskilling projects, and knowledge improvement projects.</p>	<ul style="list-style-type: none"> Opportunities to promote employee potential development in terms of quality of life and well-being 	<ul style="list-style-type: none"> Employees
12	<p>Promoting diversity and equality</p> 	<p>Promoting diversity and equality through creating a working environment and organizational culture that creates a sense of belonging, accepts diversity, respects each other and does not discriminate due to differences in age, gender, sexual orientation, religion, disability, education and nationality.</p>	<ul style="list-style-type: none"> Promote social equality through the company's operational processes. 	<ul style="list-style-type: none"> Partners / Allies Society /Community Customers Employees
13	<p>Customer Data Protection</p> 	<p>Data security by providing a system to prevent incidents related to data security and/or cyber security, including responding to and managing serious data security incidents appropriately, as well as giving importance to data privacy and ensuring the protection of personal data of stakeholders both inside and outside the organization.</p>	<ul style="list-style-type: none"> Impact of stakeholder data leakage Stakeholders' confidence in the organization Opportunities to further develop data security systems 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees
14	<p>Engagement with local communities</p> 	<p>Business operations go hand in hand with creating value for communities and society through organizing activities or projects that benefit communities and society in terms of economy, society, and the environment in order to build community confidence in the organization. It also includes being a good citizen by conducting business responsibly and in line with the Sustainable Development Goals (SDGs).</p>	<ul style="list-style-type: none"> Creating opportunities for communities and society Reduce the risk of impacts caused by business on the environment, community and society. Opportunities to integrate social activities into every organizational process (CSR in Process) 	<ul style="list-style-type: none"> Shareholders Partners / Allies Society /Community Customers Employees

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.

Demonstrated commitment to sustainable business development



JMT Network Services Public Company Limited Received SET ESG Ratings at BBB level

The Company has been ranked as a listed company in the SET ESG Ratings 2024 by the Stock Exchange of Thailand (SET) from the assessment of sustainability in the dimensions of environment, society, economy and governance or ESG.



Received a certificate of honor in the Low Emission Support Scheme Project (LESS) by the Greenhouse Gas Management Organization or TGO (Public Organization) in 2024.

From the Care the Whale activity "Invisible Waste" (1 January 2023 - 31 December 2023) 35.722 tons of carbon dioxide equivalent



Received a corporate governance assessment result of a Thai listed company as "good" or 3-star level.

The Company has been assessed for Corporate Governance Report of Thai Listed Companies (CGR) in 2024 by the Thai Institute of Directors Association (IOD).



Driving business for sustainability

The Company is committed to conducting business with honesty, integrity and fairness, emphasizing compliance with the principles of good corporate governance, which is the core of building trustworthiness and sustainability of the organization. The Company clearly demonstrates its intention and determination to combat corruption and misconduct in all forms, and supports and encourages directors and personnel at all levels to have a strong sense of anti-corruption and not to act in a non-transparent manner in all aspects of their work.

To create the right values and instill solid trust, the Company promotes responsible and transparent operations and promotes an ethical corporate culture to ensure that the Company is a reliable and trusted organization for all stakeholders. Compliance with these principles will help create maximum value for the Company by promoting transparency, trustworthiness, and good relationships between the Company and its stakeholders, leading to sustainable development and growth in the long term.



Good corporate governance

JMT Network Services Public Company Limited realizes and places importance on an efficient, transparent and auditable management system, which is an important factor in building trust among shareholders, investors, business partners, employees and all stakeholders. The company believes that operating ethically within the framework of relevant laws and regulations will be an important foundation for developing the organization to grow steadily and sustainably.

In order to operate in accordance with the principles of good governance, the Company has established a good corporate governance policy, which aims to upgrade the existing management process to be systematic and up to international standards, as well as provide clear and comprehensive guidelines in all dimensions so that employees at all levels understand and can practice effectively. In addition, the Company focuses on cultivating a culture of good corporate governance in the organization to create a working environment that promotes transparency, responsibility, and honesty in all processes. The Company is committed to developing such a policy to be consistent with changes in the context of business and law, and to be a good example of sustainable corporate management in order to create the best value and benefits for shareholders and stakeholders in the long term.

The Company realizes that good corporate governance is important to achieve the goal of sustainable business operations, which is an important foundation of all operations and activities of the Company to be transparent, fair and demonstrate responsibility. The Company is committed to promoting the principles of good corporate governance, which include promoting appropriate and ethical business operations, as well as combating bribery and corruption, which are important processes in strengthening the organization to have efficient management and comply with management standards and good business ethics in accordance with the Company's intentions, demonstrating transparent and auditable operations. All of this will help the Company successfully reduce negative impacts on stakeholders.

The Company also focuses on developing flexible operational strategies that are in line with changes in the business environment to enhance stability and increase competitiveness in the long term. The Company places importance on conducting business that takes into account the environment, society, and governance (ESG), recognizing the role and responsibility in creating positive impacts on communities and the environment in every step of the operation. With this vision, the Company is committed to creating sustainable value for all stakeholders, as well as building confidence among investors, employees, customers, and communities that the Company serves, in order to become a reliable organization with sustainable growth in the future.



Corporate Governance Policy





Approach for Good Corporate Governance Management

In order to be a company that operates with good governance, JMT Network Services Public Company Limited has established a Code of Best Practice for Directors of listed companies, focusing on creating transparency at every level of operations, from operational employees, executives, to the board of directors. This approach not only enhances the efficiency and effectiveness of business operations, but also lays a solid foundation for sustainable business development.

The Company has established a good corporate governance policy as an important part of its corporate strategy, focusing on building trust among shareholders, investors, business partners, and all stakeholders. In order to ensure that the Company's operations are transparent, fair, and auditable, the Company complies with the principles of good corporate governance (CG Code) in accordance with the guidelines of the Stock Exchange of Thailand. These principles cover clear policy determination on the responsibilities of directors, transparency in decision-making processes, effective risk management, and fair treatment of stakeholders. In addition, the Company encourages all levels of employees to strictly comply with the Code of Conduct in order to create a good corporate culture and ensure that the Company's operations are in line with international standards, including continuous development in corporate governance so that the Company can sustainably meet the expectations of shareholders and stakeholders and become a leading organization that provides financial services that are recognized both nationally and internationally in the future.

In order for the Company to create long-term added value for shareholders and all relevant stakeholders, the Company adheres to and complies with the principles of good corporate governance in accordance with the guidelines of the Stock Exchange of Thailand, which consist of 15 important practices covering governance in all dimensions, including ethics, transparency, social responsibility, and fairness in business operations, as follows:

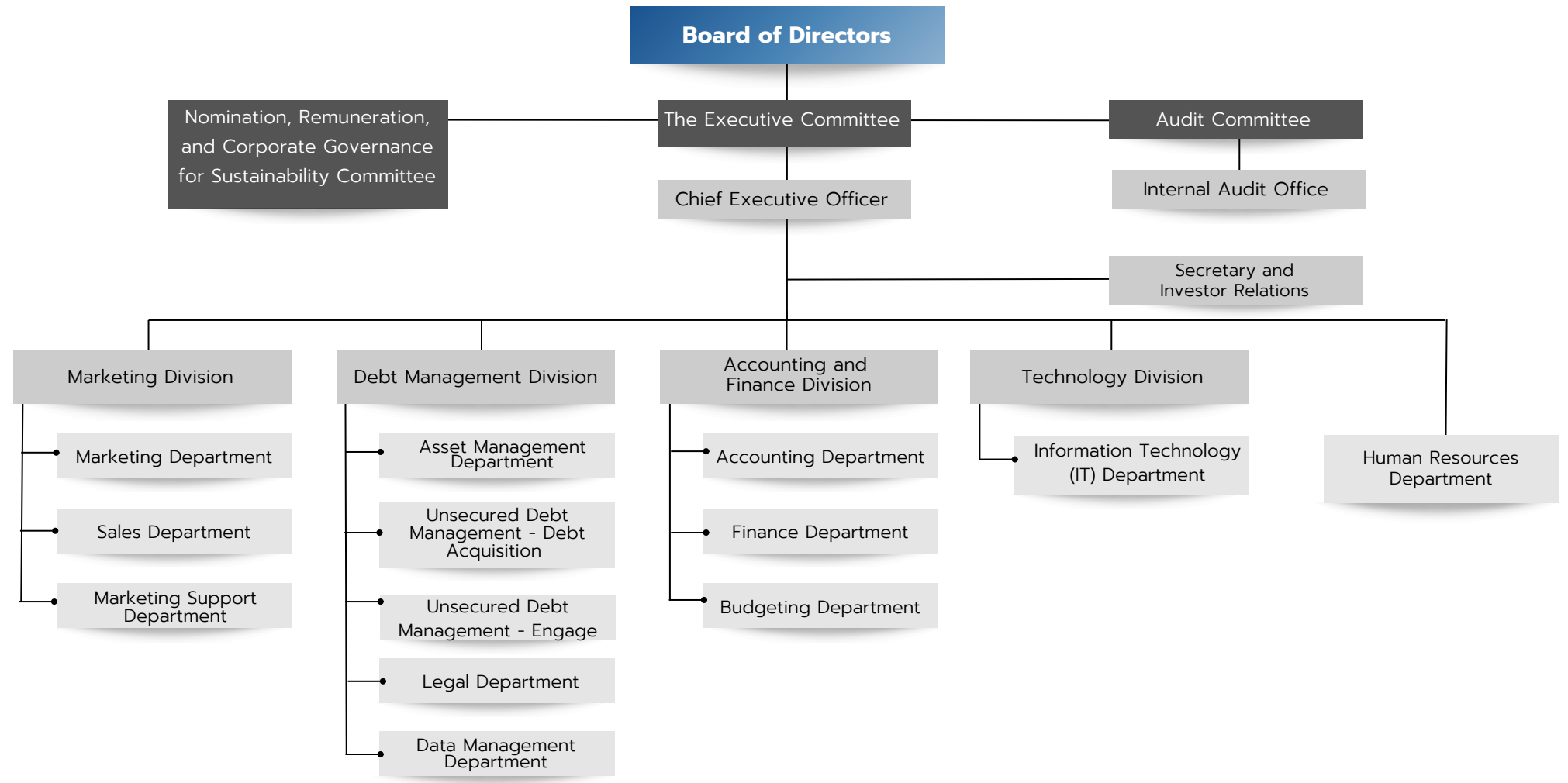


-  1. Policy on good corporate governance
-  2. Rights and equality of shareholders
-  3. Rights of various stakeholder groups
-  4. Shareholders' meeting
-  5. Leadership and vision
-  6. Conflict of interest
-  7. Business ethics
-  8. Board balance and board diversity
-  9. Merging or separating positions
-  10. Remuneration of the board of directors and executives
-  11. Committee meeting
-  12. Audit Committee
-  13. Internal control and audit system
-  14. Report of the Committee
-  15. Relationship with investors

Corporate Governance Structure

As of December 31, 2024, the management structure of JMT Network Services Public Company Limited consists of the Board of Directors and four sub-committees as follows:

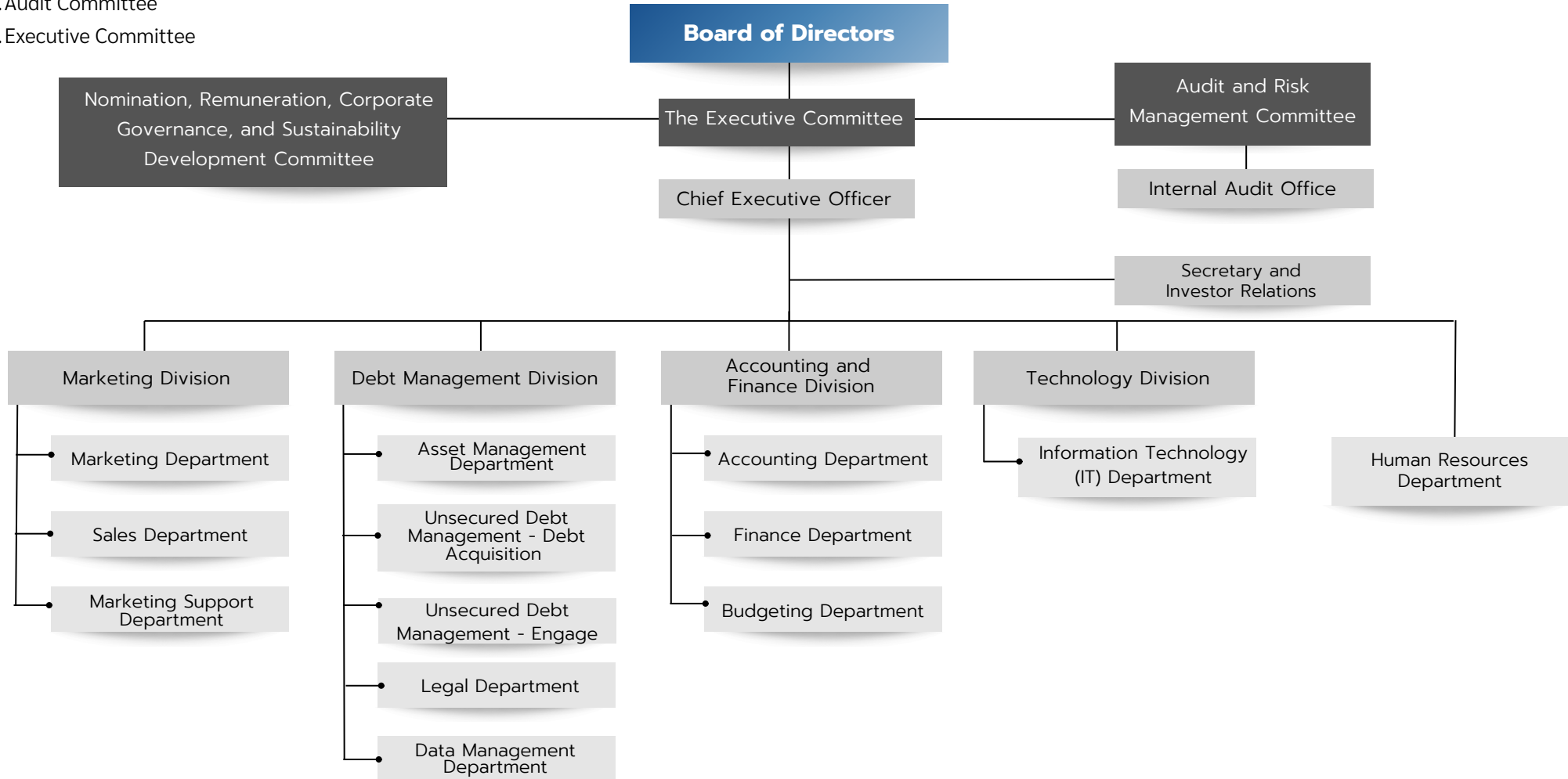
1. Board of Directors
2. Nomination, Remuneration, and Corporate Governance for Sustainability Committee
3. Audit Committee
4. Executive Committee



Corporate Governance Structure

As of February 11, 2025, the management structure of JMT Network Services Public Company Limited consists of the Board of Directors and four sub-committees as follows:

1. Board of Directors
2. Nomination, Remuneration, Corporate Governance, and Sustainability Development Committee
3. Audit Committee
4. Executive Committee



Note:

1. The Audit Committee was approved to take on additional responsibilities in Risk Management and was renamed to Audit and Risk Management Committee to align with its expanded responsibilities. This resolution was passed at the Board of Directors' meeting on February 11, 2025.
2. The Nomination, Remuneration, and Corporate Governance for Sustainability Committee was approved to take on additional responsibilities in Corporate Governance and was renamed to Nomination, Remuneration, Corporate Governance, and Sustainability Development Committee to better reflect its scope of responsibilities. This resolution was passed at the Board of Directors' meeting on February 11, 2025.

Board of Directors

The Company has a board of directors who are responsible for determining the Company’s guidelines and policies. The board of directors has complete qualifications according to Section 68 of the Public Limited Companies Act and the announcement of the Capital Market Supervisory Board on the request for permission and permission to offer newly issued shares, and does not have prohibited characteristics according to Section 4/2 of the Asset Management Company Act. The Board of Directors has a role, duty and responsibility as the organization’s leader to look after the interests of shareholders and stakeholders by setting policies, goals, strategies and directions for business operations, both current and long-term, setting the audit process and overseeing the Company’s business operations to comply with the law, objectives, regulations of the Company and resolutions of the shareholders’ meeting and to be transparent in order to create added value for the organization towards sustainability.

Information about the board of directors

- Board of Directors Composition**

The Company's management structure consists of the Board of Directors, which is divided into two specialized committees to help screen important work: 1) Audit Committee, 2) Nomination and Remuneration Committee, and Corporate Governance for Sustainability, with the Chief Executive Officer as the highest executive of the Company, managing through the Executive Committee.

According to the Company's regulations, the composition of the Board of Directors is as follows:

1. There are no less than 5 but no more than 15 persons.
2. There are no less than 3 independent directors (the Company's good corporate governance principles stipulate that no less than half of the directors must be independent).
3. At least 1 director must have knowledge and skills in financial accounting. As of December 31, 2024, the Board of Directors, according to the current certificate from the Ministry of Commerce, consists of 7 members, with the following details:

Board structure and independence

Director	Number (people)	Percentage
1. Total number of board members	7	100.00
<ul style="list-style-type: none"> • Male board members • Female board members 	6	85.71
2. Directors who are independent directors	3	42.86
3. Non-executive directors	3	42.86
4. Executive Directors	1	14.28

Board of Directors

Name		Position
1. Mr. Adisak	Sukumvitaya	Chairman of the Board
2. Miss Yuvadee	Pong-acha	Director / Nomination, Remuneration, and Corporate Governance for Sustainability Committee
3. Mr. Piya	Pong-acha	Director / Nomination, Remuneration, and Corporate Governance for Sustainability Committee
4. Mr. Sutthirak	Trichira-aporn	Director / Executive Committee / Chief Executive Officer (CEO)
5. Mr. Rerngchai	Ingkapakorn	Independent Director / Chairman of the Audit Committee
6. Mr. Kanchit	Kawachat	Independent Director / Audit Committee
7. Mr.Somsak	Atisaitrakul	Independent Director / Audit Committee / Chairman of the Nomination, Remuneration, and Corporate Governance for Sustainability Committee
Mr. Wongsakorn	Kittitrakulkarn	Company Secretary / Chief Financial Officer

The Board of Directors, as the leader or the highest responsible person of the company, has the duty and responsibility to supervise the business to ensure that the company operates in accordance with the objectives and goals of the company, including protecting the interests of shareholders and complying with the law and regulations of the regulatory agencies. The Board of Directors must therefore perform its duties with caution, prudence, honesty, transparency, taking into account the interests of the company as the main priority in order to create added value for the business and shareholders.



Board of Directors Charter
<https://www.jmtnetwork.co.th/storage/document/charter/bod-charter-th.pdf>

Audit Committee

Name		Position
1. Mr. Rerngchai	Ingkapakorn	Chairman of the Audit Committee / Independent Director
2. Mr. Kanchit	Kawachat	Director of the Audit Committee / Independent Director
3. Mr. Somsak	Atisaitrakul	Director of the Audit Committee / Independent Director

In order to make the Board of Directors' performance of duties more effective and to ensure that the Company complies with the law, government regulations, and the Company's policies and procedures, has accurate and reliable financial reports, has operated efficiently and effectively, and has an adequate control system, the Board of Directors has appointed an Audit Committee, which is independent from the management, to review the adequacy and appropriateness of the internal control system and risk management system, and to perform duties assigned by the Board of Directors so that the Company's operations are in line with the Company's objectives.



Audit Committee Charter

<https://www.jmtnetwork.co.th/storage/document/charter/audit-committee-charter-th.pdf>

The Nomination and Remuneration Committee and Corporate Governance for Sustainability

Name		Position
1. Mr.Somsak	Atisaitrakul	Chairman of the Nomination and Remuneration Committee and Corporate Governance for Sustainability
2. Miss Yuvadee	Pong-acha	The Nomination and Remuneration Committee and Corporate Governance for Sustainability
3. Mr. Piya	Pong-acha	The Nomination and Remuneration Committee and Corporate Governance for Sustainability

Appointed by the Board of Directors in the scope of corporate governance and sustainability, to promote, support and enhance the standards of good corporate governance and develop sustainable business by taking into account stakeholders throughout the business value chain and to drive the Jaymart Group to take into account risks in business operations comprehensively, in terms of environmental, social and corporate governance dimensions, as well as to promote the disclosure of corporate governance and sustainable business development information to reflect the true value and worth of the JMT Group.



The Nomination and Remuneration Committee and Corporate Governance for Sustainability Charter
<https://www.jmtnetwork.co.th/storage/document/charter/nomination-and-remuneration-sustainable-charter-th.pdf>

The Executive Committee

รายชื่อ		ตำแหน่ง
1. Mr. Piya	Pong-acha	Chairman of Executive Director
2. Mr. Sutthirak	Trichira-aporn	Executive Director
3. Mr. Wongsakorn	Kittitrakulkarn	Executive Director

Perform management duties in the Company's operations and review and screen important matters before presenting them to the Board of Directors for consideration, as well as perform duties assigned by the Board of Directors to ensure that operations are in accordance with the Company's objectives.



The Executive Committee Charter
<https://www.jmtnetwork.co.th/storage/document/charter/executive-committee-charter-th.pdf>

Annual Performance Evaluation of the Board

The Board of Directors has determined that the performance evaluation shall be conducted annually once a year to allow the Board of Directors to review the performance, problems and obstacles during the year. In 2024, the Company reviewed and improved the evaluation form to ensure that the evaluation form has appropriate criteria in line with good practices and corporate governance principles, including analyzing and evaluating the results from the evaluation form of the Board of Directors' performance and compiling comments and suggestions for the Company to use in improving and developing the Board of Directors' performance to be more efficient, with the evaluation process as follows:

1. The Company Secretary is responsible for delivering the evaluation forms to the Directors, Sub-Committees and the Chief Executive Officer (CEO) within December of each year.
2. The Company Secretary shall return the evaluation forms within January of the following year.
3. The Company Secretary summarizes the evaluation results and reports them to the Board of Directors meeting for acknowledgement in order to use the Board of Directors' suggestions to develop the Company's operations for greater efficiency.

Evaluation criteria

1) Self-evaluation form of the Board of Directors (whole group)

The questions consist of 6 main categories:

- 1.1. Structure and qualifications of the committee
- 1.2. Roles, duties and responsibilities of the committee
- 1.3. Committee meeting
- 1.4. Duties of the Board
- 1.5. Relationship with management
- 1.6. Self-development of directors and development of executives

2) Self-evaluation form of the Board of Directors (individual)

The questions consist of 5 main categories:

- 2.1. Personal characteristics
- 2.2. Readiness to perform duties of the Company's directors
- 2.3. Participation in the Board of Directors' Meetings
- 2.4. Roles, duties and responsibilities of the Company's directors
- 2.5 Relationship between the Board of Directors and Management

3) Self-evaluation form of the subcommittee "Audit Committee" (whole committee)

The questions consist of 4 main categories:

- 3.1. Structure and qualifications of the committee
- 3.2. Meeting of the Committee
- 3.3. Roles, duties and responsibilities of the committee
- 3.4. Report of the Committee

4) Self-assessment form of the sub-committee "Nomination and Remuneration Committee and Corporate Governance for Sustainability" (whole committee)

The questions consist of 4 main categories:

- 4.1. Structure and qualifications of the committee
- 4.2. Meeting of the Committee
- 4.3. Roles, duties and responsibilities of the committee
- 4.4. Report of the Committee

The results of the committee's evaluation for the year 2024

Self-assessment form for the Board of Directors (whole group)	93.85%
Self-assessment form for the Board of Directors (individual)	91.97%
Self-assessment form of the Audit Committee	90.63%
Self-assessment form of the Nomination and Remuneration Committee and Corporate Governance for Sustainability	90.51%

5) Performance evaluation form of the top executive (CEO)

The questions consist of 10 main categories:

- 5.1. Leadership
- 5.2. Strategy determination
- 5.3. Strategy Execution
- 5.4. Financial planning and performance
- 5.5. Relationship with the Board
- 5.6. External relations
- 5.7. Management and relations with personnel
- 5.8. Succession
- 5.9. Product and service knowledge
- 5.10. Personal characteristics
- 5.11. ESG Management

Evaluation criteria

Average score (percent)	meaning
<ul style="list-style-type: none"> • More than 95% • 90-95% • 80-89% • 70-79% 	<p>Excellent</p> <p>very good</p> <p>good</p> <p>fair</p>

Meaning of Rating

- 0= No action taken on that matter.
- 1= There is little work being done on that matter.
- 2= There has been considerable action taken on that matter.
- 3= The matter has been well implemented.
- 4= The matter has been carried out very well.

Summary of the 2024 annual evaluation results

1. In 2024, the evaluation results of the entire board of directors and individuals received evaluation scores of 93.88% and 91.97 % , respectively.
2. All subcommittees, including the Audit Committee, the Nomination and Remuneration Committee, and the Corporate Governance for Sustainability Committee, had assessment scores of 90.63 % and 90.51 %, respectively.
3. The evaluation of the Chief Executive Officer (CEO) was 86.25%, which is in the “Good” category. The evaluation of the Chief Executive Officer (CEO) was evaluated by the Chairman of the Audit Committee who is not an executive.













Training of Board and Executives

Information on training of the board of directors and executives

The Company places importance on and encourages directors and executives to attend training courses to develop their knowledge, rules and regulations that are constantly changing according to the situation, including training courses from various agencies such as the Thai Institute of Directors Association (IOD) and the Stock Exchange of Thailand, as well as supporting the Board of Directors and executives to study and observe other agencies or organizations as appropriate to gain useful perspectives that can be applied to the Company’s business in order to develop in all aspects and keep up with the current situation. In 2024, the following directors and executives attended training courses:

No.	List of training participants	position	Training Courses
1	Mr. Wongsakorn Kittitrakulkarn	Executive Board	Financial analysis for management decision making (Financial Analysis for Management Decisions)
2	Ms. Patcharee UbonPho		2025 Deferred Tax And the impact of International Tax Reform - Pillar 2 Model Rules

In 2024, the Company will continue to organize Online Learning training courses from 2023 for the Board of Directors under the course “The Essential Skill for Board of Directors”, which consists of the following topics:

Training topics	
 • Financial	 • Technology
 • Strategy	 • Communication
 • Problem Solving Decision Marking	 • Diversity and Inclusion
 • Risk Management	 • Stakeholder Engagement
 • Leadership	 • Team Collaboration
 • Ethical	 • Sustainability

Conflict of Interest Policy

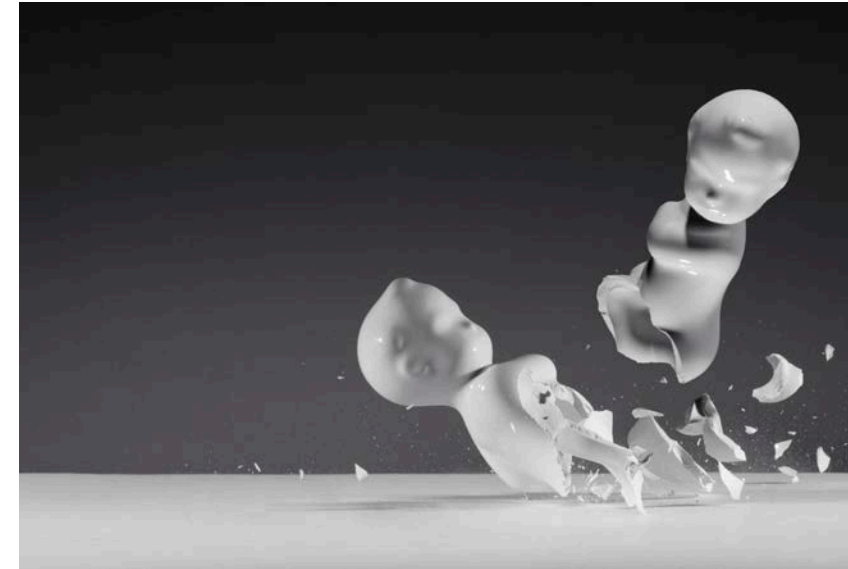
JMT Network Services Public Company Limited and its affiliates and subsidiaries (“the Company”) give importance to and understand the objectives of business operations for the maximum benefit of shareholders, stakeholders and related persons in a fair and transparent manner, by taking precautions in the matter of conflict of interest. Therefore, the Company has set a policy as a guideline. The Company is committed to conducting business with honesty, reasonableness, independence and treating shareholders, stakeholders and related persons equally according to the principles of good corporate governance, resulting in stable and sustainable growth of the Company. In any transaction that the Company makes with those in power or those who can control the Company’s decision-making, such as directors, major shareholders or executives, which may cause conflicts of interest, the Company will give importance and take into account the maximum benefit of the Company as important as transactions with general external parties (Arm’s length basis).

JMT Network Services Public Company Limited and its affiliates and subsidiaries (“the Company”) realize the importance of conducting business with honesty, transparency and accountability, which are principles of good corporate governance and enhance the organization’s efficiency. Therefore, the Company has set a policy for directors, executives and employees to avoid any action that may conflict with the Company’s interests. This may occur from contacting with the Company’s business partners, such as customers, business partners, etc., using opportunities or inside information of the Company to seek personal gain, conducting transactions with the Company, conducting businesses that compete with the Company, etc., which result in the Company losing benefits. In cases where it is necessary and unavoidable to conduct such transactions, the Company will oversee such transactions with transparency and fairness, equal to conducting transactions with general outsiders, taking into account the Company’s maximum benefit and fairness to all parties involved.



[Conflict of Interest Policy](#)

<https://www.jmtnetwork.co.th/storage/document/cg/conflict-of-interest-th.pdf>



Conflict of interest

Approach to prevent conflicts of interest

The Company has established the following practices to prevent conflicts of interest:

1. Directors, executives and employees shall refrain from engaging in businesses of the same nature and competing with the business of the Company or its subsidiaries, whether for personal gain or for the benefit of others, which may directly or indirectly cause damage to the Company, or become partners, shareholders with decision-making power or executives in businesses that compete with or are of the same nature as the Company or its affiliates or subsidiaries, unless it can be demonstrated that there is a mechanism to ensure that such actions will not affect the Company, including measures that are for the best benefit of the Company and shareholders as a whole. In this case, directors, executives and employees shall immediately report to the Chairman of the Audit Committee.

2. Directors, executives and employees shall refrain from holding shares in the Company's competitors in a significant amount. If such action will prevent the directors, executives and employees from acting or refraining from acting in accordance with their duties, or will affect their work in the event that the directors, executives and employees acquired such shares before becoming directors, executives and employees or before the Company entered into such business, or if it was acquired by inheritance, the directors, executives and employees must immediately report to the Company in accordance with the methods determined by the Board of Directors.

3. Directors, executives and employees shall not use the Company's information, secrets and assets for their own or others' benefits, including doing business that competes with the Company or doing related business.

4. Directors, major shareholders and executives who have a conflict of interest in any agenda item must abstain from voting or not attend the meeting on the agenda item that is considering the matter in which they and/or related persons have a conflict of interest or have an interest in the item that may cause a conflict of interest with the Company.

5. Require directors, major shareholders, executives and employees to disclose business transactions or activities that are conducted personally or with family or relatives or dependents that may cause a conflict of interest with the Company or its subsidiaries. The Company Secretary is responsible for coordinating the preparation of documents disclosing direct and indirect interests on an annual basis or when there is a significant change in the details disclosed as follows. The Company Secretary will compile and report to the Board of Directors at least once a year.

- Joint investment or interest with traders who do business with the Company or customers of the Company.
- Holding any position or even acting as a consultant for a trader doing business with the Company or the Company's customers.
- Trading goods or providing services directly to the Company or its subsidiaries or through others.

6. The Board of Directors shall supervise the Company to comply with the Securities and Exchange Act, regulations, announcements, orders or rules of the Stock Exchange of Thailand, the Securities and Exchange Commission and the Capital Market Supervisory Board. In addition, the Company shall disclose information on related party transactions in various information forms in accordance with the rules of the Stock Exchange of Thailand and related agencies.

7. The Company's directors, executives and employees must make decisions regarding the Company's business operations for the best interests of the Company.

8. Directors, executives and employees of the Company must work full time to the best of their ability, without engaging in any personal business that affects the Company's duties and working hours.

9. The Company's directors, executives and employees must not perform any actions that are in the nature of management or administration that undermines the Company's benefits or provides benefits to any person or juristic person, whether for their own benefit or that of others.

10. Directors, executives and employees of the Company must avoid financial involvement and/or relationships with other external parties that will result in the Company losing benefits or creating conflicts of interest or obstructing effective operations.

In the event that any action is found to be in conflict with the interests of the Company, directors, executives and employees may report or provide information and complaints through the following channels:

- Email: ir@jmtnetwork.co.th
- Post: Send to the "Audit Committee" at No. 187, 4th-6th floor, J-Mart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240.
- Website : <https://www.jmtnetwork.co.th/th/investor-relations/corporate-governance/whistleblowing-form>

As specified by the Company in its whistleblowing and complaints policy

Tax Management

JMT Network Services Public Company Limited realizes the importance of tax transparency as one of the key factors that promotes the credibility and sustainability of the organization. Tax transparency not only reflects the company's responsibility to relevant laws and regulations, but also reflects the business operations that adhere to the principles of good governance and ethics. In order to make tax management efficient and transparent, the company has established clear policies and practices that strictly adhere to the principles of tax law compliance at all levels, including the preparation of tax reports and payments correctly, on time and in full.

The company has a strong internal control system to ensure that all tax processes comply with relevant legal requirements and standards. As an organization that plays an important role in the economy and supports social development, the company sees transparent tax management as an important factor that helps build trust from internal and external stakeholders, such as investors, business partners, customers, government agencies or communities. This trust promotes the company's ability to conduct business steadily in the long run.

In addition, JMT Network Services Public Company Limited is committed to creating an organizational culture that emphasizes tax transparency by promoting employees at all levels to understand their roles and the importance of tax compliance through open training and communication. In addition, the company has fully cooperated with tax regulators at all levels. We also seek opportunities to improve our tax processes to make them more accurate and fair. With a commitment to transparent and socially responsible operations, the Company is confident that tax transparency is not only an important factor in reducing legal risks, but also an important foundation for corporate sustainability and strengthening good relationships between the Company and all stakeholders in the long run.



Effective Tax Rate			
year	Net profit before income tax (thousand baht)	Income tax expenses (thousand baht)	Corporate income tax rate
2023	2,436,522	363,118	20 percent
2024	1,960,807	327,643	20 percent



Tax policy

<https://www.jmtnetwork.co.th/storage/document/cg/tax-policies-th.pdf>

Business Ethics

In today’s challenging and volatile business environment, as well as rapid changes in technology that affect business operations and management models, organizations are also facing social pressures regarding environmental responsibility. Under such circumstances, good corporate governance plays an important role in guiding and controlling organizations to be able to adapt and cope with various challenges appropriately, while ensuring that the organization’s operations will not create negative impacts or damages to society.

Good corporate governance is the key to creating a balance between the interests of all stakeholders, taking into account the impacts in economic, social and environmental dimensions in a comprehensive and fair manner, which is an important foundation for sustainable growth in the long term. Our group of companies fully realizes the importance of such principles and is committed to conducting business under a strict code of conduct, with honesty and integrity in accordance with the principles of good governance and ethics, in order to provide clear guidelines and examples for effective collaboration.

In addition, we emphasize careful risk management in all dimensions, including the serious implementation of anti-fraud and corruption measures, in order to build trust and protect the interests of all stakeholders, adhering to the principles of human rights and reducing impacts that may create risks to society, the economy, the community and the environment. We are committed to leading the group of companies to grow sustainably and stably in the long term.

Key business goals

In case of violation of business ethics, it must be zero.

0 (case)

In 2024 Cases of violation of business ethics

0 (case)

JMT Network Services Public Company Limited is committed to conducting business under the principles of business ethics that are transparent, honest, fair and responsible in order to create sustainable benefits for all stakeholders. Therefore, the company has established a business ethics that covers many aspects with the following operational framework:

- **Anti-Corruption and Whistleblowing** The Company has an anti-corruption and corruption policy based on good governance principles to ensure honest and responsible business operations towards society and all stakeholders.
- **Confidentiality and Prevention of Insider Use** The Company places importance on confidentiality and use of inside information. It will disclose only information required to be disclosed in accordance with the regulations of the Stock Exchange of Thailand and the SEC in order to prevent information leakage that may affect the business.
- **Anti-Unfair Competition** The Company strictly respects trade rules and complies with the law to avoid any actions that may harm competitors or create a market monopoly.
- **Non-infringement of intellectual property rights** The Company places importance on reviewing various works before distributing them to the public in order to avoid infringing on the intellectual property rights of others.
- **Disclosure and Transparency** The Company discloses true information without distorting or altering the information to maintain credibility and transparency to the society.
- **Anti-Money Laundering** The Company does not allow money laundering within the Company and must verify every new business partner that they are not involved in money laundering.
- **Non-Discrimination** The Company places importance on equality within the organization by encouraging all employees to treat each other with respect and without discrimination.
- **Non-Sexual Harassment** The Company encourages employees at all levels to respect each other by prohibiting actions that cause discomfort or embarrassment to employees in the organization.
- **Safety, occupational health and working environment** The company places importance on the safety and health of all employees to ensure that employees are physically, mentally and property safe throughout their time as employees of the organization, with happiness and a good working environment.



Code of Conduct :
<https://www.jmtnetwork.co.th/storage/document/cg/code-of-conduct-th.pdf>

CORPORATE GOVERNANCE REPORT OF THAI LISTED COMPANIES

The Corporate Governance Report of Thai Listed Companies (CGR) is a report presenting the results of the annual corporate governance survey project to review, improve the criteria and guidelines for assessment to be clearer and more appropriate for assessing the corporate governance of Thai companies. JMT Network Services Public Company Limited has been assessed as having 3 stars of “Good” corporate governance, which is a survey to monitor and measure the development of corporate governance of Thai listed companies conducted by the Thai Institute of Directors (IOD) with support from the Stock Exchange of Thailand and the SEC every year. JMT Network is committed to conducting business under good corporate governance and the company’s ethics, taking into account society, the environment, and corporate governance to achieve business success according to the set goals. The management is transparent, clear, and auditable, along with personnel who have knowledge, understanding, consciousness, and good attitudes in working in accordance with the relevant policies and practices strictly and accurately, and also take into account the highest benefits of the organization as the main priority.

JMT Received corporate governance assessment at the level

3 stars “good” in 2024

From the Corporate Governance Survey of Thai Listed Companies (CGR)



Organized by the Thai Institute of Directors Association (THAI IOD)

JMT received the SET ESG Ratings for 2024.



JMT Network Services Public Company Limited (JMT) has received the SET ESG Ratings for 2024 from the Stock Exchange of Thailand in the Financials group, rated at “BBB” and has been selected as a sustainable stock, reflecting its business operations in managing non-performing assets with good governance under the vision of covering all areas of debt management as number one, including the development of transparent businesses, applying modern technology, aiming to become a Digital AMC with morality and ethics, taking into account the environment, social responsibility, and management in accordance with the principles of corporate governance (ESG), as well as all stakeholders, including shareholders, business partners, employees, and society, supporting opportunities for customers to complete debt restructuring, have a better quality of life, and be one of the cogs that drive the country’s economy to sustainability.

Operational and management Approach

Anti-Corruption

JMT adheres to and places importance on conducting business with honesty, transparency and fairness in accordance with the principles of good governance and corporate governance, focusing on social responsibility and all stakeholders of the company to demonstrate its non-acceptance and non-support of any corruption-related operations. The Group is committed to instilling a culture of anti-corruption and corruption in all levels of employees in order to create a positive impact on business operations. The Company has continuously organized training and encouraged all employees to perform their duties with honesty and responsibility. The Company considers all forms of corruption and corruption to be unacceptable and encourages employees to perform their duties with morality and ethics in their work. Therefore, the Company has established the “Anti-Corruption Policy” and has reviewed the policy to keep it up-to-date and in line with the situation. This policy is applicable to all units that work with the Company, including subsidiaries, associate companies, business representatives and business partners of the Company, including the Board of Directors, executives and employees at all levels, to be used as a guideline for working together strictly under honesty and integrity in accordance with the principles of good governance and ethics. This policy also aims to prevent the abuse of power and to suppress behaviors related to fraud, bribery and all forms of corruption. In addition, the Anti-Corruption Policy is a framework for conducting business in accordance with the law. The details are clearly specified in the Company’s Code of Conduct and Anti-Corruption Policy. The Company has communicated the Anti-Corruption Policy to all employees for their acknowledgement and understanding. All employees must sign to acknowledge the policy, which is part of the Company’s operational guidelines. In addition, the Company provides training to review knowledge and understanding of the Anti-Corruption Policy for employees every year to create awareness and instill an organizational culture that continuously resists corruption and corruption.



In 2024, the Company did not find any significant violations of the Code of Conduct or corruption, and has established preventive and corrective measures to prevent recurrence. In addition, there is an assessment of fraud and corruption risks, including a review of the Code of Conduct and important policies.

In addition, every department in the organization reviews and creates awareness of internal controls to prevent undesirable incidents. If any corruption or misconduct is found in the unit, it is immediately reported to the supervisor or provided through the company’s specified channels. In 2024, the company reviewed various important policies, including:

1. Anti-Corruption Policy
2. Human rights policy
3. Code of Conduct

The Company has reviewed and improved its operating processes to be in line with the guidelines of the Thai Private Sector Anti-Corruption Project, including implementing them in accordance with the criteria in full.

Key goals and performance results

Goals for 2024

- No complaints of corruption
- 100 percent of new employees receive orientation on anti-fraud and corruption.

Performance Results

- In 2024, **Do not have** significant corruption complaints
- In 2024, new employees received orientation on anti-fraud and corruption.

100%

Approach for disclosure and communication of anti-corruption and bribery policy information



The company requires the training department to record the knowledge of anti-fraud and corruption as a course in the orientation of new employees at all levels so that all new employees are aware and strictly implement it.



The Company provides anti-fraud and corruption training by experts with specialized knowledge to emphasize and create awareness among employees at all levels at appropriate times.



The Company discloses its anti-corruption policy on its website so that the general public, customers, business partners, investors, shareholders and employees of the Company can easily access and study the information.



The Company discloses its anti-fraud and corruption policy in the annual information disclosure form (56-1 One Report) displayed on the Company's website so that the general public, customers, business partners, investors, shareholders and employees of the Company can easily access and study the information.



The company displays knowledge boards on anti-fraud and corruption in areas within the company where employees can easily see them to encourage values and create attitudes among employees not to engage in corrupt practices in any aspect.



The Company announces its anti-fraud and corruption policy via email to employees whenever it is revised.

JMT Network Services Public Company Limited encourages all stakeholders, both internally and externally, such as executives and employees, and externally, such as business partners and allies, to strictly comply with this policy by avoiding involvement in any opaque actions, whether directly or indirectly, in order to create an organizational culture that adheres to honesty and transparency. The company has provided communication channels, such as complaint channels and easy-to-access whistleblowing channels, so that those involved can safely and confidentially report suspicious information or events. In addition, the company has consistently communicated and publicized to create knowledge, understanding, and instill organizational values in anti-corruption among its personnel. The said topic has also been included in the orientation curriculum for new employees to encourage everyone in the organization to realize the importance of complying with this policy and to be able to communicate effectively with external stakeholders. This policy also requires relevant persons, such as employees, business partners, and allies, to sign and strictly comply. A process for managing information and clues on corruption and corruption has been established, stating that if any personnel within the organization are found to have committed an offense, they will be subject to punishment in accordance with the prescribed regulations, including regular reports of the results of the investigation under the anti-corruption measures to the Audit Committee and the Board of Directors. To ensure that these measures effectively promote and instill anti-corruption values in the organization.



Whistleblowing and Complaints

To support and promote the supervision in accordance with the Code of Conduct and the effective implementation of the Anti-Corruption Policy, the Company has provided channels for reporting and filing complaints, as well as measures to protect whistleblowers, in order to create a transparent working environment and build confidence for whistleblowers. Employees and stakeholders, both inside and outside the organization, can conveniently access such channels. The Company has established channels for reporting and receiving complaints for employees or groups of stakeholders of the Company in cases of suspicion or suggestions or complaints related to misconduct, corruption and corruption, including actions that violate the law, regulations, corporate governance policies, code of conduct and corruption policies, as well as other suggestions related to business operations. The channels for reporting and filing complaints are safe channels with confidentiality for whistleblowers, with the Investigation Committee of Offenses being directly responsible.

Reporting and whistleblowing

The Company has established a whistleblowing system and a complaints mechanism for both internal and external parties to report incidents that may involve misconduct, such as bribery, corruption, discrimination, harassment or abuse, privacy violations, illegal acts, or violations of the Company's policies and regulations. The Company has established a safe and confidential whistleblowing system to assure whistleblowers that their reported information will be properly protected and protected. The Company also has measures to protect whistleblowers from retaliation or negative actions resulting from reporting information. The Company will investigate and resolve reported incidents thoroughly and fairly to maintain a safe and transparent working environment.

Penalties for corruption and fraud

If any employee of the Company is found to have violated the policy, disciplinary action will be taken in accordance with the Company's policy and relevant labor laws. The penalties may range from suspension for a specified period of time, payment of compensation according to the amount of damages agreed upon between the Company and the offender, termination from employment with the Company and the inability to rejoin the Company's work in subsidiaries or affiliates, and legal action to the fullest extent of the law.

Protection of whistleblowers and complainants

01

To protect the rights of whistleblowers and complainants, the Company has kept the personal information of whistleblowers and complainants confidential with safety as a top priority.

02

The Company carefully considers the incident and conducts fact-finding procedures on sensitive issues in a comprehensive manner to avoid any negative impacts that may adversely affect the whistleblower. The Company provides fairness to both the whistleblower and the complainant without discrimination.

03

If the whistleblower or complainant is a person who has been damaged by a corruption incident, the Company will provide assistance to alleviate the damage in the relevant part appropriately and fairly.

Channels for reporting tips and receiving complaints



• E-mail
ir@jmtnetwork.co.th



• Website
<https://www.jmtnetwork.co.th/th/investor-relations/corporate-governance/whistleblowing-form>

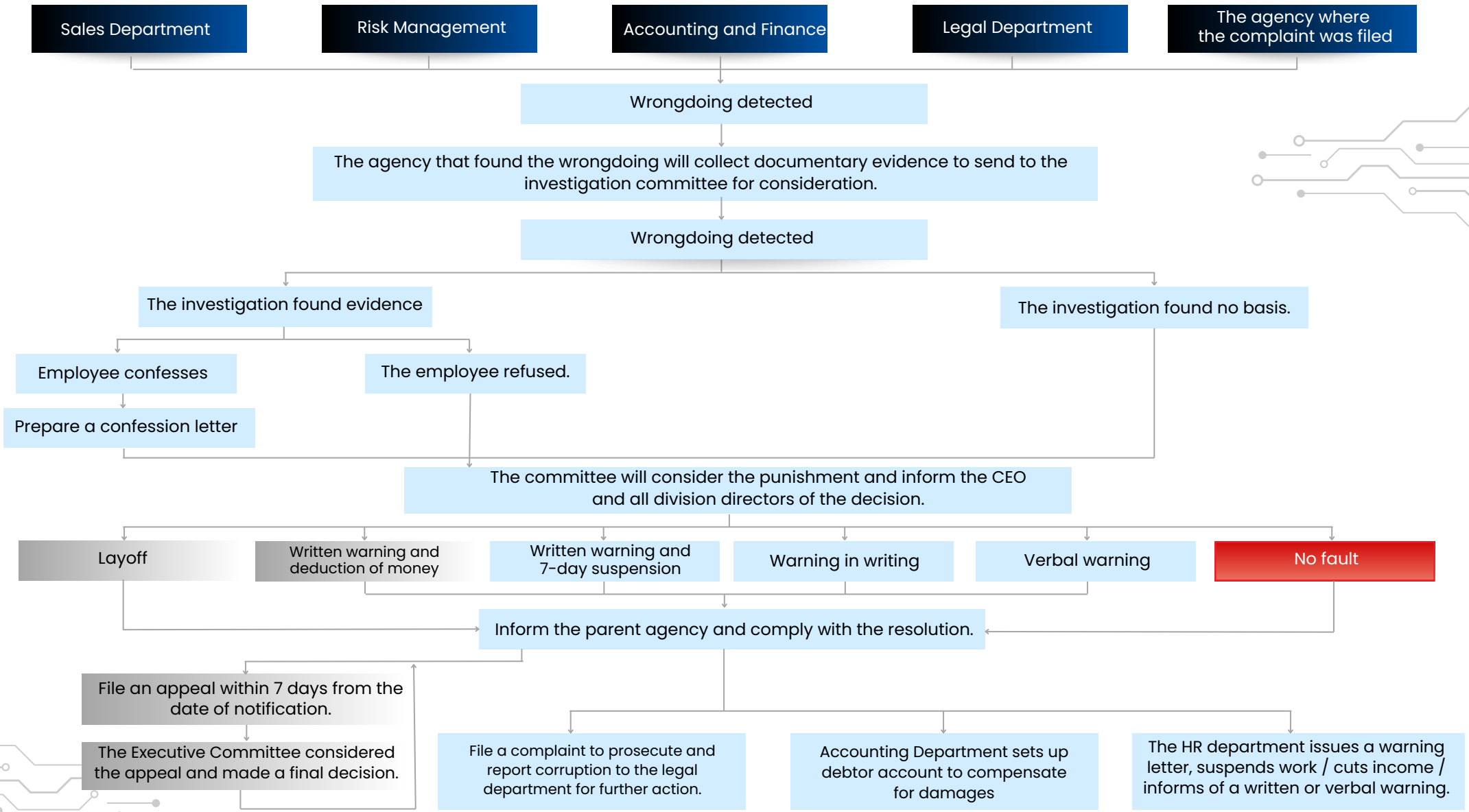


• Postal service delivered to
“Audit Committee”
No. 187, Jaymart Building
Ramkhamhaeng Road, Rat
Phatthana Subdistrict, Saphan
Sung District, Bangkok 10240



• Suggestion box
Jaymart Building, Head Office,
Building A, at the PR counter,
Jaymart Head Office

Procedures for investigating and punishing employees who commit offenses



Developing the financial sector for sustainability

Number of incidents or complaints regarding financial crimes time

JMT Network Services Public Company Limited demonstrates its commitment to transparency and responsibility by establishing clear policies on anti-money laundering, terrorism financing, and prevention of the proliferation of weapons of mass destruction. The Company has implemented comprehensive practices in many dimensions, such as arranging for customer identification, thoroughly checking and recording customer information to ascertain the facts about their identities and involvement in financial activities, and reporting suspicious transactions to relevant agencies as required by the Anti-Money Laundering Act, as well as other relevant ministerial regulations and rules.

In addition to strictly complying with the law, the Company is also aware of its important role in preventing it from being used as a tool or channel for illegal activities such as money laundering, financing terrorism, or the proliferation of weapons of mass destruction. In order for the Company's business operations to be correct and sustainable, the said policy has been published and set as a clear standard for the operations of all executives and employees to create a transparent and responsible corporate culture.



Anti-Money Laundering, Counter-Terrorism Financing and Proliferation of Weapons of Mass Destruction Policy

Consideration of providing financial or investment services

The Company has a principle of accepting customers before starting a business relationship together in order to strictly comply with the procedures and legal principles according to the following scope of operations:

- Require customers to identify themselves (Know your customer: KYC) to know the customers who wish to identify themselves when requesting to conduct the first joint transaction, both as individuals and legal entities.
- Customer Due Diligence (CDD) is required to identify customers in order to know the information and evidence that customers have provided to the company in accordance with the law, both for customers who request to establish a relationship face to face (Face to face channel) and customers who do not establish a relationship face to face (Non face to face channel), whereby customers must provide complete and sufficient information.
- Verification of customer identity is required to verify the accuracy and completeness of information and evidence for identification in checking the list of customers and individuals in the database "Sanction Lists" of the Anti-Money Laundering Office (AMLO), which are individuals, groups of individuals, juristic persons, or organizations suspected of being involved in terrorism, as announced by the relevant agencies before establishing a relationship and conducting transactions with customers every time.
- The Working Group assesses the level of risk in terms of anti-money laundering, counter-terrorism financing and proliferation of weapons of mass destruction of customers before presenting it to the management for consideration and decision to establish a relationship or accept a transaction with the customer.
- Rejection of Customer The Company will refuse to establish a relationship and to conduct transactions with a Customer if the following information is found upon investigation:
 - It was found that the customer provided false information and evidence, such as:
 - Concealing one's name and surname, using a fake name, using a pseudonym, etc.
 - It was found that the information was insufficient or that the facts could not be verified from the information and evidence received from the customer.
 - Verify that the customer is on the Sanction Lists. of the Anti-Money Laundering Office (AMLO)
 - The customer was found to be at high risk in terms of anti-money laundering. Countering the financing of terrorism and the proliferation of weapons of mass destruction that will have an impact on the Company



Information system security and personal data protection

JMT Network Services Public Company Limited has established the Information Security Management System Policy for 2024 as a framework for operations and laying the foundation for the organization's information security management system. This policy defines the main directions and management practices, as well as the necessary roles and responsibilities of all relevant parties. This policy also covers important activities that will be part of the operation and development of a sustainable and effective information security management system. This policy aims to strengthen information security risk management, protect the company's data and information systems from internal and external threats, and support the company's growth in accordance with international information security standards.

Computer and Information Technology Security Policy

The Computer and Information Technology Security Policy of JMT Network Services Public Company Limited aims to create a comprehensive and clear framework and measures to protect the organization's data and information technology systems from cyber threats that may occur from external threats such as hacker attacks or internal threats such as unauthorized access by personnel within the organization. This policy is an important part of the organization's cyber security strategy, which is necessary to protect the company's important data and maintain the organization's credibility in doing business. It focuses on setting measures to prevent, inspect and respond to incidents related to computer system security. It emphasizes systematic and procedural management so that the organization's computer system and data can work efficiently, without interruption and be safe from attacks or data privacy violations.

Information security objectives



Measuring the performance of information security management systems
At least once per year



Information Security Management System Policy

0

Number of incidents or cases in which the company was attacked by cyberattacks

0

Number of incidents or cases of personal data leakage



Information Security Compliance

- **Requirements for target setting and performance reporting based on key performance indicators (KPIs)**

Information security management system must be able to measure its performance using indicators that are consistent with policies, laws, risks, and the effectiveness of information security control measures that Jaymart Group Holdings Public Company Limited has enforced. The performance results must be reported to the management team and communicated to all relevant departments.

- **Legal requirements**

Information Security Management System must be consistent with legal requirements, regulations, and internal and external policies of JMT Network Public Company Limited that are directly or indirectly involved in the operations. It is an important duty of all personnel under the scope of operations to study and understand the various requirements.

In this regard, the list of legal issues related to information security management systems includes:

- Computer Crime Act B.E. 2550 and its amendments
- Copyright Act B.E. 2537 and its amendments
- Cyber Security Act B.E. 2562
- Personal Data Protection Act B.E. 2562
- Electronic Transactions Act B.E. 2544 and amendments

- **Requirements according to the international standard ISO/IEC 27001:2022**

The Company has been certified for an information security management system that complies with the requirements of the international standard ISO/IEC 27001:2022, both in terms of the information security management system and the list of control measures used.

- **Information Security Management**

Use an information security approach by considering three main points:



Confidentiality: Maintaining the confidentiality of information so that it is not disclosed to the system or people and/or unrelated agencies



Integrity: Maintaining the correctness and stability of information, preventing it from being altered or misused, and allowing it to be verified before use.



Availability: Maintaining the availability of information.

Information Security Strategy Development

Security strategies are established to provide a framework for practitioners within the scope to understand the objectives and approaches that can be used to carry out activities. The strategies are as follows:

1. Flexibility to adapt to create consistency

The Information Security Management System should be designed to be appropriate for the environment of JMT Network Services Public Company Limited. It can be changed according to various factors so that the operators can use the system practically without causing difficulties in operations or taking up too much time.

2. Risk-based security management system

The Company considers information technology risks as a priority in order to consider the selection of control measures or the determination of various policies to be consistent, focusing on the impacts in all related areas and the appropriate level of threat prevention control.

3. Promoting human resource potential in dealing with information security issues

The company must ensure that personnel under the scope of the information security management system have sufficient skills to perform various activities. Skills are divided into:

- Specialized skills and expertise in the field
 - Maintenance of host computers, infrastructure support systems and network security systems, partner management, security incident certification, collection of IT evidence, business continuity management
- Information and systems security skills
 - Understanding of Information Security Management Systems
 - Understanding of information security risk management processes

Driving business in the economic

In an era where the global economy is experiencing rapid changes, businesses must adapt and find ways to navigate these challenges while simultaneously creating long-term value for society.

JMT Network Services Public Company Limited (JMT), as a leader in asset management and distressed debt resolution, has demonstrated its ability to drive business with a strategy focused on economic sustainability. This plays a crucial role in strengthening the financial stability of the economic system.

The company is committed to assisting and rehabilitating debtors, helping them reintegrate into the normal economy through a balanced approach that aligns profitability with long-term financial stability.

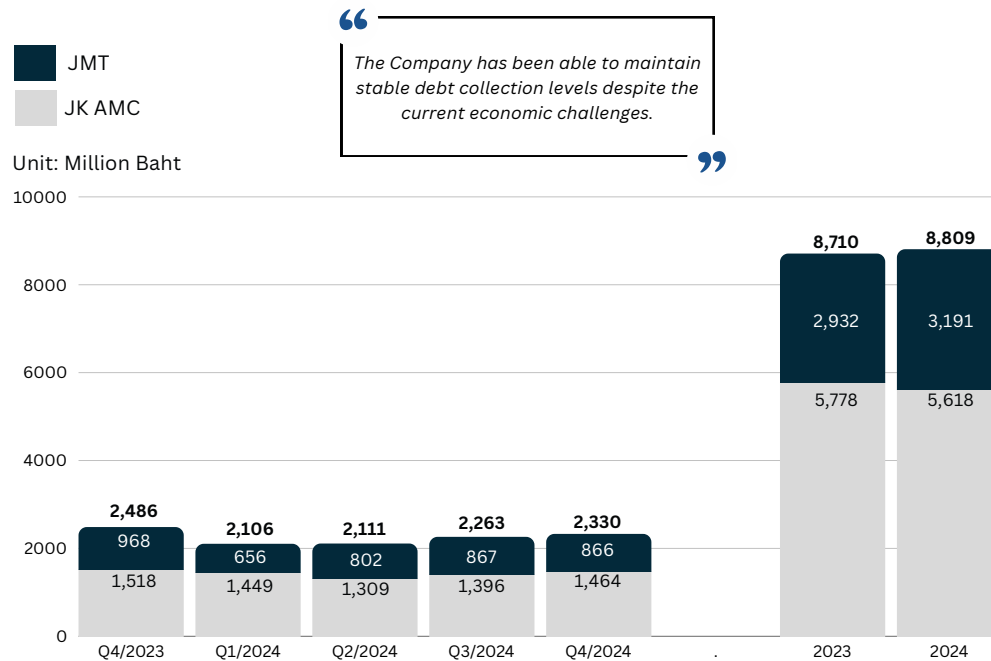


Business overview of JMT Network Services Public Company Limited

Summary of important statistics of operating results for 2024

- The Company has total revenue for the year of 5,226 million baht, growing by 2.7 percent, with revenue from the NPL management segment continuing to grow and will grow along with cash flow collection. The proportion of revenue from the debt management business is 89.7 percent of the Company's total revenue.
- The Company has cash flow from debt collection (Cash Collection) in 2024, including cash collection from JK Asset Management Company, equal to 8,809 million baht, a slight increase of 1 percent from the previous year, and for the Company's part, equal to 5,618 million baht, a slight decrease of 3 percent from the previous year.
- In the fourth quarter of 2024, the Company was able to control its Expected Credit Loss (ECL) better, continuously from the third quarter of 2024, with the ECL level at 61 million baht in the fourth quarter of 2024, and the Company had a credit loss for 2024 of 612.8 million baht, an increase of 150.4 million baht or 32.5 percent compared to the previous year.
- Net profit attributable to shareholders for 2024 was 1,615.2 million baht, a decrease of 395.5 million baht or 19.7 percent compared to the previous year, and the net profit margin attributable to shareholders of the Company was 30.9 percent.

Cash Flow Collection Overview



Overview of the economic and industrial situation

In 2024, both domestic and global economies faced challenges from economic slowdowns due to several external factors, such as slower-than-expected recovery from the COVID-19 pandemic, international conflicts, and rising inflation and interest rate volatility, which affected debtors' liquidity and debt repayment ability, leading to an increase in the amount of non-performing debt in the overall financial system. It is estimated that the country's debt to GDP ratio at the end of this year will be 91.4% , which is a high level and may pose a risk to the stability of the financial system in the long term.

In such an economic situation, the NPL management business plays an important role in restoring the stability of the economic system by managing and restructuring the debts of problem debtors, increasing the opportunity to restore the debtors' financial status, and reducing the burden of NPLs in the banking and financial institution systems. Many companies in this industry, including JMT, have sufficient quality debts that have been previously purchased for their short- to medium-term operations, enabling them to manage them effectively.

In addition, the Company expects that the overall government's economic stimulus policies, such as the policy to provide financial assistance to the vulnerable groups, will have a positive impact on the grassroots economy, which is part of the Company's customer base.

Risk Management

Business operations are subject to risks, which may arise from both internal and external factors that are difficult to control. When they occur, they may cause damage or affect the company’s operations, ranging from low levels to levels that may prevent the business from continuing. In order to manage and control potential risks, the Board of Directors and executives of JMT Network Services Public Company Limited are aware of their importance and have established policies and procedures to provide clarity on risk management for maximum efficiency and to control risks at an acceptable level, including defining risk management as part of good corporate governance and aiming to promote risk management as part of the organization’s culture that all levels of employees are aware of and implement.

Approach for risk management

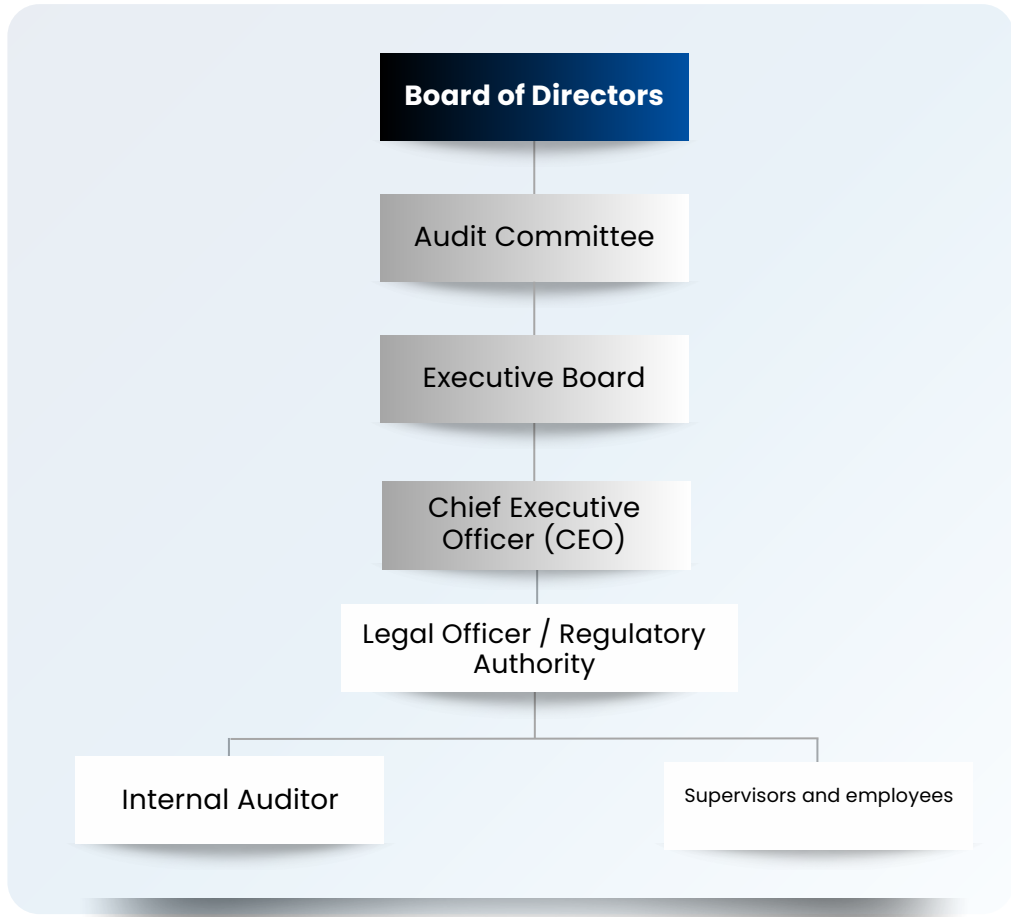
JMT Network Services Public Company Limited is committed to promoting and developing good corporate governance in all dimensions of business operations. It has adopted the Enterprise Risk Management (ERM) principle, which is a widely accepted international standard, as an important guideline for risk management of the Company and its subsidiaries. This guideline is based on the risk management framework developed by COSO (The Committee of Sponsoring Organizations of the Treadway Commission), a comprehensive standard that has been proven effective in managing risks in world-class organizations. In order for the Company’s risk management to be fully successful in terms of efficiency and effectiveness, the Board of Directors, executives, and employees at all levels of the organization are responsible for strictly complying with the specified risk management policy. Compliance with this policy is not only a business requirement, but also an important part of promoting an organizational culture that emphasizes sustainable risk management.



Risk Management Policy

Risk Management Structure


The Company recognizes the importance of enterprise risk management, which plays a crucial role in enabling the Company to operate its business in accordance with its strategies, objectives, or goals, both in the short term and the long term, as well as supporting good corporate governance, efficient operations, and stable and sustainable growth in all dimensions. Therefore, the Company has clearly established a risk management policy to serve as a guideline and framework for all units of the Company, including subsidiaries, in order to identify, analyze, assess, and manage potential risks in a thorough and systematic manner. The policy is also designed to enhance the Company’s readiness to cope with changes that may affect its operations and to promote risk management as part of the organization’s culture, with all levels of employees aware of and participating in implementing this approach to achieve results consistent with the Company’s strategic goals on a continuous and sustainable basis.





- The Board of Directors has a duty to support, promote, and manage risks that may have a severe impact on the Company.
- The Audit Committee is responsible for independently overseeing and monitoring risk management, reviewing internal control systems, communicating with the Executive Committee, and reporting to the Board of Directors on risks.
- The Executive Committee is responsible for reviewing and approving the risk management policy, monitoring the development, process and risk assessment, and communicating and coordinating with the Audit Committee on material risks.
- The CEO is responsible for developing and reviewing risk management regulations to keep up with changing circumstances to ensure that the Company has adequate and appropriate risk management plans.
- The Legal Officer / Regulatory Authority is responsible for establishing frameworks, plans, and processes for risk management within the department, presenting them to the Executive Committee for approval, and supporting and monitoring the department's risk management within their area of responsibility.
- Internal auditors are responsible for reviewing internal control systems and risk management operations.
- Supervisors and employees are responsible for identifying, measuring, controlling, monitoring, reporting risks and participating in the preparation of risk plans for implementation.


Risk Management Process


The Company continuously assesses and monitors risk issues, taking into account both internal and external factors that may affect the Company's operations in all dimensions. The Company's risk management process is designed to be systematic and comprehensive, so that risks can be identified, analyzed, and managed effectively, with a focus on keeping potential risks at an acceptable level. The Company realizes the importance of appropriate risk management to support business operations in line with the organization's strategies, objectives, and goals, as well as to enhance long-term stability and sustainability. It consists of 8 steps as follows:


- 
 - Strategy and Objective Setting


Set strategies and operational objectives for all units, including operators who must set clear strategies, business objectives, or work objectives that are consistent with policies, goals, strategies, and acceptable risks.
- 
 - Identifies Risks


Personnel responsible for the unit and operators should understand the risks, risk factors and identify risks that may arise from both internal and external factors, which may be both beneficial and detrimental to the achievement of objectives.
- 
 - Assesses Severity of Risk

Personnel responsible for the unit and operators should assess the risk based on the frequency or possibility of the event occurring (Likelihood) and the severity of the impact from the event (Impact) that may occur.
- 
 - Prioritize Risks

The responsible persons of the units and the operators should prioritize and expedite the risk management of the high-risk activities that are important to the strategy and objectives. They should receive the first priority risk management and the high-risk and secondary priority activities should receive the second priority risk management.
- 
 - Implement Risk Responses

Personnel responsible for the unit, including operators, should consider effective and efficient risk management methods, taking into account the acceptable risks, costs incurred and benefits to be gained. Risk response may select one or a combination of methods to reduce the frequency or likelihood of events occurring and the severity of the impacts from events.
- 
 - Develops Risk Management Information (Develops Portfolio View)

The responsible person of the unit, including the operator, should develop risk management by integrating risk factors and interrelationships of various units to serve as a database for joint risk management.
- 
 - Review and Revision

The responsible persons of the unit, including the operators, shall arrange for risk monitoring and review of risk management results and revise and improve risk management to ensure that risk management is appropriately applied at all levels of the Company and that risks that have a material impact on the achievement of the Company's objectives are reported to the responsible persons.
- 
 - Monitoring and Evaluation

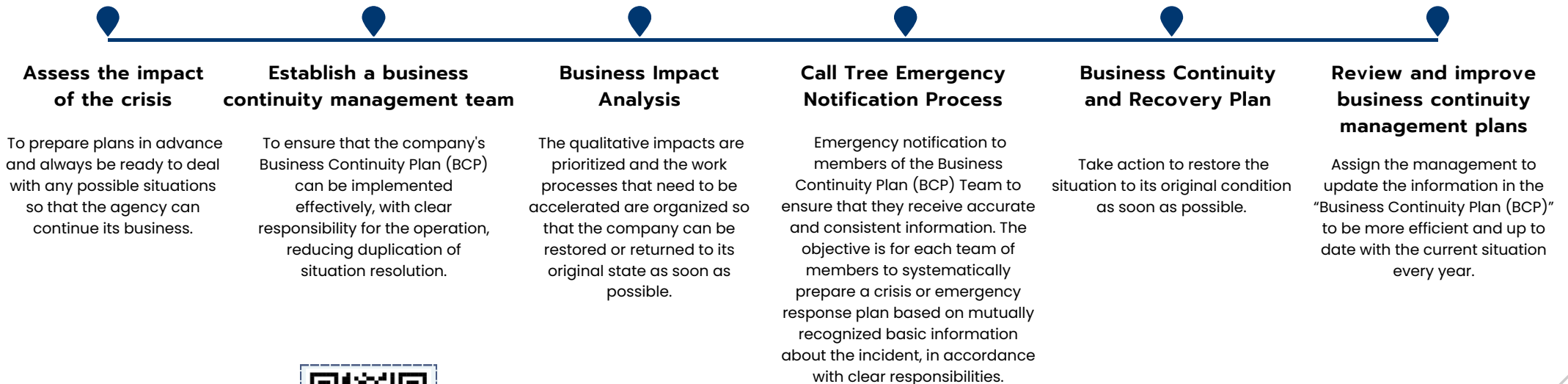
The responsible persons of the unit and the operators shall arrange for the monitoring and review of risk management, communicate information on risks together and report risk management to the board of directors regularly.

In order to develop a corporate governance system that is consistent with corporate governance principles, good practices, rules and regulations of the government and regulatory agencies, so that the risk management policy is effective and appropriate for the situation and changes, the Company has determined that the risk management policy must be reviewed regularly at least once a year.

Business Continuity Management

JMT Network Services Public Company Limited emphasizes on preparation and management to cope with emergency situations or crises that may affect business operations. It has developed a Business Continuity Plan (BCP) which is a comprehensive and clear guideline for various departments to respond to emergencies, whether caused by natural disasters, accidents, or malicious acts against the organization. The plan focuses on enabling the company to continue its business without interruption, even in unexpected situations. The plan aims to reduce the potential impacts on the organization, internal agencies, and stakeholders in all aspects, such as the economy, services, communities, society, the environment, and the lives and properties of the people. If the organization does not have a proper contingency plan, it may lead to severe damage that is difficult to recover from.

For this reason, the Company has developed a Business Continuity Plan (BCP) that covers the organization's critical business processes by identifying and assessing potential risks in depth, prioritizing risks, and defining systematic management approaches so that critical processes can resume operations at the specified service levels, which effectively reduces the severity of the impact on the business. In addition, the Company has determined that the BCP plan will be tested through various emergency or crisis simulations to assess personnel readiness, plan efficiency, and examine the appropriateness of related management processes. The data from the exercise will be used to continuously improve and review the plan to ensure that the plan is up-to-date, consistent with the situation, and can respond to crises quickly and with maximum efficiency. The Company is committed to promoting the Business Continuity Plan as part of the organization's culture and as an important tool to create stability and sustainability for long-term business operations, which will help build confidence among shareholders, customers, partners, and all stakeholders sustainably, with the following guidelines:



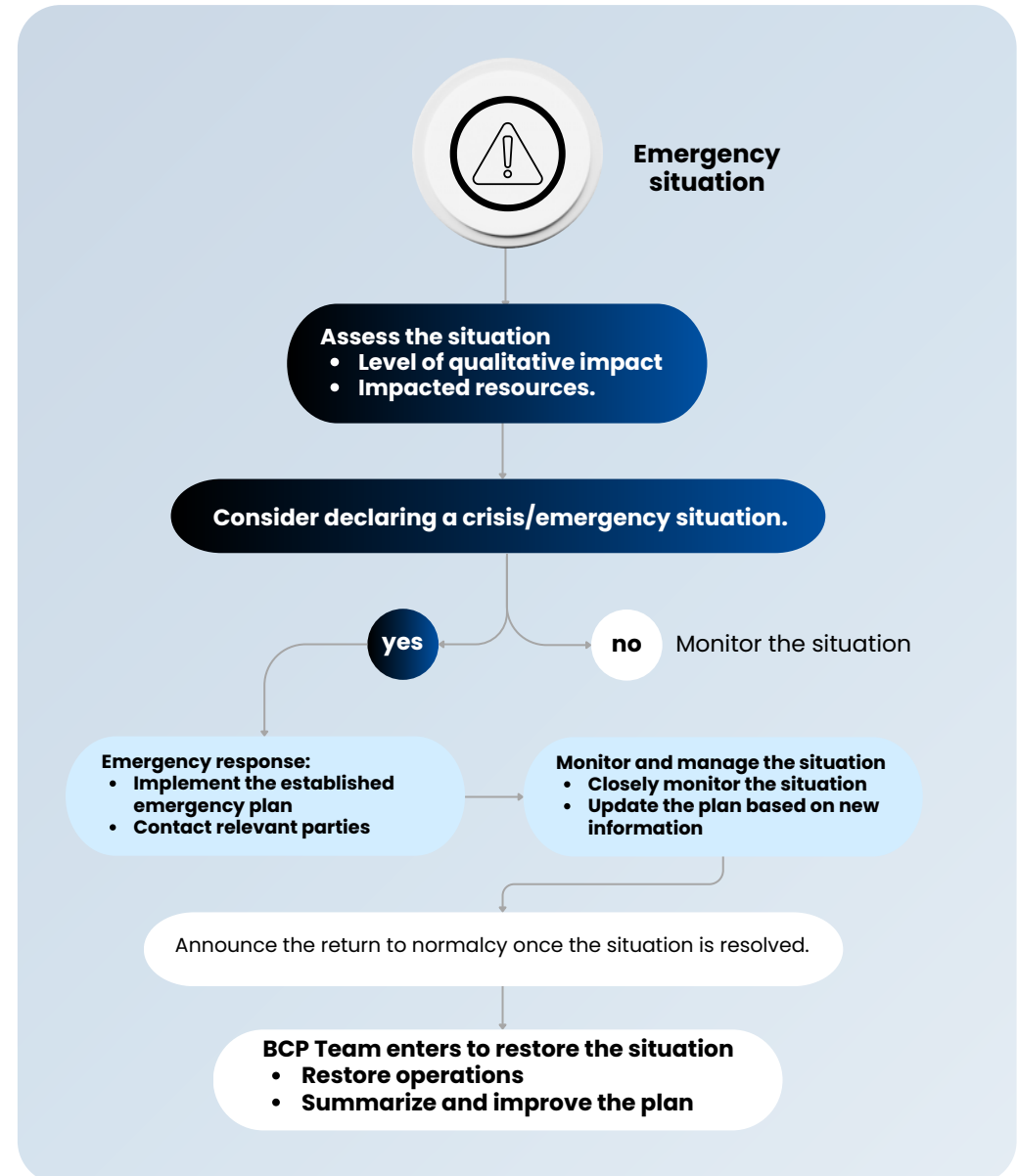
Business Continuity Management Plan



Crisis or emergency management

Business Continuity Plan (BCP) is used to support the situation in case of a crisis or emergency in the office area or within the organization. The company must always prepare a plan in advance and be ready to deal with any situation that may occur so that the organization can continue its business. The company has considered the impacts that will occur as follows:

1. Flood incident
2. Fire incident
3. Power outage incident
4. Protest / riot event
5. Terrorist incidents
6. Epidemic / Severe Infectious Disease Event



Sustainable Supply Chain Management

Importance

JMT Network Services Public Company Limited (JMT) places importance on systematic and efficient supply chain management to support sustainable debt management and collection business. Good supply chain management helps the company create competitive advantages, reduce operational risks, and promote social and environmental responsibility.

Commitment to sustainable supply chain management

JMT Network Services Public Company Limited is committed to continuously developing and improving its operating processes and services, with the main goal of raising the standards of debt management and financial services to be efficient, transparent, and create long-term value. The Company places importance on efficient resource and budget management, as well as setting strategies for risk management in the work process to prevent potential impacts on stakeholders, and strictly promoting operations in accordance with the principles of good governance and anti-corruption policies.

The Company realizes the importance of creating positive impacts for society by focusing on promoting fairness in the workplace, creating economic opportunities for local communities, and fostering understanding and cooperation with customers and business partners so that all parties participate in conducting business with social and environmental responsibility. In addition, the Company places importance on applying sustainable development approaches in every process, from planning, debt management, negotiation, to building good relationships between the organization and customers, to ensure that all processes support sustainability and long-term growth.

With this commitment, JMT Network Services Public Company Limited aims to be a leader in quality debt management, while creating positive impacts on society, the economy, and the environment. The Company will continue to focus on driving the organization to grow together with partners, customers, and all stakeholders on the basis of trust, responsibility, and sustainable development in the long term.



Supply Chain Management

JMT Network Services Public Company Limited emphasizes on supply chain management to demonstrate its commitment to deliver quality products and services with responsibility towards all groups of the company’s stakeholders. Therefore, the company has processes and guidelines for managing partners who are involved in the company’s business operations to ensure the organization, its stakeholders, society and the environment that the business operations between partners and the company are conducted under the responsibility towards all relevant sectors, not only expecting financial returns but also conducting business under the word “responsibility” to drive the business to develop in the long term.

Approach Partner Management

01 Establish a sustainable procurement policy and business partner ethics

02 Identify the importance and types of partners

03 Review business partners’ operations in terms of environment, society and corporate governance.

04 Create relationships that respect mutual practices and rules, including: Promote partner development

Trading Partner Classification Criteria

- Level of dependence on trading partners
- Emergency preparedness
- Substitutability
- Service and delivery
- Cost Impact

The company’s key direct business partners Critical Tier 1

- Trading volume is 80% or more
- The purchase value is more than 12 million baht per year.
- There has been continuous procurement for more than 1 year.
- It has a direct impact on the cost and price of goods and services.


The Company’s key indirect business partners Critical Non Tier 1

- Trading volume is 80% or more
- The purchase value is more than 12 million baht per year.
- There has been continuous procurement for more than 1 year.
- Indirectly affecting the cost and price of goods and services.

Key trading partners


- **Total number of partners: 1,911**

The company’s key direct business partners Critical Tier 1



Number 25 items
Accounting for 1.3% of all trading partners

The Company’s key indirect business partners Critical Non Tier 1



Number 11
Representing 1% of all trading partners

Operational and management guidelines

• Sustainable Procurement

The Purchasing Department of JMT Network Services Public Company Limited is committed to developing sustainable procurement management into a tangible form. We have defined a framework and procurement strategy that is different from the original, such as the analysis of financial value, risk, quality, efficiency, and consideration of the organization's procurement by taking into account social, economic, and environmental factors, along with price, quality, and delivery of products and services to create benefits for society, the economy, and reduce environmental impacts.

Sustainable procurement is a process in which the organization's employees aim to procure materials, equipment, products or services necessary for the company's operations from suppliers of products or services, whether they are suppliers (Supplier), distributors (Vendor), contractors (Contractor), consulting companies (Consultancies) and others, which are collectively called "partners". The company recognizes the importance of working with partners and has therefore set guidelines for consideration with the goal of developing sustainability in all dimensions as follows:

- **Economic Dimension**
 - Maintaining economic stability and growth, including promoting employment, with an emphasis on local procurement (Local Partnership) to enable communities to participate and benefit. In addition, the Company also emphasizes on corporate governance and anti-corruption principles, such as combating bribery and all forms of corruption (Business Ethics & Anti-Corruption).
- **Social dimension**
 - Procurement that prioritizes human rights, such as combating the use of illegal labor, such as slave labor or child labor. It also emphasizes good practices for workers, taking into account the quality of life of workers, such as appropriate working environments, health care, and occupational safety.
- **Environmental Dimension**
 - Protecting and using resources wisely by supporting environmentally responsible business partners, including minimizing the impact of resource use, conserving biodiversity and contributing to solving climate change problems.



Sustainable Procurement Policy
<https://www.jmtnetwork.co.th/storage/document/cg/sustainable-procurement-policy-th.pdf>

• Establish a code of conduct for business partners

JMT Network Services Public Company Limited adheres to and places importance on conducting business with honesty and integrity by adhering to the principles of good corporate governance, which reflects the responsibility towards society, communities, the environment, and all groups of the Company's stakeholders. The Company is committed to conducting business in line with sustainable development. Therefore, the Company has established a Business Partner Code of Conduct to show its intention and expectation that the operations of all groups of business partners who conduct transactions in all forms with the Company are transparent under the framework of a business code of conduct that reflects responsibility in all dimensions. This code of conduct does not only aim for short-term business benefits, but also shows the Company's and its business partners' commitment to conducting business throughout the supply chain sustainably and securely together to create comprehensive value in terms of economy, society, and environment in the long term, as follows:

- **Environment**
 - Business operations of business partners should not only consider the benefits that the partners will receive, but the partners should also conduct business with responsibility. Environmental responsibility is a duty that the partners must inevitably perform with respect and be aware of the impacts in the operation process from the beginning to the end in order to avoid or prevent actions that may create impacts on the environment and to conduct business together sustainably in the long term.
- **Social**
 - In conducting business in terms of managing relationships and treating all stakeholders equally and paying attention to what each stakeholder group should receive according to their rights, business partners must always give importance, regardless of whether the stakeholder group is a primary or secondary stakeholder group. All are inevitably important to business operations.
- **Corporate Governance**
 - Business partners should give importance to conducting business with transparency, fairness, honesty, respect for regulations, practices and comply with laws towards business competitors, customers, government agencies, private sector agencies, employees at all levels and all groups of business partners' stakeholders.



Business Partner Code of Conduct Policy
<https://www.jmtnetwork.co.th/storage/document/cg/supplier-code-of-conduct-th.pdf>

Innovation development

Innovation development is the core of driving organizations and creating sustainability for businesses in an era where technology is rapidly changing and has an impact on consumer behavior today. For JMT Network Services Public Company Limited, innovation development is the core of enhancing the organization’s potential to increase operational efficiency and respond to customer needs quickly and comprehensively.

The company focuses on using digital technology and modern solutions in every process, from debt management, in-depth data analysis, to developing convenient and secure customer service systems to meet the needs of the digital age, including the application of digital platforms to build good relationships with customers, increase transparency in work processes, and effectively reduce operating costs. In particular, in terms of debt management, the company has developed advanced technologies such as Big Data Analytics to analyze customer behavior, plan appropriate debt collection, and develop services that meet individual needs, which helps improve customer experience and build trust between the company and stakeholders.

With a commitment to being a leader in debt management innovation, the company believes that innovation development is not only a key factor in creating a competitive advantage in the market, but also plays an important role in promoting sustainability in economic, social, and environmental dimensions, as well as driving the organization to grow together with society in the long term in a stable and sustainable manner.



Performance results for innovation development

• Jaii-Dee Application

Jaii-Dee (Paydee) is a platform developed to act as a personal debt advisor for customers. The main goal is to help create a stable and sustainable financial path. We are ready to provide consultation services anytime, anywhere through modern technology. The platform is operated by JMT Network Services Public Company Limited (JMT) in collaboration with Jaymart Group, which has expertise in debt management and financial innovation development.

The platform is developed with the concept of emphasizing the importance of customers as important members of the company's family. The service is designed to be convenient, accessible, and friendly. No matter the situation, Jaii-Dee (Paydee) is ready to act as a partner and provide advice on how to manage debt appropriately, from debt restructuring, negotiating new terms, to consulting on monthly budget management. The focus is on ensuring that customers can overcome financial problems steadily and efficiently.

Objectives of development

- Convenience for customers – Customers can check their account information, view debt details, and track payment status in real time.
- Enhance payment efficiency – Support online payments such as Mobile Banking, QR Code and other secure and convenient payment channels.
- Promote communication between the company and customers – with alerts and messaging about special offers, payment due date reminders, and useful information.
- Support sustainable business operations – reduce the use of paper documents and promote the use of digital systems to increase service efficiency.

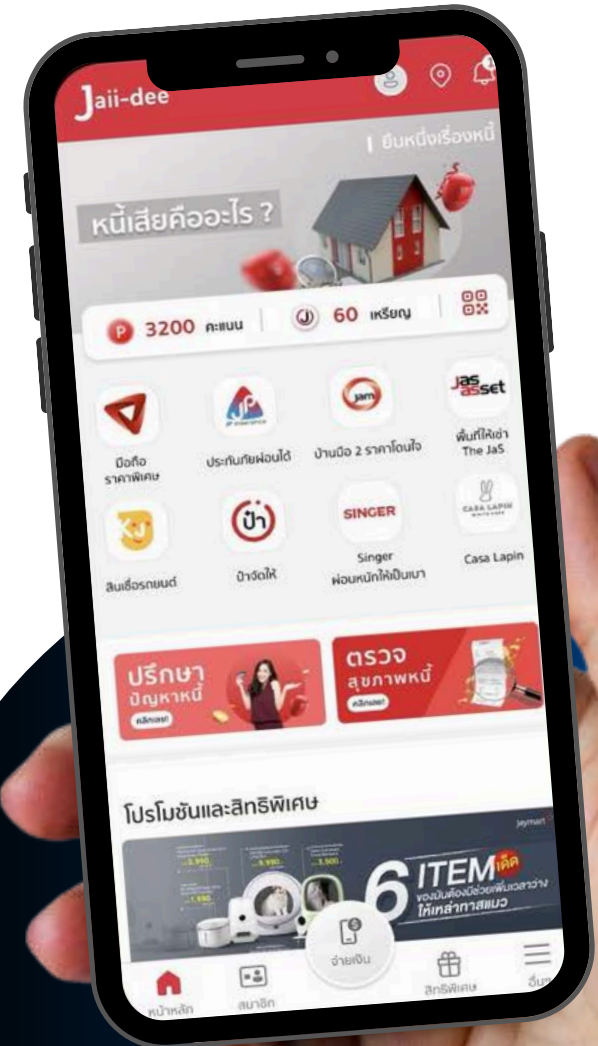
Benefits of innovation development

- Customers receive convenient, fast and transparent services.
- Helps reduce the company's operating costs and increase the efficiency of debt collection.
- Promote the concept of Cashless Society and Digital Transformation
- Support responsible and sustainable business practices

The development of “Jaii-Dee” Application is another important step for JMT in using technology to develop services to create a better experience for customers and strengthen the company’s potential in the debt management industry in the future.

Accessing Jaii-Dee Application x JIB

- Insurance contract and policy information
- Pay insurance premiums
- Attach payment documents
- Signing of trial payment contract document
- Payment of the next premium installment



• “Baan Baan” Application

JMT Network Services Public Company Limited (JMT) has developed the "Baan Baan" Application to meet the needs of customers in the digital age. It is a platform that facilitates customers who are looking for potential properties in prime locations, with comprehensive services for all aspects of housing, such as buying houses, condominiums, and townhouses. In addition, the application has been designed to increase service efficiency, allowing customers to access information more quickly, safely, and conveniently.

Objectives of development

- To facilitate customers in making appointments to view properties via the application
- Property comparison system helps you make decisions more easily.
- 24 Fix covers all home services, easily completed in one app.
- Many other services such as home assessment service, fire insurance service, loan calculator - installment payment, chat system with Agent

Benefits of innovation development

- Enhance Customer Experience – The company is committed to developing a platform that allows customers to search and access properties conveniently, quickly and transparently, reducing the limitations of property search and increasing options for buyers.
- Supporting Data-Driven Decision Making – The company recognizes the importance of providing complete and comparable information to help customers make informed property purchasing decisions.
- Business Efficiency & Growth – Using technology to assist in trading and service has enabled JMT to expand its real estate market, increase its chances of closing sales, and strengthen its relationships with customers.
- Driving the organization towards digital transformation and sustainability (Digital Transformation & Sustainability) – The company focuses on reducing the use of paper and traditional documents through digital operations that reduce environmental impact and increase work efficiency.

The development of "Baan Baan" Application is an important step that enables the company to meet the needs of customers in a comprehensive manner, as well as promote the use of technology in business operations to be efficient and grow sustainably in the future.





Driving Environmental Business

JMT Network Services Public Company Limited (the Company) places importance on environmental care and protection in all aspects of business operations. With social responsibility and commitment to sustainable development, the organization has established an environmental policy that focuses on integrating environmental principles into the Company's operations to support the national goal of reducing greenhouse gas impacts. The Company places importance on the most efficient management of energy and natural resources and creates environmental awareness among employees and all stakeholders.

In addition, the Company promotes sustainable development in all operational processes to ensure that business growth goes hand in hand with environmental care and delivers long-term value to society and the environment sustainably.



Environmental management commitments and goals

JMT Network Services Public Company Limited is committed to continuous development in order to deliver the best service to customers, improve the quality of life of people in society, and conduct business with responsibility towards the environment. The company focuses on developing the business to grow sustainably and help reduce the impact of climate change by establishing an environmental policy to demonstrate its intention to be responsible towards the environment and set as guidelines for executives and employees at all levels to conduct business along with caring for and managing the environment. The company focuses on enabling the group of companies to coexist harmoniously and sustainably with the surrounding communities and the environment in the long term, and builds confidence among customers that the company will be able to deliver the highest quality service along with a firm responsibility towards environmental conservation through operations that promote energy conservation and biodiversity management in a tangible manner.

In addition, the company emphasizes on creating cooperation within the organization, whereby all employees have a role in caring for the environment in the workplace, including preventing pollution, using resources sustainably, reducing and adapting to global warming, and maintaining environmental quality. The company develops activities related to environmental conservation along with measures to control, treat, and measure the quality of the environment both within the organization and surrounding communities to ensure that the company's business operations are sustainable and responsible in the long term.

Key business goals

Carbon Neutrality Organization by **2050**

Aiming for Net Zero Emissions by **2065**

Management Approach

The Company has systematically planned environmental management guidelines and implemented various projects related to energy reduction, resource efficiency improvement, and development of environmentally friendly innovations to be in line with the goal of reducing greenhouse gas emissions and resource usage, as well as supporting the transition to a low carbon economy through the use of modern technology by applying various measures in the operation process to effectively reduce greenhouse gas emissions. The Company is committed to developing and improving the production process to be in line with international environmental standards to reduce environmental impacts at every step of the operation, as well as promoting development that takes into account long-term sustainability to effectively comply with the goal of reducing net greenhouse gas emissions of the country and the world, as follows:

1. Promote the safety of life and property of all stakeholders involved throughout the supply chain. The Company will focus on protecting the safety of its employees, customers, partners and all stakeholders by providing measures to effectively reduce risks to life and property and is committed to creating a safe working environment both inside and outside the organization through the use of modern technology and innovation.
2. Effectively manage resources and waste with innovation and the principles of the circular economy. The Company will manage natural resources and waste based on the principles of the circular economy to increase the efficiency of resource use, reduce waste, and reuse materials as much as possible, while also using technology and innovation to improve the production process and environmental management.
3. Prevent and reduce negative impacts from the operations of the Company and its partners. The Company will take measures to prevent and reduce impacts that may arise from production, procurement and service activities, both for the Company itself and its partners, in order to maintain the quality of the environment, communities and the health of the population by setting environmentally friendly operating standards and supporting the use of sustainable technologies.
4. Protect and restore natural resources both inside and outside the Company. The Company is responsible for protecting and restoring natural resources through the development of policies and measures to conserve resources in areas where it operates, including cooperation with external organizations to protect the environment, such as restoring forest areas, improving water quality, and reducing greenhouse gas emissions.
5. Disclose information on practices and management of natural resources and the environment transparently. The Company is committed to disclosing information on operations related to management of natural resources and the environment transparently by presenting information on both successes and challenges, and reporting progress and performance to all stakeholders through various channels, such as the annual sustainability report.

Environmental Policy

JMT Network Services Public Company Limited (the Company) emphasizes the integration of environmental responsibility principles into a systematic and sustainable part of the operation process. The goal is to create an organizational culture that promotes environmental conservation at all levels of operation, from operational employees to senior executives, including all stakeholders. The organization focuses on creating environmental conservation awareness, reducing unnecessary resource usage, efficient resource management, and promoting the use of renewable resources and clean energy to ensure that operations are in line with sustainable development goals at the national and international levels.

In addition, the Company has initiated and supported continuous development of its operating processes, focusing on preventing pollution problems from the beginning, improving working processes, and managing natural resources effectively, including reducing the amount of greenhouse gas emissions from operations, in order to be in line with the national greenhouse gas management guidelines. Under this environmental policy framework, the Company has determined to regularly assess and review its environmental operations, with monitoring of performance, analyzing data, and adjusting various approaches to suit the changing environmental situation at both the national and global levels, in order to achieve sustainable development goals in the long term. It has also been signed and approved by the senior executives, who play a role in closely supervising and monitoring the Company’s environmental operations, and has been officially announced. This policy focuses on continuous improvement of working processes to create positive impacts on the environment, society, and economy, while promoting responsible and sustainable operations in all dimensions.

Environmental Performance Results 2024

Number of cases or incidents of violations of laws or creation of environmental impacts **0** (case)

The value of damages or fines resulting from violations of laws or creation of environmental impacts. **0** (case)



Environmental Policy



Environmental Management Practices

01

The Company strictly complies with the regulations set by law, including local laws related to the environment, and regularly monitors and assesses compliance with these regulations to ensure compliance with the required standards.

02

The company operates its business with environmental and social responsibility through the management of natural resources and waste, adhering to the principles of the Circular Economy to increase the efficiency of resource use, reduce waste, and reuse materials as much as possible, while also using technology and innovation to improve the production and management processes to minimize the impact on the environment and surrounding communities.

03

The Company will take measures to prevent and reduce negative impacts from the Company's and its partners' operations that may arise from production, procurement and service activities, in order to preserve the environment, communities and public health by setting environmentally friendly operating standards and supporting the use of sustainable technologies.

04

The Company supports the creation of environmental awareness by organizing training, public relations and providing environmental knowledge to employees and stakeholders to prevent possible negative impacts on the environment and create a sustainable society.

05

The Company is committed to transparently disclosing information about its operations related to natural resource and environmental management, presenting both success and factual information, and reporting progress and performance to all stakeholders through various channels, such as the annual sustainability report.

06

This policy shall be enforced on the Company and disseminated to the public for stakeholders to be aware of. Compliance with the policy shall be measured and verified by internal departments and/or external independent departments. The Company considers compliance with this policy to be the duty and responsibility of everyone in the organization, including key business partners, who must strictly comply in order to create sustainability both at the corporate level and for society at large.



Biodiversity and forest conservation

In the context of climate change that is becoming more severe, which affects biodiversity and ecological balance, JMT Network Services Public Company Limited realizes the importance of these impacts and is committed to conducting business with consideration for sustainability in every step of the value chain, from operational processes, water and energy resource usage, business asset management to customer service. It is recognized that these activities, if not properly managed, may cause negative impacts on the environment and biodiversity.

To this end, the Company has established a formal Biodiversity Policy, approved by the Board of Directors, to demonstrate its commitment to reducing the environmental impact of its business operations. This policy provides clear guidelines for monitoring and controlling potential risks to the ecosystem from various activities, using the Biodiversity Mitigation Hierarchy as a framework for operations, which consists of 4 key steps:

- Avoidance: Reducing encroachment and impacts on important natural areas.
- Reduce: Use processes that minimize environmental damage.
- Restore: Restore the affected area to its original condition.
- Offset: Replace natural resources in other areas when necessary.

The Company's Biodiversity Policy has the ultimate goal of conducting business in line with the maintenance of ecological balance and being responsible for biodiversity by striving to prevent the loss of biodiversity value (No Net Loss - NNL) and protect important areas by adhering to the goal of no net deforestation.

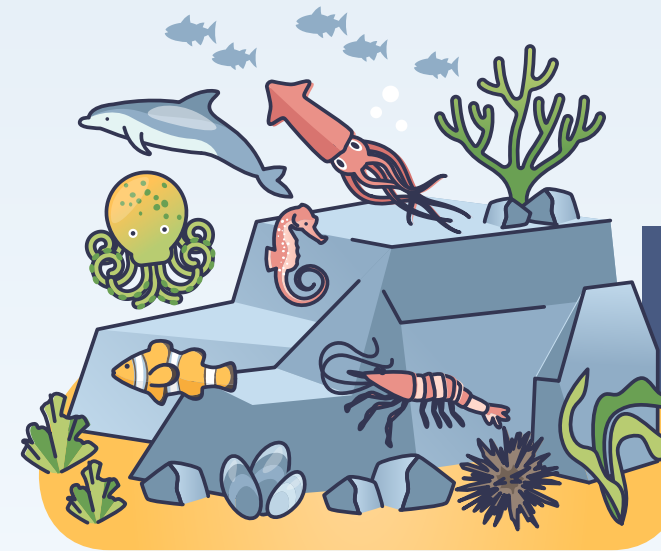
The Company will regularly monitor and evaluate the implementation of this policy to ensure that business activities have a positive impact on the environment and help conserve natural resources and biodiversity in the long term.

In its current operations, JMT Network Services Public Company Limited demonstrates its commitment to managing and preserving biodiversity in the areas where the Company operates, by strictly adhering to relevant laws, regulations and requirements. In order to avoid negative environmental impacts from the Company's operations, the Company has set a clear policy to avoid implementing projects or developing businesses in areas that are important for conservation or areas that are fragile for biodiversity, such as UNESCO World Heritage Sites and areas protected by the International Union for Conservation of Nature and Natural Resources (IUCN) Category I-IV, including national parks, wildlife sanctuaries and protected areas under local laws. This policy emphasizes preventing encroachment or destruction of ecosystems in areas of biological importance, to ensure that the Company's activities and operations are environmentally friendly and natural resources-wise. In addition, the Company places importance on listening to the opinions of communities and all stakeholders who may be affected by the Company's activities.

It has established a complaints-listening mechanism and communication channels with communities based on human rights principles that are in line with international standards, to ensure that the opinions and concerns of nearby communities are properly considered, especially in terms of biodiversity conservation and sustainable development. The Company focuses on preventing and mitigating negative impacts on the environment, which will help promote the development of businesses that are truly socially and environmentally responsible. Ready to create sustainable value for all stakeholders



Biodiversity Policy



Energy Management

Energy management goals and performance

Goals : outside by 3% compared to the previous year.

reduce
3%

Performance results : In 2024, the total energy consumption was 1,330.53 MWh, a decrease of 415.01 MWh or 23.78% from 2023.

reduce
23.78%

Energy Management Guidelines

The efficient use of energy is a key factor that directly affects climate change. JMT Network Services Public Company Limited realizes the important role of the organization as part of the economic and social system that can create a positive impact on the environment.

The company is committed to conducting business with environmental responsibility by emphasizing the conservation of energy and natural resources in every operational process. In order for energy conservation to be systematic and effective, the company has set clear guidelines and goals in energy and environmental management, including planning to develop projects and activities related to the efficient use of energy in order to reduce the potential impact on the environment.

Since the use of electricity is essential for the company's business operations, especially in computer systems and office equipment that rely on electricity for operation, if there is a shortage of electricity, the operation system may be disrupted and affect the service to customers and stakeholders. Therefore, efficient energy management is an important thing that the company continuously emphasizes, along with raising awareness among employees about the importance of natural resource conservation and environmental protection. With a vision that focuses on sustainable development, the company believes that the conservation of energy and natural resources not only reduces the impact on the environment, but also promotes stable business operations in the long term and creates real benefits for society and the environment.

Performance results for 2024

Campaign for the Valuable Use of Energy

JMT Network Services Public Company Limited emphasizes energy conservation in every business process. The main goal is to reduce unnecessary energy consumption and create an organizational culture in which all employees are aware of the value of energy and participate in activities that help reduce environmental impacts in the long term. The company has set a clear policy to campaign and encourage employees to follow energy conservation measures in their daily lives, such as turning on and off air conditioners and lighting during unused hours, especially during lunch breaks or after work, to help reduce energy consumption hours, including turning off electrical appliances and unplugging them on long holidays to prevent unnecessary electricity usage. In addition, the company encourages employees to regularly maintain and clean office equipment that uses electricity, such as checking and cleaning air conditioners, computers, and other electrical equipment to ensure that these devices work efficiently and reduce energy consumption.

Ongoing campaign activities

To make the energy campaign effective, the company has organized campaign activities through various corporate channels, such as:

Encourage employees to turn off lights and unplug electrical equipment after use.

- Switching to energy-saving light bulbs and equipment with Energy Label No. 5
- Raising awareness of the impact of inappropriate energy use on the environment, such as reducing the use of waste materials, promoting the use of recycled paper, and reducing unnecessary waste.
- Installing campaign signs at various points within the office to remind employees to save water and energy.

The company believes that cooperation from everyone in the organization will help build a strong energy conservation culture and lead to success in reducing greenhouse gas emissions and global warming in the long term, while also being a part in supporting sustainable development goals in the dimensions of the environment and society.

Water management

Water management goals and performance

Goals : Reduce water usage per employee by 3% compared to the previous year.

reduce
3%

Performance results: Water usage in 2024 increased by 23.89 % from the previous year in 2023 when compared to the average water usage per employee in each year.

Water management approach

JMT Network Services Public Company Limited realizes the importance of water resources in daily life. Although the company’s business processes do not directly use water, the company sees that effective water management is one of the key factors that support sustainable development at the organization, community, and overall environment levels.

Therefore, the company has set guidelines and implemented various measures to promote the use of water with the greatest value and efficiency, starting with providing knowledge and raising awareness among employees at all levels about the importance of water conservation, as well as promoting the concept of using water economically and responsibly in daily life through public relations activities within the organization and installing campaign signs in areas where water is frequently used, such as bathrooms, sinks, and dishwashing sinks, to encourage employees to be aware of the importance of using water economically and for maximum benefit. In addition, the company regularly inspects equipment related to water use to prevent damage or leakage that may cause unnecessary water loss.



Waste management

Waste management goals and performance

Short-term: Reduce the amount of waste generated from internal operations by 5% per employee by 2026 compared to the base year of 2022.

reduce
5%

Results of operations: The amount of waste generated from operations in 2024 totaled 55,166 kilograms, an increase of 11.65% compared to 2023.

Waste management approach

JMT Network Services Public Company Limited realizes the importance of sustainable business operations and is committed to creating positive impacts in all dimensions, including economics, society, and the environment. The Company places importance on efficient resource management, especially waste management, which is one of the key factors in conducting business responsibly. In order to be in line with sustainability goals, one important example of this commitment is sustainable waste management.

The Company has initiated projects related to waste management in many dimensions, such as joining the Care the Whale network of the Stock Exchange of Thailand, which is a collaboration to support good practices in systematic waste management in the organization, including campaigning for employees to reduce waste generation from the beginning by emphasizing on separating waste by type correctly and managing such waste for maximum benefit through the concept of Recycle and Upcycle.

In addition, the Company has implemented internal projects to create environmental conservation awareness among employees through various public relations channels, such as organizing waste exchange activities, installing campaign signs in the work area, and encouraging employees to change their behavior in using resources in their daily lives to be more appropriate in order to reduce unnecessary waste generation. The Company realizes that improper waste management can severely impact the environment and surrounding communities. Therefore, the Company continuously encourages executives and employees at all levels to participate in the waste management process through the design of projects that aim to minimize negative impacts, whether it is through auditing the waste management process, improving the internal management system, or creating cooperation with external partners. To develop more efficient waste management processes

Performance results for 2024

Waste management within the office area

JMT Network Services Public Company Limited is committed to conducting business with environmental responsibility by emphasizing sustainable waste management within the office building by promoting an efficient waste separation process and creating awareness among employees. To support the organization's environmental goals, the company has improved the waste separation process within the office area to be clear and systematic by dividing the waste separation area into 5 important points covering the office area and providing trash cans classified by type as follows:

1. General waste for waste that cannot be recycled
2. Recycling waste for materials that can be reused such as plastic, paper and metal.
3. Organic waste for food scraps or biodegradable materials

This management is carried out under the concept of “Invisible Waste”, which focuses on reducing the amount of waste sent to landfills by encouraging employees to separate waste from the source so that the separated waste can enter the recycling process or be disposed of appropriately according to type.

In addition, the company emphasizes raising awareness and enhancing understanding of waste management for employees through training, public relations, and installing media to provide instructions on how to separate waste in clearly visible areas, such as near the trash cans, so that all employees understand and can practice correctly.

The company aims to promote changes in employees’ daily waste management behaviors in order to create an environmentally friendly corporate culture, with the goal of reducing the amount of waste sent to landfills to a minimum and increasing the amount of waste entering the recycling process as much as possible.



Greenhouse gas management

Waste management goals and performance

Short term: Commit to reducing greenhouse gas emissions by at least 3% per year.

Long term: Reduce greenhouse gas emissions by 20 percent by 2030.
Net zero greenhouse gas emissions by 2065

Performance results: Total greenhouse gas emissions at JMT Head Office in 2024 totaled 506.42 tCO₂e, a decrease of 23.22 percent from 2023.

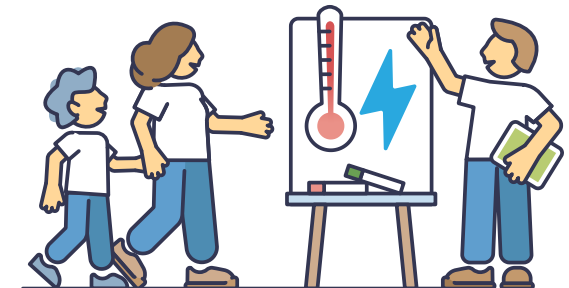
The 27th United Nations Conference on Climate Change (COP27) in 2022 emphasized the important goal of controlling or reducing global temperatures to no more than 2 degrees Celsius. In addition, the current greenhouse gas or global warming crisis has spread and caused impacts and damages all over the world. It is a situation that humans must face inevitably. Therefore, the issue of global warming and climate change has received widespread attention in recent years, both internationally and publicly. This can be seen from the United Nations Framework Convention on Climate Change (UNFCCC), the Kyoto Protocol, and the Intergovernmental Panel on Climate Change (IPCC), which are international collaborations to solve global warming problems. Global warming does not only make the world's temperature hotter and the seasons change, but it also brings new epidemics, unexpected natural disasters, such as storms, severe floods, tsunamis, landslides, earthquakes, and many other natural phenomena that cause great damage to humanity. The changes have affected people's lives, consumption behavior, and financial status, as well as the issuance of new regulations to determine guidelines for solving the problem.

Greenhouse gas management guidelines



JMT Network Services Public Company Limited realizes the importance of greenhouse gas management, which is one of the main factors of climate change. The company is committed to conducting business with environmental responsibility by giving importance to reducing greenhouse gas emissions from all business processes, both at the corporate level and creating positive impacts on society at large. In addition, the company has invested in technologies that help reduce the use of natural resources, such as using digital systems for document management to reduce paper usage, using energy-saving systems in office buildings, and changing office equipment to highly energy-saving equipment, in order to support the effective reduction of greenhouse gas emissions.

In terms of organizing activities, the Company has joined the Care the Whale project, which is a collaboration with the Stock Exchange of Thailand to demonstrate the organization's efforts in reducing greenhouse gas emissions and to promote systematic waste management at events. The Company is committed to conducting business in accordance with clear long-term goals by setting a target to reduce greenhouse gas emissions to achieve carbon neutrality by 2030 and aiming for net zero greenhouse gas emissions by 2050 as part of supporting sustainable development goals.



Implementation in 2024

Care the whale project with the Stock Exchange of Thailand

Care the Whale “Invisible Waste” is a project that focuses on reducing greenhouse gas emissions through effective waste management using the concept of “Invisible Waste”, which aims to eliminate the word “waste” from our way of life by making the most of resources before things are considered waste. It also applies the principles of the Circular Economy to waste management to create a proper and sustainable management path, which is part of solving the waste problem that leads to global warming. Our company has continuously participated in the Care the Whale “Invisible Waste” project, which aims to jointly solve environmental problems through waste management, starting from sorting, collection, and properly disposing of waste. In addition, we also support behavioral adjustments in waste management of our personnel and communities to be correct and efficient in order to achieve the goals with our partner network in the Zero-waste to Landfill project, which aims to eliminate waste from landfills in the future.

Guidelines for Project Participation



JMT has a clear direction to promote and develop waste management within office buildings by focusing on improving the waste sorting process from the beginning so that all types of waste are disposed of or recycled as much as possible in the correct and environmentally friendly way under the concept of “Invisible Waste” which aims to reduce the amount of waste to the least.

One of the important measures is to create awareness among employees about the importance of waste separation and to encourage all employees to have the correct knowledge and understanding of waste separation. The company has arranged a place for waste separation and clearly classified the types of bins at every necessary point in the office building to promote and support behavioral changes in waste disposal to be environmentally friendly.

JMT has set up a total of 6 waste sorting points to meet the demand, covering the areas of Office Buildings A, B and C. Every point has bins classified into 3 types: 1) general waste, which is waste that cannot be recycled; 2) recyclable waste, which is waste that can be reused, such as plastic, paper and glass; 3) organic waste, which can naturally decompose and can be used to produce compost.

This waste classification will facilitate employees to separate waste correctly from the beginning. Waste that has been separated can enter the recycling process or be disposed of according to type appropriately, efficiently, and environmentally friendly.

Solar Rooftop Installation to Reduce Greenhouse Gas Emissions

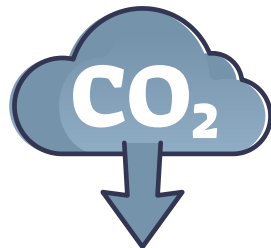


JMT Network Services Public Company Limited (JMT) places importance on the use of clean energy and sustainable business operations. Therefore, it has invested in installing Solar Rooftop systems in 2 branch offices: Udon Thani branch and Phetchabun branch, with a total electricity generation capacity of 45,540.51 kilowatt-hours per year, which allows the company to reduce its dependence on electricity from fossil fuels and reduce greenhouse gas emissions by 22.77 tons of carbon dioxide equivalent (tCO₂eq) per year. The amount of gas reduction is equivalent to the carbon dioxide absorption of approximately 1,518 trees per year. In addition, the company plans to study the feasibility of expanding the installation of Solar Rooftop to other branches in the future to increase the efficiency of using clean energy and reduce the impact on the environment in the long term. The investment in Solar Rooftop is another important step for JMT in driving the organization towards an environmentally friendly business, while also helping to reduce energy costs and contributing to the reduction of greenhouse gas emissions, which is in line with the company's sustainability goals and the development approach that is socially and environmentally responsible.

Summary of waste separation operations results

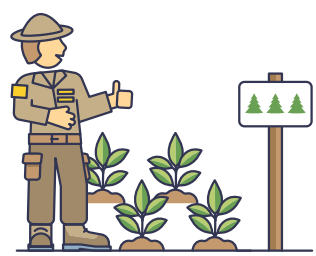
*From January 1 - December 31, 2024, a total of 365 days, can help reduce the amount of greenhouse gases as follows:

Waste sorting list 2024	Kg	kgCO ₂ eq	Number of trees
List of waste sorting items	55,166.00	64,882.85	7,209
A4 paper	4,657.00	26,421.49	2,936
Corrugated cardboard box / Cardboard box	4,089.00	23,198.94	2,578
Book	2,631.50	14,929.82	1,659
Plastic bottles / PET bottles	319	328.88	36
Glass bottle	6	166.00	0
Plastic tube	2	2.06	0
General waste	43,461.50	0	0



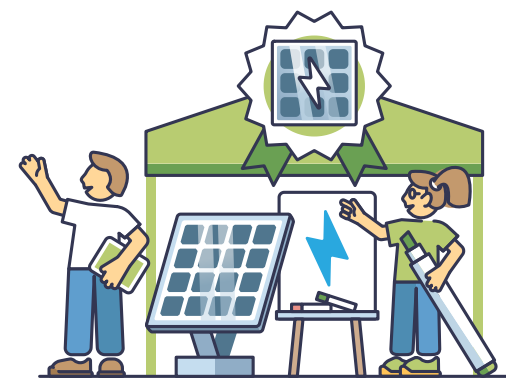
Helps reduce the amount of greenhouse gases

64,882.85 kgCO₂eq



Equivalent to the CO₂ absorption/year of trees

7,209 Trees



Driving Social business

JMT Network Services Public Company Limited (JMT) fully recognizes the importance of being a socially responsible organization and is committed to contributing to the sustainable development of surrounding communities. This begins with taking responsibility for the areas in which the company operates, including both office locations and company-owned properties. The company also considers the potential impacts of its business operations on nearby communities.

JMT places strong emphasis on conducting business not only for profit but also with a deep commitment to social and environmental responsibility. These principles are at the core of the company's mission to create shared value with the community and all stakeholders involved.



Human rights policies and practices

Human rights are basic rights that every human being has since birth. They are something that everyone should be protected and respected, whether it is the right to live, safety, personal freedom, and equality. However, human rights violations are currently increasing in many regions around the world. These may be caused by actions that violate the law, international standards, or human rights covenants, including incidents that result in human rights violations in various forms. These not only have negative impacts on the affected individuals, but also affect the reputation and image of the related organizations. They may also lead to complaints from human rights protection organizations, as well as protests by those affected by rights violations.

For this reason, JMT Network Services Public Company Limited realizes the importance of respecting and protecting human rights in all aspects and has strictly integrated this principle into the business process to create a fair, transparent working environment that respects human dignity, especially in the areas of the right to life, safety, personal freedom and equality within the organization.

The Company is committed to establishing clear policies and practices to protect human rights in terms of the treatment of employees and stakeholders in the Company's value chain, from employee selection to the treatment of business partners and surrounding communities. Such policies are continuously reviewed and improved to comply with international standards on human rights.



Human rights policy

Human rights policy declaration

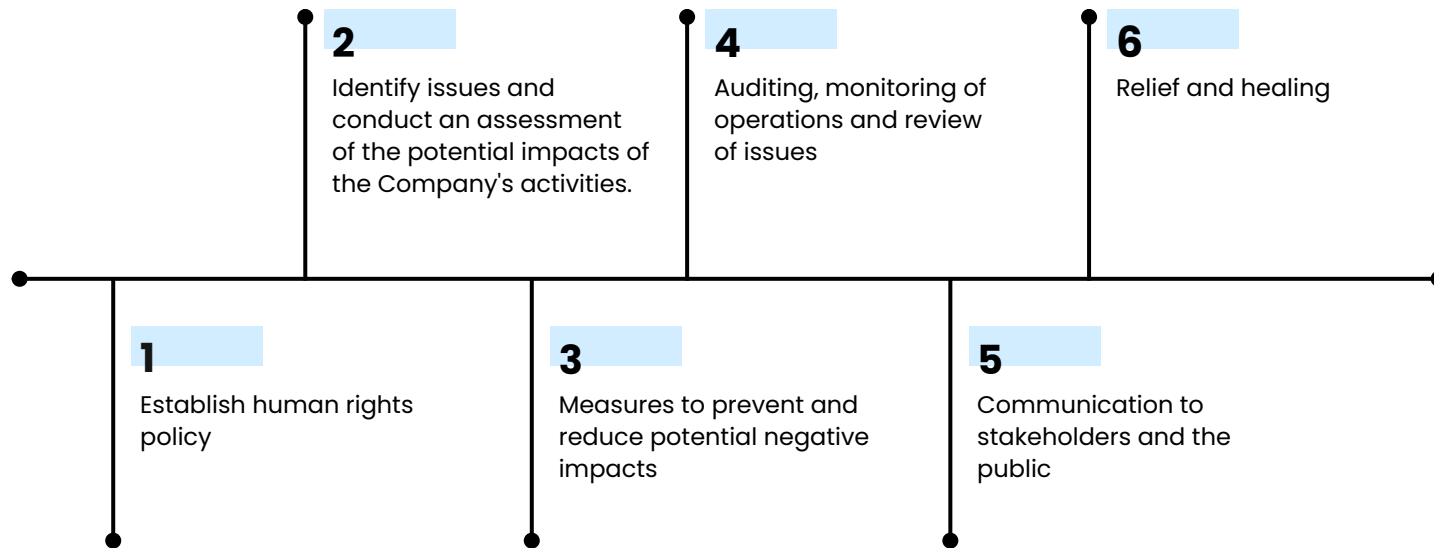
JMT Network Services Public Company Limited has been an important part in establishing the human rights policy of JMT Group in accordance with human rights laws, local and international laws and regulations. The scope of JMT's human rights policy covers all stakeholders, including all employees in the company's operations, including subsidiaries and affiliates, business representatives and business partners, from the board of directors, executives and employees at all levels, to be used as a guideline for working together strictly under honesty and integrity, in accordance with the principles of good governance and ethics, while adhering to social responsibility and all stakeholders in accordance with the principles of good corporate governance and sustainable business operations to ensure that the company's business operations are in line with the principles of respect for human rights and the guidelines for operations in accordance with the United Nations Framework and Guiding Principles on Business and Human Rights (UNGPR), covering important issues such as treating employees with humanity, free from abuse, violence, sexual abuse, physical, mental or verbal intimidation, as well as maintaining hygiene and safety standards in the workplace, providing a good working environment, including a human rights policy to prohibit the company from Or the employees are absolutely not involved in any human rights violations or violations of co-workers in any way, such as using illegal migrant workers, child labor, etc.

“ In 2024, the company received **No** material human rights complaints from stakeholders impacted by its business operations. ”

Human Rights Due Diligence (HRDD)

JMT Network Services Public Company Limited has continuously upgraded its intensity from the preparation of human rights policy that focuses on good practices with respect for the company’s employees and stakeholders to human rights audit that focuses on audit guidelines from the UN Guiding Principles on Business and Human Rights (UNGPR) as a framework for ensuring that the company complies with international human rights standards, which can prevent and address potential impacts on human rights of all parties throughout the value chain to examine incidents and those affected, which has a comprehensive human rights management process according to the following steps:

Scope of the Comprehensive Human Rights Management Process



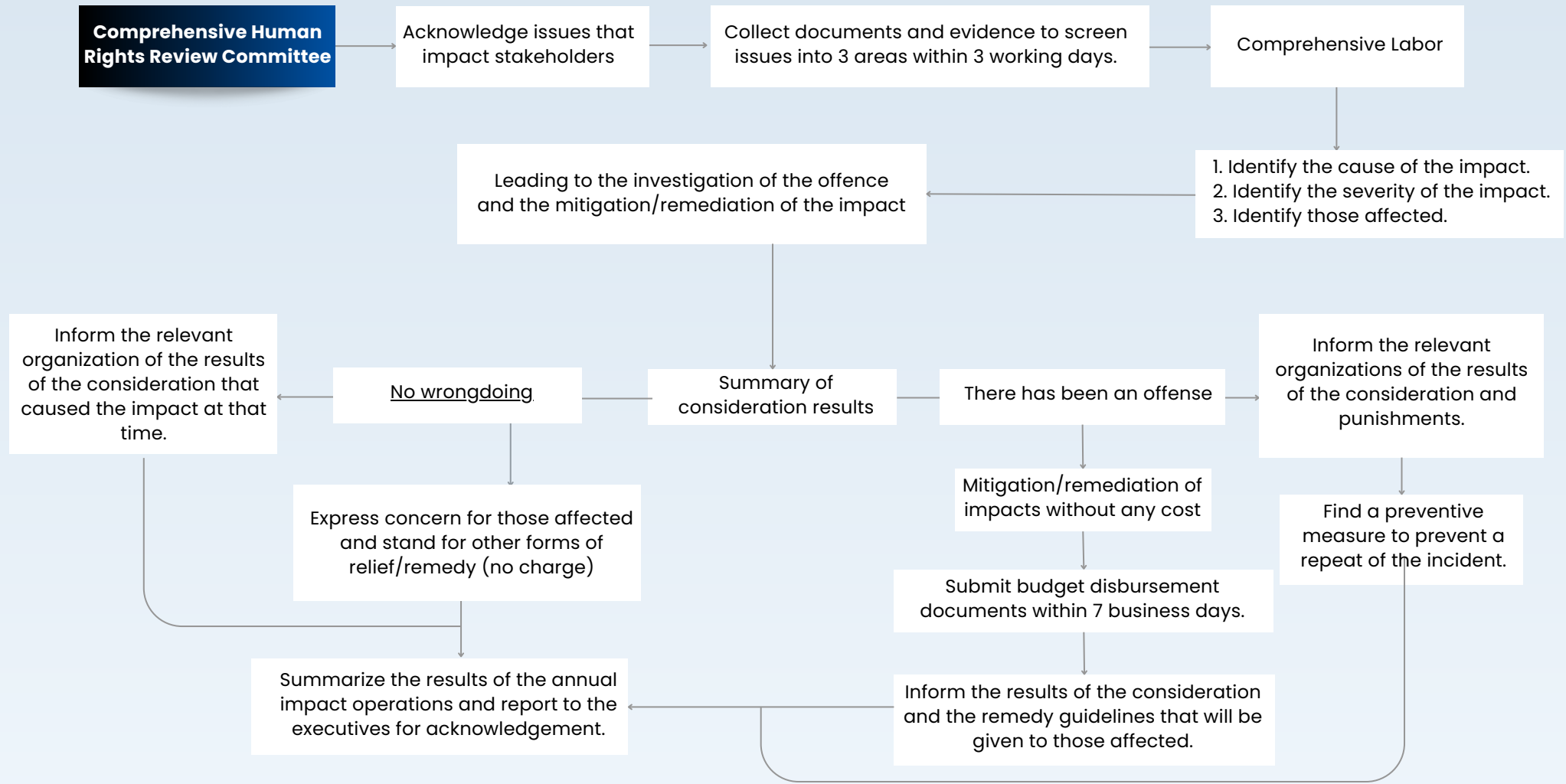
Therefore, this comprehensive human rights checklist can be used as a tool to identify issues covering the scope of the company’s operations that may impact or may have negative impacts on stakeholders in the future, and to identify issues to the company’s key partners as a tool for managing the organization’s human rights to discover issues that the company still needs to develop and improve, or issues that are at risk and have not been implemented well enough or incompletely. When the company is aware of issues that may impact any stakeholder group, the company will set preventive measures to reduce the impact or prevent such cases from happening again, and set remedial measures for those who may be affected by the business operations as a guideline for operations for related departments.



Human Rights Due Diligence (HRDD)



Mitigation and Remediation



Human resource management and development

JMT Network Services Public Company Limited, as a business operator in managing non-performing loans (NPLs), focuses on creating added value for customers, shareholders, and communities by conducting business under the principles of good governance, transparency, and social responsibility, and is committed to continuously developing business strength to support the organization's sustainable growth in the long term. The core of JMT's business operations is all employees, who are valuable resources and a key driving force that helps the organization achieve its goals. For this reason, the company places importance on taking care of employees in all dimensions, whether it be providing a safe working environment and promoting employees' physical and mental health, supporting appropriate welfare, and promoting equality in the workplace, by operating under the framework of relevant laws, regulations, and rules to ensure that all employees are treated fairly.

Employee Care

In an era of highly competitive and rapidly changing business, JMT Network Services Public Company Limited (JMT) realizes the importance of human resources as a key factor that helps create competitive advantages and drives the organization to sustainable success. The company therefore focuses on systematic and comprehensive human resource management in all dimensions, adhering to the principles of ethics, transparency, and social responsibility.

One of JMT's key policies is to strictly practice labor practices that take into account human rights principles. The company does not support or involve in child labor, discrimination, or any form of human rights violations. In the past, the company has not received any complaints related to such rights violations. In addition, JMT creates social opportunities through diverse employment without discrimination based on gender, age, race, religion, place of origin, or disability. It also emphasizes creating a safe working environment, supporting good occupational health, and promoting good relationships among employees (Employee Engagement) so that all employees can work efficiently and happily. In terms of personnel development, JMT continuously invests in training and development to prepare employees to cope with changes in the business world, including developing a modern human resource management system to support the needs of employees and the organization in the long term.

The company emphasizes retaining employees with skills and abilities to stay with the organization in the long term to reduce the problem of personnel shortages and to make employees feel valued and see opportunities for growth in their careers within the organization. With a commitment to conducting business on the basis of fair and ethical practices, JMT continues to develop human resource management processes so that employees can grow and participate in creating sustainable success for the organization and society as a whole.

Commitment and goals

The Company realizes the importance of personnel as valuable resources and the key to driving the organization forward steadily and sustainably. Therefore, the Company places great importance on continuously developing the skills, knowledge, and potential of all personnel to create readiness and capability to cope with changes that may occur in the future. Effective personnel development results in many aspects, such as increasing the ability to perform work to the highest efficiency, promoting engagement and trust between employees and the organization, which helps create good and sustainable relationships, as well as maintaining a balance in terms of manpower, reducing employee turnover problems that may affect the continuity of business operations. In addition, personnel potential development also helps create new innovations, which are important drivers of value addition and business opportunities, as well as creating competitive advantages in a rapidly changing market. These are all important foundations for leading the organization to achieve stable and sustainable business goals in the long term.





Personnel training and development, average training hours not less than







12
Hours/person/year

Human Resource Management and Development Policy

JMT Network Services Public Company Limited has set a policy that emphasizes human resource management, focusing on operations based on morality and equality, taking care of employees thoroughly and fairly, and promoting the inculcation of values, discipline, and strict compliance with the company's regulations, including the requirements of laws and regulatory agencies, so that all employees play an important role in driving the organization to success and achieving its goals as a leader in distributing modern technology products through excellent service and efficient management. The company emphasizes the quality of life of its employees, provides a good working environment, and has occupational health and safety standards that are in line with international standards. It also focuses on continuous development of employees' capabilities to support the organization's long-term growth, support career growth according to employees' potential, and manage compensation and benefits appropriately and fairly, while promoting employees' continuous participation in the organization's development. The company has therefore set a human resource management and development policy to be used as a guideline and guideline for relevant persons to apply in their work, and has determined that the policy must be reviewed at least once a year.

JMT Network Services Public Company Limited has set a policy on human resource management and development to be used as a guideline and guidelines for those involved to apply and practice by taking care of compensation and various benefits no less than those stipulated by law as follows:

-  Recruitment and employment of personnel must be based on suitability in terms of knowledge, ability, experience and behavioral history checks according to the company's regulations.
-  Set a minimum wage rate not less than that stipulated by law, including considering compensation based on knowledge, ability and experience, which is a wage rate that can compete in the same type of business.
-  Arrange training and orientation for new employees to provide them with knowledge and understanding of the company's details and regulations, including introduction to the organization structure, executives, and various business processes within the company and subsidiaries.
-  Promote continuous development of personnel at all levels to ensure that personnel have diverse knowledge and abilities (Multi-Skills) for career advancement.

-  Promote and support personnel to fully utilize their knowledge, skills and abilities in the company's work.
-  Provide a good working environment that is safe and hygienic by following rules, regulations and the law.
-  Establish a compensation management process that motivates and rewards based on the value of work achievement.
-  Organize welfare and activities for employees to build good relationships within the organization, create unity and a good culture in the organization.
-  Treat all employees with fairness and equality, with transparency, respect and honor for all employees.
-  Respect and take into account basic rights in employment by not forcing labor, not supporting the employment of children or persons under the age specified by law.



Human Resource Management and Development Policy



Developing potential and promoting advancement for employees

The human resource management of J.M.T. Network Services Public Company Limited is operated under the supervision of the organization level. The human resource department plays an important role in planning and driving strategies to systematically develop the potential of employees. The company realizes that investing in employee training and development is not only about motivating and satisfying employees, but also an important tool in creating personnel with knowledge, capabilities, and skills that are in line with the organization’s needs in the long term. Therefore, the company has initiated and implemented a variety of skill development projects that cover all dimensions, whether it is promoting personal skill advancement, developing career potential, and creating readiness for future changes. These projects start with analyzing and identifying skill gaps to understand which skills the company’s personnel need to enhance or develop. Then, training is conducted to enhance existing skills (Upskilling) and develop new skills (Reskilling) so that all employees can adapt and develop themselves to suit their assigned roles, as well as fully respond to the company’s strategies and visions.

In addition, the company emphasizes the development of personnel to be in line with the continuous changes in today’s world, whether it is adapting to new technologies that are changing rapidly, complying with new laws and regulations, and introducing modern technology to support business activities. This is to ensure that the company’s employees are ready to face challenges and changes in every situation. The Company believes that developing employees to their full potential not only enhances operational efficiency but also builds a solid foundation for industry competition, sustainable growth, and long-term business leadership.

Knowledge or skill goals to be developed

The Company places importance on the continuous preparation and development of personnel’s skills to enhance their adaptability to align with the Company’s business goals and operational direction under the context of rapidly and continuously changing environmental factors, such as rapid and complex changes in technology, the adaptation of diverse and ever-changing consumer behaviors, and market competition that increases the challenges of business operations. In response to these factors, the Company places special importance on training and developing personnel’s potential, focusing on creating a solid and sustainable foundation for learning and developing new skills so that all employees are ready to cope with the changes that occur, both in terms of work related to new technologies, improving service approaches to meet the changing needs of customers, and enhancing the Company’s competitiveness in the market.

Developing people in this way not only enhances the capabilities of current employees, but also helps prepare them for the future, reduces risks from changes in the industry, and provides a solid foundation for the organization to move forward steadily and sustainably in the long run.

In 2024, JMT Network Services Public Company Limited has developed executives and employees through in-house training courses, public training courses, and e-learning courses.

Target: Employee training hours are not less than 12 hours/person/year.

Performance Results

Total of 20 courses	
Employees receive an average of 32 hours of development training per person per year.	There are training costs included 1,167,812.09 Bath



Training courses conducted in 2024

Basic staff skills development

- Monthly new employee orientation course
- New Employee Orientation Course, Non-Performing Assets (NPA) Division
- Orientation course for new employees, Non-Performing Loan (NPL) Division

Development of employee skills in the field of good corporate governance

- Anti-Corruption and Fraud Course Curriculum
- Course for developing knowledge about court work and enforcement work (on-site level)
- Debt Collection Act 2015 Annual Course
- Legal Status Knowledge Course
- Leadership Development Course for Supervisors (Leadership for Leader)

Employee professional skills development

- Debt Collection Officer Skills Course
- Effective Debt Acceleration Course
- Debt Acceleration Unit Capacity Building Course
- Online marketing course on house sales, NPA group
- Home Loan Application Course, NPL Group
- A course to enhance the potential of being a telephone debt collector

Skill development for employees in the occupational health and safety category

- Firefighting and evacuation drill course

Development of skills of employees in the Information Technology and Innovation category in organizations

- Personal Data Protection Act (PDPA) Course
- Understanding the program in EM (Enterprise Management) work
- Course moves hand in hand with Auto Dial system

Employee skills development in the category of competency-based skills (Soft skill)

- Professional Presentation Skill Course
- Support to Goal Workshop course to lead organizations to the same goal

The ESG DNA program of the Stock Exchange of Thailand.

- ESG 101: Understanding the Basic Knowledge Related to Sustainability
- P01: Basic Course on Business Sustainability



Goal: At least 50% of the employees who registered for the ESG DNA program of the Stock Exchange of Thailand must complete both courses by June 5, 2025.

Performance Result: Employees of JMT Network Services Public Company Limited have completed and passed both courses.

48.85%

Training Results 2024



Professional Leadership Skills (Win for Sale)

This program is designed to enhance leadership skills and potential of salespeople, focusing on learning new products, creative application of knowledge in work, and developing strategic ideas to analyze markets and effectively meet customer needs.

It also promotes innovative thinking processes, develops modern and flexible sales techniques that are in line with the changing market to enhance competitive advantages, aim for sustainable sales goals, increase revenue, and create continuous customer satisfaction.



Support to Goal Workshop

The success of an organization each year depends on the cooperation of all departments. Policy meetings are therefore an important tool in setting common directions and goals, emphasizing clear communication, participation in decision-making processes, and setting strategies that respond to challenges.

These meetings create unity, strengthen organizational commitment, and help drive teams at all levels in the same direction to achieve goals effectively and sustainably in the long run.



Shop Synergy Branch Area Training

Training has been organized by visiting the branches of Shop Synergy, branches of shops that sell products such as mobile phones, Singer electrical appliances, life insurance, car insurance nationwide on a monthly basis to enhance the skills, knowledge, and efficiency in selling products and services to employees.

Empowering debt collectors over the phone

Employee Potential Development The debt collection department is an important factor in working to lead the organization to success. Therefore, organizing training every month is important in developing employee potential.

Safety, occupational health and working environment

Goal and Performance 2024 Zero Accidents

Zero work-related injury incidents or cases resulting in work stoppages

Zero fatal accidents



JMT Network Services Public Company Limited realizes the importance of occupational health, safety and working environment care, which are important factors in enhancing the sustainability and stability of the organization, especially in the current era where there are risks from emerging diseases and health challenges that may affect workers and stakeholders. To prevent risks and reduce the chances of accidents in the workplace, the company has implemented comprehensive proactive measures, ranging from managing risks related to the safety of employees and business partners to preventing violations of the basic rights of life and safety of all stakeholders. These measures have been developed in accordance with international standards, with the aim of creating a safe working environment, promoting good employee well-being and supporting morale at work.

In addition, the company is committed to developing an effective management system so that employees can work confidently, reduce the risk of accidents and increase readiness to respond to unexpected situations. This commitment helps enhance employee performance and builds employee-to-organization bonds. The company believes that investing in employee safety and health not only helps create a good working environment but is also an important foundation for driving the organization's success and sustainability in the long term.

Commitment to safety, occupational health and working environment management

The Company has established policies and practices on safety, occupational health and working environment under the Human Rights Policy to provide comprehensive preventive measures to protect employees from potential workplace hazards by improving and maintaining workplace safety, as well as developing a hygienic working environment. Workplace management will be carried out in accordance with the specified standards to ensure workplaces and working environments are safe from hazards.

In addition, the Company has set quantitative targets, such as reducing accidents that require both work stoppage and non-work stoppage, as one of the main strategies the Company uses to ensure that employees work in a safe and healthy environment. Implementing these measures not only reduces occupational risks but also builds employee confidence and encourages them to work at their highest efficiency. The Company believes that creating a safe and hygienic working environment will reduce the risk of accidents and encourage employees to work efficiently. It also encourages employees to feel confident in their own safety and health, which are important factors in the sustainable development and growth of the Company.



Management guidelines

JMT Network Services Public Company Limited places great importance on creating a safe working environment by conducting risk assessments in every work process, such as the work of the data collection team, the customer service process, the work of field staff, and the work within the office and branches. The company has prepared a manual of correct and clear work safety guidelines and communicated it to all employees. In addition, the company organizes safety training courses to create awareness and safety culture in the organization, focusing on all employees to have work discipline, reduce potential risks, and participate in maintaining safety in the workplace. These policies and guidelines are designed to prevent injuries and accidents from work and comply with legal requirements for work safety. The company inspects and assesses the work environment based on potential risk factors and continuously takes care of the health of its employees through annual health checkups. In addition, the company has developed an emergency plan to prevent and suppress fires, as well as prepare for dealing with emergencies effectively and promptly. These measures help enhance work safety and ensure that all employees can work in a safe environment.



Scan to study safety, occupational health and environment practices in the workplace (in the Human Rights Policy, pages 7-8)

Occupational Health Management Practice approach

1. The parties involved in maintaining the orderliness of the building must always check the safety of the workplace according to the plan to avoid any dangers to the lives and property of employees at all levels as follows:

- The relevant parties shall regularly check the availability and quality of the elevators at scheduled intervals and keep a written record to confirm each inspection.
- The relevant departments shall check the lighting in all work areas to ensure that there is sufficient lighting and that it is ready for use in all areas at all times. If any department reports any damage to lighting, the department directly responsible shall promptly fix it and return it to use as soon as possible.
- The relevant parties take care of the condition of electrical appliances and electronic devices to be ready for use at all times and safe for users to prevent accidents that may occur both physically and property.
- If the company premises are deteriorated or there is damage to the building and premises, such as leaking ceilings, broken floor tiles, broken water pipes, etc., the relevant parties must carry out urgent maintenance. During the maintenance, there must be signs warning employees to be careful to prevent accidents that may occur to the employees' bodies.
- The Company prohibits any employee from placing objects that obstruct walkways or stairways that would obstruct use in any case.
- When driving cars, pickup trucks and motorcycles within the company premises, all employees should drive at a safe speed and are prohibited from honking loudly to disturb fellow employees' work.





- The company has security officers to take care of safety in relevant areas within the company premises.
- All employees are prohibited from engaging in any activities or behaviors that may cause damage to the Company's buildings/premises and property.
- The company allows all employees who encounter anything that may cause physical harm or damage the company's property to immediately report the damage to the responsible party immediately, without ignoring such danger.
 2. The company encourages all employees to follow the 5S principles: Sort, Set in order, Clean, Hygiene and Habitual in their personal desk areas and work areas within their departments to prevent accidents and germs.
 3. The company has installed drinking water dispensers in several locations in the company area to provide employees with clean and healthy drinking water at all times.
 4. The company always has clean and sufficient restrooms for the number of employees in the building.
 5. The company has cleaning staff on each floor to take care of the cleanliness of every area, allowing employees to work in a clean and sanitary work area at all times.
 6. Garbage collection is carried out regularly by cleaning staff on every floor of the building to ensure good hygiene for employees, prevent germs, and avoid unpleasant odors while working.
 7. The company strictly and regularly provides fire escape training for all levels of employees once a year.

Operations for safety, occupational health and working environment

The company realizes the importance of creating a safe and accident-free working environment to protect the health and safety of all employees. As the organization has a clear goal of reducing accidents to zero, the company has continuously and consistently organized safety training for employees. Training not only provides employees with knowledge of preventive and risk reduction measures, but also is an important tool for use in managing the organization's occupational health and safety. When an unexpected incident occurs at work, all employees should strictly follow the trained procedures in order to be able to handle the situation appropriately and quickly.

Especially in the case of a serious incident, following these procedures will help employees find a way to get themselves out of a potentially dangerous situation as quickly and safely as possible. Employees should always be aware that the speed of response to an emergency situation is an important factor in reducing damage to both life and property of the organization.

J.M.T. Network Services Public Company Limited has continuously and effectively complied with occupational health and safety laws by setting an annual action plan with the following details:

-  Establish policies and management systems for safety, occupational health and working environment.
-  To enable the company to perform safety operations systematically
-  Appointment of responsible persons and those involved in safety operations
-  Training, communication, emergency drills, safety and work environment inspections, preparation of manuals, procedures for dealing with emergencies that may occur for employee safety, including annual employee health checks.

Annual fire drill and evacuation drill

Fire is a potential danger that is a serious problem. JMT Network Services Public Company Limited realizes the importance of taking care of the safety of its employees. Therefore, fire drills are organized to prevent fires so that employees in the organization have knowledge and understanding of basic fire extinguishing and can use basic fire extinguishing equipment safely, such as using fire extinguishers and extinguishing various types of fires correctly, including survival in the event of an accident or fire, including learning the warning signs that indicate various events that occur in order to help themselves and others.

Therefore, the company organizes fire drills every year. Therefore, fire drills or evacuation drills in case of fire are considered very important for all employees in the company to know because no one can predict when a fire will occur. However, knowing will save the lives of those employees when the incident occurs.



Annual health check

JMT Network Services Public Company Limited places great importance on the health and hygiene of its employees. In order to ensure that all employees are in good health and can work efficiently and safely, the company recognizes the importance of detecting abnormalities or illnesses that may occur during work in order to provide appropriate and timely treatment, which will help reduce the risk of various diseases and help promote employees to have a better quality of life. For this reason, the company has continuously organized an annual health check-up project for employees every year. In 2024, Kasemrad Ramkhamhaeng Hospital, a hospital with standards and expertise in health check-ups, has been assigned to conduct health check-ups for employees. The program provides comprehensive and diverse health check-ups so that employees receive complete and effective health care, according to the following program:

- Weight, height measurement, body mass index calculation
- Measure blood pressure, vital signs
- Basic eye examination
- Physical examination by a health examiner
- X-ray of lungs and heart
- Complete blood count
- Complete urine test
- Check blood sugar, fat and cholesterol levels.
- Check blood fat and triglyceride levels
- Measure blood fat levels (good fat), (bad fat)
- Kidney function test
- Liver function test
- Check blood uric acid levels
- Hepatitis B virus test

This health screening program aims to provide employees with a comprehensive health assessment in all aspects and to be able to plan their own health care effectively in the long term, which will help employees have good health and be able to work with quality and happiness.



โรงพยาบาลเกษมราษฎร์ KASEMRAD HOSPITAL

แจ้งโครงการรับสิทธิ์ พนักงานเริ่ม
จำนวน 1 สิงหาคม 2566

ตรวจสุขภาพประจำปี

แผนการตรวจ

ปี	กลุ่มพนักงาน	แผนตรวจ	จำนวนตรวจ
1	พนักงานระดับ Staff - SSM	แผน A	โปรแกรมพื้นฐาน (Total 500 บาท/คน)
2	พนักงานระดับ ADM - SEM	แผน B	โปรแกรมพื้นฐาน+โปรแกรมเสริม (Total 3,000 บาท/คน)
3	พนักงานระดับ ADM - SDM	แผน C	โปรแกรมพื้นฐาน+โปรแกรมเสริม (Total 5,000 บาท/คน)

20 ตรวจสุขภาพ รายการ

ตรวจสอบรายชื่อได้ที่
Line Bot : HR JMT



วันที่ 11, 13 และ 18 กันยายน 2567
เวลา 07:00 - 12:00 โมง
ณ ห้องประชุม ชั้น 2 อาคาร B

Promoting employee relationships and engagement

Goals and performance of employee engagement and retention development

Number of major labor disputes, 2024 target
= 0 (no major labor disputes)

0

JMT Network Services Public Company Limited places great importance on human resource development by striving to create a team with expertise and happiness in their work. With the belief that employees are the key to driving the organization towards sustainable success, the company has planned and implemented personnel development projects in all dimensions, including enhancing skills and specialized abilities, as well as creating an organizational culture that promotes smooth and efficient collaboration.

The company's key strategies for taking care of its employees include training to develop potential, providing continuous learning opportunities, and promoting activities that build relationships among employees, such as recreational activities, annual parties, corporate social responsibility (CSR) projects, and team building activities. This is to create a friendly working environment that supports employee happiness, as well as to enhance a sense of commitment and pride in the organization. The company believes that taking care of employees with potential and giving them opportunities to express their opinions and participate in organizational development will help create a strong team that is ready to cooperate and drive the organization towards a shared, great goal steadily.



Commitment and goals for employee engagement and retention development

Developing employee engagement and retention is a key goal that JMT focuses on because employees are valuable resources for the organization's success. Creating engagement makes employees feel valued and part of the organization, which results in employees being satisfied with their work and taking pride in the organization. Retaining potential employees therefore not only reduces the cost of recruiting new personnel, but also helps to create stability and develop long-term work efficiency.

JMT Employee Retention

JMT places great importance on employee retention, aiming to create a motivating and challenging work environment so that employees feel recognized and valued for their work, which is an important factor in fostering organizational commitment. JMT focuses on rewarding and recognizing employees' achievements through a transparent evaluation process and benefits that meet employee needs to demonstrate that their dedication is appreciated and important to the organization's success. JMT also recognizes the importance of creating an environment that encourages employees to work to their full potential and enjoy their work.

Developing and building engagement

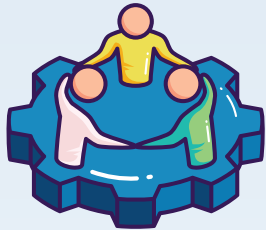
JMT believes that retaining employees in the long run comes with building a strong bond and relationship between employees and the organization by setting clear strategies that are consistent with the organization's culture by clearly communicating the company's mission and vision so that employees understand and feel their own importance in driving the organization towards future success. In addition, the company has a career development plan that supports continuous career growth so that employees can clearly see their growth path within the organization, which helps to build confidence that they are an important part in creating the company's success and sustainable growth in the long run.



Management guidelines

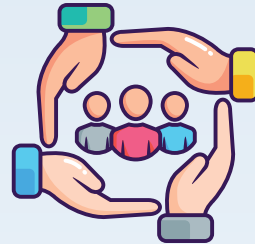
JMT places importance on employee retention, recognizing that quality work and services are rooted in employees who are the heart of the organization, driving the company to success and growth according to its goals. JMT is committed to creating a working environment that supports efficient work, stimulates the creation of new ideas, and continuously improves the quality of life of employees. Building engagement starts with emphasizing open and transparent communication so that employees feel that their voices are valued and can fully express their opinions. Giving employees the opportunity to participate in decision-making helps create a sense of ownership in the organization. In addition, the company provides skill development programs and supports additional learning so that employees can continuously grow in their careers, including assigning challenging tasks and giving employees the opportunity to fully demonstrate their potential. This results in employees feeling self-development and career advancement, which is an important factor in retaining employees with the organization in the long run. In addition, the company provides skill development programs in various areas and supports additional learning on a regular basis so that employees can continuously grow in their careers, including assigning tasks and organizing activities within the organization with employees to strengthen engagement and promote opportunities for employees to fully demonstrate their potential. This results in employees feeling self-development in all aspects and career advancement, which is an important factor in creating satisfaction and engagement, making employees intend to work with the organization in the long run.

Since the company focuses on preparing and developing the skills and abilities of its personnel to adapt to the direction and goals of the business under various factors that are constantly changing, both in terms of new technologies, changing consumer behavior, including fierce business competition, it has given importance to developing engagement and retaining employees by setting out a plan as follows:



Strengthen the corporate culture and values among employees.

Clearly define the values and culture of the organization and communicate them through various channels. Create leaders who act as role models in demonstrating behaviors that are consistent with the values. In addition, the recruitment process is adjusted to consider the appropriateness of the organization's values, and employee training is provided to help them understand and comply with the established culture. Organizing activities to promote unity, such as CSR and internal activities, helps create bonds among employees. Rewarding those who demonstrate good values helps create motivation. Finally, continuous monitoring is done to improve the approach to suit the situation and organizational goals.



Development to support career growth

Emphasis on clear career paths, skills development through continuous training and learning, and a mentoring system to support employees. In addition, transparent assessments are used to check potential and plan appropriate development, giving employees opportunities for career advancement. The guidelines are continuously monitored and improved to accommodate changes and employee needs.



Upskill - Reskill to support business growth

Developing new and upskilling employees to meet the needs of the debt servicing and management industry, with a focus on technology, negotiation, data analytics and customer service training. In addition, it promotes learning through digital platforms, creating individual development programs to respond to business changes and increase employee readiness to drive the organization towards future success.

Performance Results for Employee Engagement and Retention Development



Making merit by offering alms to monks on the occasion of New Year's Day

On January 12, 2024, Jaymart Group Holdings Public Company Limited and its subsidiaries, including JMT Network Services Public Company Limited, jointly organized an alms-giving activity on the occasion of New Year 2024 at Jaymart Building, Head Office, to start the new year with good things, bring auspiciousness to the work life and living of all employees, as well as to strengthen good relationships between employees and the organization, and to continue the wisdom and good culture that reflects Thai identity. The activity included offering dry food and rice to 9 monks to express faith and do good deeds together to increase merit. After the alms-giving ceremony, executives and employees took a commemorative photo to record memories and create a warm and united atmosphere within the organization.

This activity not only reflects the company's intention to boost the morale and encouragement of employees at the beginning of the new year, but also reflects the importance of preserving and continuing Thai culture, including supporting all employees to have the opportunity to do activities together to strengthen the bond and unity within the organization, which is an important foundation for creating happiness and long-term mutual success for both employees and the company.

Back to 90's Party New Year 2024

In January 2024, JMT Network Services Public Company Limited and its subsidiaries held an annual party to bid farewell to the old year and welcome the new year 2024.

The purpose was to express gratitude and appreciation to all employees who have devoted their physical and mental strength to perform their duties to the best of their abilities throughout the past year in a warm and friendly atmosphere. The event included a wheel spin activity to give away many prizes, creating excitement and giving encouragement to all employees. In addition, there were various recreational activities that allowed employees to participate and have fun with their colleagues to strengthen good relationships and unity within the organization.



Scholarship Project for Employees' Children

In order to boost the morale and motivation of employees, JMT Network Services has organized a scholarship program for employees' children to help and ease the burden of educational expenses for employees' children. JMT and its subsidiaries have therefore promoted good educational opportunities for employees' children.

The program provides 20 scholarships to employees' children each year, with each scholarship worth 5,000 baht. The total scholarship for the program is 100,000 baht (one hundred thousand baht). Employees of JMT Network Services Public Company Limited and its subsidiaries who have worked for 5 consecutive years or more since their start date will receive scholarship conditions as determined by the company. Scholarship recipients will be selected annually and are not subject to any obligations.



Popular clips, great views, of the month

JMT Network Services Public Company Limited organized an activity under the concept of “Power of Synergy” to promote creativity and potential of employees in presenting products and services. The activity provided opportunities for branch employees to create video clips reviewing car insurance products via online channels. The content of the clip should be interesting, clear, and consistent with the organization’s image communication. To create motivation, the company determined that the video clip with the highest view count would receive a gift card from Lotus to honor and appreciate the employees’ efforts in the activity. This activity not only helps improve communication and digital marketing skills for employees, but also helps strengthen team cooperation and promotes participation in the organization’s business development.



The Best Performance

JMT Network Services Public Company Limited has organized the "The Best Performance" award, which is a special award to honor and praise employees who have outstanding performance, are dedicated to their work, and have consistently created good performance results in line with the company's goals. This award aims to motivate and support employees with high potential and ability as important personnel of the organization. The criteria for considering the Best Performance award will be based on the "collection amount" that employees can perform. Employees will be ranked according to grades A, B, C, D, and F.

This award is given to employees who can maintain their performance at Grade A continuously for 6 to 12 months or more. The measurement will consider the collection amount each month that can achieve and maintain the standards set by the company. The "The Best Performance" award reflects the success of employees who are committed and have the potential to perform their work, as well as helping to promote a creative competitive atmosphere and develop quality results for the organization.



Giving special prizes to branch staff

JMT Network Services Public Company Limited organized an activity to encourage and motivate branch employees by giving special prizes, including limited-edition shirts and cool design hats, to employees who can collect the target according to the company's conditions. This activity aims to honor employees who are committed and dedicated to their work, as well as create pride in their achievements. Giving such prizes will help motivate them to develop their work performance, as well as strengthen unity and bonding within the organization.



Making merit by offering alms to monks every month

JMT Network Services Public Company Limited and its subsidiaries organize alms-giving activities every month at the Jaymart Building, Head Office, to enhance the auspiciousness of life for employees and executives, as well as to promote the conservation and continuation of Thai cultural wisdom, which is considered a way to pass on goodness and preserve this valuable tradition to continue on. Each month, alms-giving of rice, dried food, and ready-to-eat food are given to 3 monks from Wat Sriboonruang. This activity not only creates a bond between personnel within the organization, but also helps instill good morals and ethics in all employees. It also demonstrates the unity and cooperation of Jaymart people in doing good deeds, creating an atmosphere of happiness, warmth, and unity within the organization continuously and sustainably.

Food and beverage welfare



The company realizes the importance of welfare and a good working environment, which help boost the morale of employees so that they can work efficiently and happily. In this regard, the company provides welfare by providing snacks and drinks to employees regularly, 2 times per month.

FIT FUN FIRM 2nd time

The company has always given importance to the health and well-being of its employees, believing that good health will help promote work efficiency and create positive energy in life. In order to encourage employees to care for their health and be motivated to take care of themselves, the company has organized a weight loss competition project for employees of the JMT Group, giving employees the opportunity to participate in 3 categories:

- Single Men Category – For male employees who want to lose weight and have a goal to improve their health.
- Single Female Category – For female employees who want to control their weight and improve their health.
- Team Type – Allow employees to team up to lose weight together, promoting collaboration and motivation.



Responsibility towards customers/consumers

Objectives of Customer Privacy Protection

Complaints about violations of customer privacy



There is no case of leakage, theft or loss of customer data that has been collected.



There are no complaints from external parties and/or regulatory agencies.

JMT Network Services Public Company Limited, as a leader in debt management and financial services, is committed to conducting business responsibly and fairly, adhering to a policy that prioritizes the rights and benefits of customers and consumers. The Company emphasizes transparency and fairness in every step of its operations, from debt management planning, consultation, and communication with customers, adhering to principles that emphasize the protection of personal information, customer confidentiality, and strict compliance with relevant legal standards. In addition, it emphasizes building trust through clear and verifiable communication, including continuous follow-up services, so that customers receive a good experience and confidence in using the services. The Company believes that honesty and professionalism in operations are important foundations for creating business sustainability.

JMT emphasizes designing services that meet the needs of customers in all dimensions, taking into account the maximum benefits of customers, along with building confidence in a transparent and fair financial system. With this vision, the Company is committed to creating maximum customer satisfaction, along with playing a role in developing a fair and creative debt and financial management system to support the organization's goals and drive the company's stable growth in the long term.

In 2024, JMT Network Services had no data leaks, and the personal data protection officer has followed all management and legal procedures. You can contact the Data Protection Officer at Email: dpo-jmt@jmtnetwork.co.th



Customer Privacy Policy and Guidelines

JMT Network Services Public Company Limited realizes the importance of maintaining the security and privacy of personal information of customers and consumers in every business process, especially in the debt management and financial service business, which handles sensitive information. Therefore, the safe storage and management of customers' personal information is something that the company gives great importance to.

The Company has established a personal data security policy in accordance with international standards, focusing on protecting customer data in every process, from data collection, storage, processing, and use. This is to prevent unauthorized access, use, or disclosure of data, and to comply with relevant personal data protection laws, such as Thailand's Personal Data Protection Act (PDPA). As a financial service and debt management company, data security is extremely important in building trust and confidence from customers. Personal data protection is therefore a way to protect customers' rights to ensure that their data will not be misused, which is an important part of building sustainable and transparent relationships with customers and supporting responsible and safe business operations.



You can contact the Data Protection Officer at



Email : DPO_JMT@jmtnetwork.co.th



Scan to study customer privacy policy
<https://www.jmtnetwork.co.th/th/privacy-policy>

Personal Data Protection

Disclosure of Personal Information

JMT Network Services Public Company Limited realizes the importance of keeping your personal information strictly confidential and is committed to complying with all relevant laws and regulations in all cases. However, in some situations, the Company may need to disclose your personal information to external service providers who have been carefully selected and are responsible for supporting or performing tasks related to the Company’s services, such as information technology service providers, document delivery service providers, or legal service providers. The Company will disclose or forward your personal information only when necessary and within the scope of the purposes notified to you in advance, and guarantees that such external parties will treat your personal information securely and in accordance with the specified data protection standards. The Company will take appropriate steps to ensure that your personal information is not misused or disclosed without permission in all cases.

Appropriate data security measures

The Company provides appropriate security measures that are consistent with the sensitivity of the information you may disclose, with the aim of preventing unauthorized or improper access, use, alteration, modification or disclosure of personal information. The Company will periodically review such measures as appropriate and in accordance with relevant laws.

Data Owner Rights

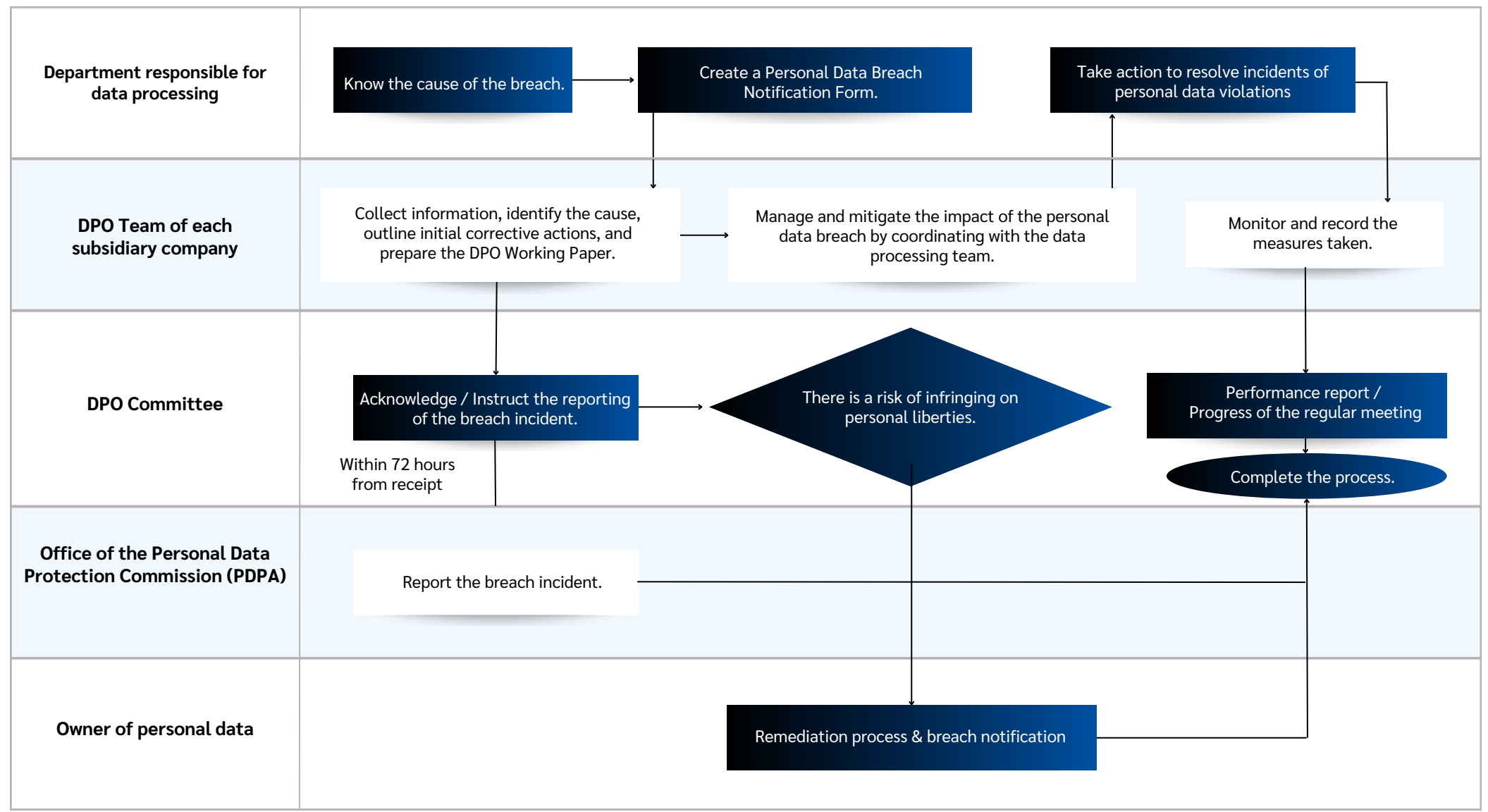
The Company respects your rights as a data owner under relevant laws. You can contact the Company to exercise your rights, including the right to withdraw consent, the right to access and request a copy of your personal data, the right to request correction of your personal data, the right to request personal data in the event that the Company makes such personal data in a format that can be read or used by general people with automatic tools or devices, including the right to request that such data be sent or transferred to another data controller, the right to object to the processing of personal data, the right to request that personal data be deleted, destroyed or anonymized when such data is no longer necessary, the right to request that the use of personal data be suspended, or the right to lodge a complaint.

“ In 2024, JMT had no data breach incidents, and the Data Protection Officer has followed all management and legal procedures. ”

Response process in case of personal data breach



Procedures for managing personal data breach incidents



Customer Relationship Management

JMT Network Services Public Company Limited places great importance on Customer Relationship Management to enhance trust and create sustainable bonds with all customer groups. With a commitment to developing quality services and comprehensively meeting customer needs, the Company adheres to the principle of transparent business operations and focuses on customer satisfaction in every process. The Company emphasizes on providing friendly, attentive services and professional advice, emphasizing on creating a good experience at every point of contact with customers, whether it is debt tracking and management, financial consultation, or presenting appropriate options for customers in various situations to help build confidence and trust in the Company's services. In terms of service development, the Company has established a team of specialized experts to handle various situations, and continuously trains its employees to improve service standards and enhance communication and problem-solving skills to ensure that customers receive the best care in every dimension. Furthermore, the Company focuses on building long-term relationships with customers by offering services that meet long-term needs, such as providing advice on personal financial management, debt restructuring, and flexible debt repayment plans.

In addition, it offers special privileges and appropriate care for each customer group to create maximum satisfaction and support strong relationships. With an approach that focuses on quality, attention to detail, and building trust in every service, JMT Network Services Public Company Limited remains committed to being a leading organization that customers trust. Ready to respond to customer needs in all dimensions comprehensively and sustainably in the long term.

Commitment and goals for developing customer satisfaction

JMT Network Services Public Company Limited is committed to creating maximum customer satisfaction in all aspects of its services by focusing on transparent, attentive operations and providing quality services. The Company realizes that customer satisfaction is an important factor that helps build trust and long-term relationships. Therefore, the Company emphasizes continuous improvement and development of services to meet customer needs and expectations. With the intention of creating the best experience for customers, the Company is committed to providing friendly, attentive services and professional advice, especially in debt management and financial advice. The Company emphasizes clear, transparent and straightforward communication in every process so that customers receive complete information and are confident in the services.

In addition, the Company has set a goal to continuously develop service standards through employee training and the use of modern technology to increase service efficiency and respond to customer needs quickly and comprehensively. The Company focuses on building long-term relationships with customers by offering appropriate services and privileges, such as point accumulation, special promotions and flexible debt restructuring. With clear goals and continuous development, J.M.T. Network Services Public Company Limited is committed to creating maximum customer satisfaction, as well as building trust and confidence in the services in order to become a leading organization that customers choose to use in the long term.



Customer Complaint Management Guidelines Complaint Handling Plan

The company has a Customer Relationship Management unit to handle complaints from customers, including rules and regulations regarding customer complaints about the performance of the company's employees, with the following objectives:

1. To reduce complaints arising from collection operations
2. To create quality collection services
3. To clarify and respond to customer complaints to ensure satisfactory results.
4. To prevent repeated complaints

The company divides customer complaints into 4 categories based on the damage caused to the company as follows:



General complaints regarding collection practices

Improper employee behavior, such as contacting outside the specified time, contact frequency, contacting more than once a day, using impolite, sarcastic, etc.



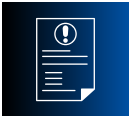
Complaints about practices that cause damage to customers and third parties

Such as using foul language, threatening, using inappropriate language that affects a third party, sending letters, postcards, faxes, sending messages or leaving voice messages through the system, which is intended to disclose customer information, surveys, etc.



Complaints through the agency that may have regulatory authority

Such as the Office of the Consumer Protection Board (OCPB), the Bank of Thailand, government agencies, and others, which may have an impact on the company's image.



Complaints that cause damage to the company

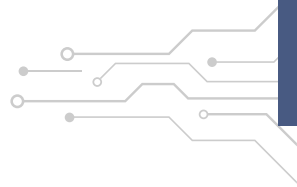
For example, complaints through the media, which may seriously damage the company's image, leading to legal cases, etc.

Complaint acceptance and resolution process

1. The Customer Relationship Management unit receives complaints from various customers of the company, such as the Marketing Complaint Center, Email channels, Facebook Inbox, letters, financial institutions, complaints through various media, and government agencies.
2. The officer in charge of handling customer complaints of the company will contact the customer to verify the facts (to ask for details about the complaint in a concrete manner, such as who, what, where, how, including asking about the customer's needs, etc.)
3. The complaint center forwards the case to the supervisor for fact-finding. The complained officer fills in the details of the incident, such as the date and time of the incident, details of the incident, the results of the internal investigation, the reasons for choosing to do so, etc. in the Customer Complaint Explanation Form.
4. The Customer Relationship Management Officer summarizes the information from both sides and presents it to the executives for consideration of the details and facts from both the customer and employee sides, and makes a decision as to whether the officer has committed any wrongdoing.
5. If the decision is made that the employee has actually committed the offense as complained about, the manager shall punish the employee according to the company regulations.
6. Customer Relationship Management staff contacted the customer to apologize for the employee's actual misconduct as complained about, and explained the facts and the results of the complaint to the customer.
7. Summarize the results of the complaint consideration and report to the company's executives and related persons once a month.

Time to fix

This must be completed within 24 hours (1 day) and if the complaint is complicated to investigate, it must be completed within 3 business days. After that, the Collection Department must call to inquire about the satisfaction of the Customer Relationship Management officer's service again within the next day that the investigation summary is sent.



Procedure for considering complaints regarding contract work Penalties for employees who complain

1. Receive customer complaints through the company's various customer contact channels, such as the Marketing Complaint Center, Email, Facebook Inbox, letters, financial institutions, complaints through the media, and government agencies.
2. Forward the matter to the complaint center of the employer company to investigate the details of the complaint and the facts from the customer.
3. The Company's Customer Complaint Officer will contact the customer to verify the facts (to ask for details about the complaint in a concrete manner, such as who, what, where, how, including asking about the customer's needs, etc.) in the Customer Complaint Explanation Form.
4. The company's customer complaint officer forwards the case to the supervisor for fact-finding. The complained officer fills in the details of the incident, such as the date and time of the incident, details of the incident, the results of the internal investigation, the reasons for choosing to do so, and so on.
5. After being complained, the company must send a statement form along with the customer's contact details (a note recorded in the system) to the hiring company within 1-2 business days after the date of receiving notification of the customer's complaint along with the statement form and other attached documents.
6. The Customer Relationship Management Officer summarizes the information from both sides and presents it to the executives for consideration of details and facts from both the customer and employee sides, and makes a decision as to whether the officer was actually wrong.
7. If the decision is that the employee has actually committed the offense as complained, the relevant persons will take further action according to the company's regulations.
8. Customer Relationship Management staff contacted the customer to apologize for the employee's actual misconduct as complained about, and explained the facts and the results of the complaint to the customer.
9. Report the investigation results to the employer periodically.
10. Send the investigation results summary to the employer immediately.
11. Summarize the results of the complaint consideration and report to the company's executives and related persons once a month.

The Company will enforce the penalty for employees who commit the offense according to the regulations. The manager must report the penalty for employees who are found to have committed the offense to the employer company in writing within 3 working days.



Channels for receiving service complaints

Call : 0-2418-9889 press 2

E-mail : customerservice@jmtnetwork.co.th

Website : <https://www.jmtnetwork.co.th/th/contact-us>

Facebook : JMT Network Service Public Co.,Ltd.



Or scan this QR Code to report a service complaint.

Creating opportunities for access to products and services

Debt Mediation Fair Project for Student Loan Fund (SLF) and Household Debt for Fiscal Year 2024

JMT Network Services Public Company Limited, a leader in debt management and full-service debt collection, has joined the debt mediation fair project. The company plays an important role as a mediator between creditors and debtors to facilitate effective negotiations and achieve fair results for both parties.

With its experience and expertise in debt management, the company focuses on creating understanding and finding joint solutions to help debtors restore their financial status and creditors manage their assets more efficiently. In addition, the company is committed to supporting the resolution of household debt and debts resulting from loans to alleviate debtors' suffering in the challenging economic situation and promote sustainable debt management responsibility, both in terms of Student Loan Fund debt and unsecured personal debts such as credit cards and personal loans.

The company's goal is to help debtors return to normal debt repayment in the long term and minimize the impact on the debtor's quality of life as much as possible so that borrowers who enter the mediation process can return to the normal debt repayment system by receiving the following conditions and benefits:

- The borrower will not be prosecuted.
- Borrowers will receive an 80% discount on late fees.
- Borrowers will be able to change the debt repayment sequence, where all previously paid payments will be applied to reduce the principal and interest first, while the remaining 20% of the penalty fee will be applied to reduce the debt last.
- The borrower can extend the repayment period for up to 30 years, depending on the remaining debt amount and the age must not exceed 65 years on the date of signing the dispute settlement agreement.





Jaii-Dee Application

Jaii-Dee application, a platform that provides advice to consumers anytime, anywhere on debt management, aims to create opportunities to access products and services that meet the needs of all user groups. Starting with the design of an easy-to-use and user-friendly interface to make it convenient for everyone to access the service, including the use of easy-to-understand language and symbols to reduce usage limitations for those who are not familiar with technology.

In addition, Jaii-Dee also emphasizes on building a network of partners, such as collaborating with local shops, social enterprises, and non-profit organizations to expand access to products and services to remote communities, including providing promotions and privileges such as discounts, point collection, or additional services for new users to create motivation and increase interest in using the service.

In terms of technology, Jaii-Dee has developed an application that can be used on both iOS and Android systems, along with creating a website that connects to the application to make access more convenient and diverse. It also promotes user confidence by providing clear product information and allowing users to express their opinions or provide reviews to build trust in the service.

Operational benefits of Jaii-Dee Application

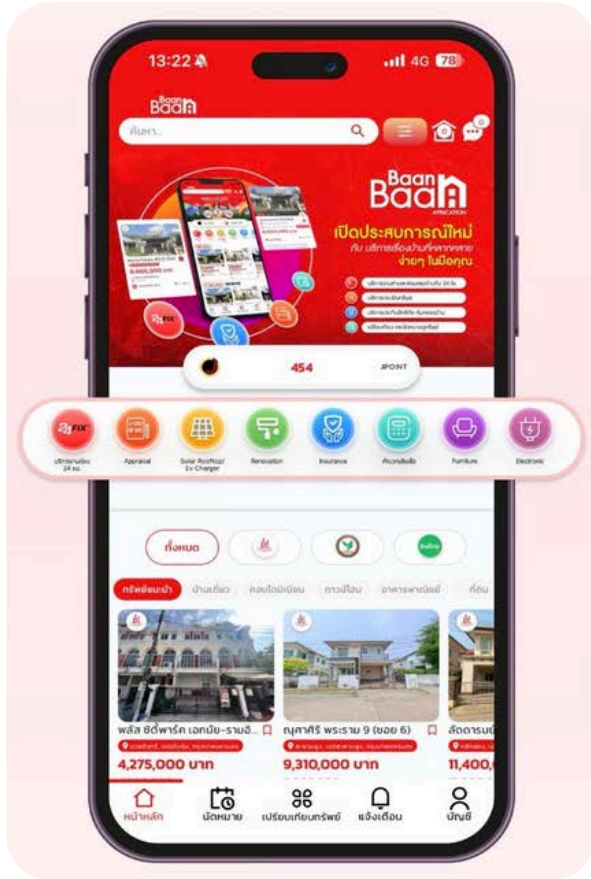
- Promote equal access**
Jaii-Dee application helps reduce the gap in access to products and services, especially for those living in remote areas or those with economic and technological constraints, allowing everyone to have equal access to opportunities.
- Increase convenience for users**
With an easy-to-use design and support for both iOS and Android, users can search and access the products or services they need anytime, anywhere, via their smartphone or other internet-connected device.
- Create motivation through promotions and privileges.**
Jaii-Dee offers promotions, discounts and privileges that meet users' needs, such as point collection or special services, which help users feel valued and encourage continued use of the service.

“
With these approaches, Jaii-Dee application can create equal opportunities to access products and services, fulfilling both business goals and supporting sustainable society.
 ”





“Track Track” Application



JMT Network Services Public Company Limited (JMT), a leader in debt management and financial services, has reinforced its leadership by supporting its subsidiary, JAM Asset Management Company Limited (JAM), in developing and launching its latest application called “Baan Baan”, which is designed to provide a modern user experience and meet the needs of users in the digital age.

The “Baan Baan” application focuses on providing a full range of services in real estate management and investment in related assets. Users can conveniently search for information on buying or renting real estate, as well as manage various types of assets.

The application also comes with a variety of features, such as searching for real estate according to personal needs, comparing market prices, accessing transparent investment-related information, and consulting with industry experts.

The launch of the “Baan Baan” application is part of the business expansion strategy of the Jaymart Group, which focuses on developing solutions that use technology to drive the business and create added value for consumers. This application not only meets the needs of today’s consumers, but also supports more efficient real estate investment.

Operational benefits of “Baan Baan” Application

- Create opportunities for Thai people to access real estate products and services conveniently and cover all needs, including buying, selling, renting, and investing in various types of assets.
- “Baan Baan” application is designed to reduce the gap in access to real estate information and services. It focuses on creating a user-friendly platform that provides everyone with access to essential resources such as real estate market information, price comparisons in various areas, and tools that help users plan their investments with confidence.
- It has the ability to connect users directly with relevant agents or service providers. It also has a system for recommending properties that suit the needs and budgets of users. In addition, “Baan Baan” also provides consulting services from experts who are ready to help with real estate trading, market analysis, and financial planning.
- With features that help create opportunities for small entrepreneurs and individuals to easily and efficiently offer or rent out their properties, “Baan Baan” has become an important channel that helps connect the needs of buyers and sellers.

**“
With a vision that focuses on community development and improving the quality of life of Thai people, the “Baan Baan” application is another success of the J-Mart Group in using technology to create positive changes and to push for equal access to services for everyone in society.**

Marketing communications of products and services

JMT Network Services Public Company Limited places importance on marketing communication of products and services by focusing on presenting correct, complete and up-to-date information to customers, especially information about debt restructuring projects and customer assistance services that the company participates in, such as details and conditions of the household debt mediation project, including information on various benefits that customers will receive.

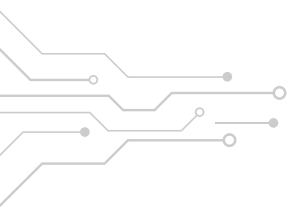
The company has also developed a communication format through digital channels to facilitate customers, such as presenting information about the debt mediation project through an easy-to-access online channel so that debtors can access necessary information, such as steps to join the project, negotiation conditions, and details of special privileges such as discounts on late fees and long-term debt repayment terms.

This improvement in communication formats not only helps create satisfaction for debtors who want to solve their financial problems effectively, but also supports the company's operations as a leader in the debt management business, helping debtors to repay their debts sustainably and promoting long-term relationships between the company and its customers.

- JMT Network Services Public Company Limited (JMT) is committed to effective marketing communications to promote awareness and build confidence in the company's products and services, with an emphasis on creating a reliable and transparent image in line with its experience and professionalism in debt management, under the concept of promoting a circular economy and sustainability.
- Content marketing is another strategy that JMT emphasizes. This includes creating articles and videos that provide knowledge about personal financial planning and effective debt management, as well as telling customer success stories to reinforce the value of the service. The company also fully utilizes digital marketing, such as using social media to disseminate interesting information, news, and promotions, as well as using email marketing to communicate information that is relevant to the target group.
- In terms of Customer Relationship Management (CRM), the company has developed services that focus on convenience and speed through personal messaging and a team that takes care of customers closely to enhance the impression and improve the quality of service. In addition, JMT also emphasizes on organizing activities such as seminars for financial planning and participating in trade shows to create opportunities to reach new customer groups.
- With careful planning and continuous measurement, the company is committed to improving its marketing strategies to meet customer needs and align with the current situation, in order to create business stability and create true value for society sustainably.



Scan to study Sales and Marketing Policy
<https://www.jmtnetwork.co.th/storage/document/cg/sales-and-marketing-guidelines-th.pdf>



Community/Social Responsibility

JMT Network Services Public Company Limited is committed to conducting debt management business with social responsibility, along with supporting community and social development for sustainable growth in all dimensions. It realizes the importance of creating understanding and promoting true participation of people in the community.

The company emphasizes the management of business resources that not only generate profits but also have a positive impact on society and the environment through operations that adhere to ethical principles and transparency, and promotes cooperation with government agencies, private sectors, and civil society to drive effective community development in all dimensions, whether in terms of economy, enhancing financial knowledge, or supporting the quality of life of people in communities where the company operates. With the vision of being a leader in debt management that focuses on public responsibility, the company aims to develop work processes and services that meet the needs of customers and communities, aiming to create long-term positive impacts, both in terms of helping customers recover financially and improving the quality of life of surrounding communities to grow sustainably together.

Community/Social Development and Participation Policy

The Company focuses on strengthening the potential of communities and society to grow strongly in the long term by supporting the development of the quality of life of people in the community. Focus on strengthening potential in various areas such as education, vocational skills development, and economic opportunity creation so that communities can improve their quality of life effectively and sustainably. In conducting business, the Company also takes into account the impact on communities and society at all levels by emphasizing the participation of all relevant parties, whether employees, business partners, or business allies, to jointly create a society that is balanced in terms of economy, society, and environment, according to the following guidelines:

1. Promoting economic development and quality of life of the community
2. Conservation of the environment and natural resources
3. Employee participation in community development
4. Creating collaboration with government agencies and the private sector

The company is committed to being an organization that drives sustainable change through business operations with responsibility towards communities and society, as well as creating a better society for current and future generations, adhering to the principles of sustainable development and participation of all sectors to create a livable and sustainable world for everyone in the long run.

Community/Social Responsibility Objectives and Performance Results

The 2024 target is to have no number of disputes with communities.

Number of disputes with communities in 2024

0 Case



Community/Social Development Promotion and Participation Plan

JMT Network Services Public Company Limited is committed to conducting business while creating value for the community and society by promoting sustainable development in various dimensions. The main plans include supporting financial management, promoting local economy, and raising awareness among employees on social and community development. In terms of supporting financial management, the Company focuses on providing knowledge and consultation to the public through financial training programs such as budget planning, debt management, and savings, as well as establishing a financial clinic that provides specialized consultation to those who need advice on debt management. This project not only helps to enhance financial knowledge but also promotes good relationships between the Company and the community. In addition, the Company has a plan to continuously promote development and community participation, focusing on building good relationships with communities in every area where the Company operates, which consists of organizing various corporate social responsibility (CSR) activities that cover many dimensions to provide maximum benefits to the community and society, ranging from supporting education such as providing scholarships, providing learning equipment, to supporting sports and exercise activities by donating sports equipment to nearby community foundations, as well as supporting consumer goods that are necessary for daily life, such as organizing a project to receive support for food, necessary items, and providing assistance to those in need, so that the community can have a better quality of life and be self-reliant in the long term. The Company emphasizes the participation of all stakeholders. Whether it is community leaders, government agencies, private organizations, as well as local people, to be able to cooperate in determining guidelines and measures for developing communities and society to achieve true sustainability. The company focuses on creating a good understanding between the organization and surrounding communities. Moreover, the company has a plan to expand cooperation with other social organizations to increase the efficiency of implementing various social projects to be more diverse. This is to show the company's intention to play a proactive role in developing communities and society along with conducting business responsibly to create a quality society and create good results in the long term.

Management guidelines

JMT places importance on respecting the rights and participation of all stakeholders. Throughout the past year, the company has been able to maintain good relationships with communities and all stakeholders without any disputes or conflicts, which demonstrates the company's commitment to creating sustainable partnerships between the business sector and the community.

In terms of business operations, the Company emphasizes strict compliance with relevant laws and regulations, including human rights, environment, and good corporate governance. Jaymart believes that conducting business transparently and verifiably will help build trust from all stakeholders, as well as enhance the organization's reputation and confidence in the long run. In 2024, JMT will continue its mission of being a socially responsible organization and a good role model in the business sector, focusing not only on economic profits but also on creating positive outcomes for communities and society, in order to jointly create a sustainable future for all sectors.



Performance results for 2024

JMT supports the project 1 Sports Association 1 State Enterprise

On March 29, 2024, Jaymart participated in the signing ceremony of the Memorandum of Understanding to support sports associations under the project “1 Sports Association, 1 State Enterprise” by JMT Network Services Public Company Limited as a part of supporting the Badminton Association of Thailand to enhance cooperation in developing Thai sports in all dimensions, from financial support, developing sports personnel, organizing competitions both at the national and international levels, including providing quality sports equipment and developing sports facilities to meet international standards to develop the potential of sports personnel to have higher knowledge and skills, as well as raising the management level to the international level. The operation guidelines cover everything from supporting the organization of domestic sports competitions, promoting participation in regional and international competitions, to developing specialized sports centers to be a place for training and training sports personnel effectively.



Amount of money donated to the Badminton Association in 2024

 **100,000 baht**

The signing of this memorandum of understanding is therefore an important step in supporting the tangible development of the country’s sports, with a commitment to promote sustainable growth of the sports industry, through cooperation from the government and state enterprises in laying a strong foundation so that sports associations can operate effectively and respond well to the needs of athletes and coaches at the national and international levels.

To strengthen cooperation and support the tangible development of national sports.



Develop Thai sports



Strengthen



Finance



Sports personnel



Quality equipment

VOLUNTEER HEART

For community development and promotion of Thai youth" At the Baan Nokkamin Foundation

JMT Network Services Public Company Limited (JMT) has reaffirmed its commitment to continuously support education for society through activities that aim to create positive changes in the community and society as a whole. On August 16, 2024, the company provided a total scholarship of 10,000 baht to the Baan Nokkamin Foundation, an organization that provides assistance and care for children and youth in difficult situations. The purpose of the scholarship is to promote educational opportunities for youth, as well as to support children under the foundation's care to have the opportunity to learn and develop their full potential, which will be an important foundation that will help push youth to grow towards a brighter future and a better quality of life.

This scholarship activity is organized under the CSR project for community development under the project name "Volunteer for Community Development and Promotion of Thai Youth" which is one of the important activities that JMT and Jaymart Group jointly carry out, focusing on creating opportunities and improving the quality of life of people in society, especially youth who are the future strength of the country. Such support also helps promote the value of sharing, participation and mutual assistance in the community, which are the key to creating a strong and sustainable society.

This project reflects JMT's determination to drive its mission that focuses on sustainable development in all dimensions, be it economics, society, or the environment, which is in line with the goal of JMT Group that emphasizes on creating a balance between business success and true social responsibility. JMT believes that today's success will be a significant driving force in creating positive changes for society in the long run, as well as promoting cooperation from all sectors to drive a better future for the youth and communities in Thailand.

supporting the scholarship fund of Baan Nokkamin Foundation. **10,000 baht**



"Mascot" Application Baan Baan Design Contest

J Asset Management Co., Ltd. places importance on participation in social and community development by focusing on providing opportunities for youth to demonstrate their potential through creative activities. For this reason, the company has organized a "Mascot" design contest for the Baan Baan Application to invite students to submit creative works that reflect the organization's identity to compete for a total cash prize of 23,000 baht and a plaque of honor.

This project not only aims to create unique works that clearly communicate the company's brand, but also serve as a platform for youth to express their creativity, gain real-world work experience, and promote cooperation between businesses and educational institutions. The company believes that the participation of students in this activity will be an important step in developing the potential of the new generation and inspire them to learn and grow in the professional design field.

The criteria for applying to join the project are:

- University students, years 1-4, 1-3 people per team.
- Have an understanding of design
- Present the Mascot design that matches the company's concept.
- 2D design work for preliminary consideration

The contest prizes are:

- 1st prize: 15,000 baht scholarship
- 2nd prize: 5,000 baht scholarship
- 3rd prize: 3,000 baht scholarship
- With 1 trophy award



Sustainability statistics

Corporate Governance

list	unit	2023	2024
Cases of violation of business ethics	time	0	0
Cases of corruption and bribery violations	time	0	0
Number of incidents or cases in which the company was attacked by cyberattacks	time	0	0
Number of incidents or complaints regarding financial crimes	time	0	0
Number of incidents or cases of personal data leakage	time	0	0

Environment

list	unit	2023	2024
Cases or incidents of law violations or environmental impacts	time	0	0
The value of damages or fines resulting from violations of environmental laws	time	0	0

Energy consumption JMT Network Services Head Office

Total energy used	unit	2023	2024
Externally purchased electrical power	Megawatt-hour	778.77	696.41
	Terajoule	2.80	2.51
Average electricity purchased from outside / Total number of employees	Megawatt-hour	1.60	1.24
	Number of employees	1,089	1,078

note :

In 2024, the total energy consumption was 1,330.53 megawatt-hours, a decrease of 415.01 megawatt-hours or 23.78 percent from 2023.

Water consumption JMT Network Services Head Office

Water use	unit	Water consumption	
		2023	2024
Water use	m ³	10,617.83	13,022.95
Water usage per employee	m ³ / person	9.75	12.08

Note: Water usage in 2024 increased by 23.89 percent from the previous year in 2023 when compared to the average water usage per employee in each year. The company has promoted a campaign to make employees aware of efficient water usage and continuously monitors and analyzes water usage data to find appropriate water reduction measures.

Summary of greenhouse gas emissions at JMT Network Services Head Office

Greenhouse gas emissions classified by scope	unit	2023	2024
Total greenhouse gas emissions at head office	(Scope 1 - 3) t CO ₂ e	659.65	506.42
• Total direct greenhouse gas emissions	(Scope 1) t CO ₂ e	261.90	147.93
• Total indirect greenhouse gas emissions	(Scope 2) t CO ₂ e	389.31	348.14
• Other indirect greenhouse gas emissions include:	(Scope 3) t CO ₂ e	8.44	10.35
• Greenhouse gas emissions ratio / number of employees	(Scope 1-3) t CO ₂ e / person	0.61	0.47

Note: Total greenhouse gas emissions at JMT Head Office in 2024 total 506.42 tCO₂e, a decrease of 23.22 percent from 2023. *Greenhouse gas emission data is being reviewed by 2025. Calculation method Scope 1: Carbon Emission=Activity Data×Emission Factor Scope 2: Carbon Emission=Electricity Consumption (kWh)×Grid Emission Factor (kgCO₂e/kWh) Scope 3: Carbon Emission=Water consumption (m³)×Emission Factor of tap water (kgCO₂e/m³)

Summary of waste separation operations, JMT Network Services Head Office

List	unit	2023	2024
Total amount of waste generated from operations	kg	49,912.70	55,166.00
The amount of waste disposed of by landfill	kg	42,941.00	43,461.50
Amount of waste utilized	kg	6,971.70	11,704.50
Categorized by waste type and management method			
All general waste	kg	49,912.70	55,166.00
Reuse	kg	0	0
Sell for recycling	kg	6,143.40	11,642.50
Donate for recycling	kg	828.30	62.00
Take it away			
Landfill	kg	42,941.00	43,461.50
Incineration	kg	0	0
Waste volume per number of employees	Kilograms/person	45.83	51.17

note :

In 2024, from January 1 to December 31, 2024, the Company generated a total of 55,166 kilograms of waste from operations, an increase of 11.65 percent compared to 2023.

- The amount of recycled waste in 2024 was 11,704.50 kilograms, accounting for 21.22 percent of the total amount of waste in 2024, reducing carbon dioxide by a total of 64,882.85 kgCO₂eq, or equivalent to the absorption of CO₂/year by 7,209 trees.
- The amount of recycled waste in 2024 increased by 7.25 percent compared to the amount of recycled waste in 2023.

Company employment statistics

As of December 31, 2024, J.M.T. Network Services Public Company Limited has a total of 2,225 employees, classified as follows:

J.M.T. Network Services Employee Statistics			2023			2024		
			Male	Female	Total	Male	Female	Total
Number of employees at year end			537	1,600	2,137	586	1,639	2,225
Percentage of male and female employees at year-end			25.13%	74.87%	100.00%	26.34%	73.66%	100.00%
Divided by age and divided by gender	Number of employees under 30 years old	(At the end of the year)	286	913	1,209	322	877	1,199
	Number of employees aged 30 - 50 years	(At the end of the year)	233	683	916	257	754	1,011
	Number of employees over 50 years old	(At the end of the year)	8	4	12	7	8	15
Divided by level	Operational level	(At the end of the year)	485	1,413	1,898	582	1,638	2,220
	Management level	(At the end of the year)	-	1	1	1	1	2
	Senior Executives (C Level)	(At the end of the year)	-	3	3	3	-	3
Compensation for operational level employees (total)			468,093,017.67			508,754,030.29		
Executive level employee compensation (total)			1,920,000.00			3,789,000.00		
Compensation for senior executives (total)			12,891,415.58			13,920,716.00		
Total number of employees who are members of the provident fund			204			231		
Amount of money the company contributes to the provident fund (baht)			2,283,968			5,209,374		
Total number of employee training hours (hours/person/year)			32			32		
Cost of employee training and development			149,520.00			1,167,812.09		
Number of employees injured or in work-related accidents			0	0	0	0	0	0
Number of employees with disabilities			11	9	20	12	11	23
Percentage of employees who are disabled			55%	45%	100%	52%	48%	100%
Percentage of total employees who voluntarily resigned			29.63%			31.78%		

society			
list	unit	2566	2567
In the case of other significant human rights complaints	time	0	0
Incidents or cases of work-related injuries that result in work stoppage	time	0	0
Accidents resulting in death	time	0	0
Number of major labor disputes	time	0	0
In the event of a breach, theft or loss of customer data	time	0	0
In the case of complaints from external persons and/or regulatory agencies	time	0	0
Number of disputes with communities	time	0	0

About this report

JMT Network Services Public Company Limited has prepared the 2024 Sustainability Report to present the management approach and performance in important sustainability issues to all stakeholders, covering economic, social and environmental dimensions. This report is prepared in accordance with the reporting standards of the International Reporting Initiative on Sustainable Development Goals (SDGs). The scope of the report covers JMT Network Services Public Company Limited and its subsidiaries, summarizing the performance of sustainability development in 2024, published in April 2025.

Scope of reporting

Reporting period

January 1 - December 31, 2024

Scope of disclosure

JMT Group consists of JMT Network Services Public Company Limited and JMT's subsidiaries that have control over the business in proportion to their shareholding exceeding 50%.

Content Scope

Reports on the results of the assessment of material sustainability issues (Material Topics) that are consistent with the context, JMT's strategy and the expectations of stakeholders throughout JMT's value chain.

Certification of Report

This report has not been verified by any external agency. However, JMT Network Services has compiled the information from certified sources such as the Stock Exchange of Thailand website and from related departments and individuals. In addition, JMT Network Services has reviewed the content and scope of the report every year to be consistent with the current situation and context.

Reporting Framework

JMT Network Services has prepared content and disclosed performance data that responds to the United Nations Sustainable Development Goals (SDGs) and GRI (Global Reporting Initiative) in key areas.

Contact

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GRI Content Index

Advanced JMT Network Services Public Company Limited has reported in accordance with the GRI Standards for the period from 1 January 2024 to 31 December 2024.

GRI Standards	Disclosure	LOCATION [AR/SD/Wedsite]	SDGs
General Disclosure			
GRI 2: General Disclosures 2021	2-1 Organizational details	SD Page 5-9	Goal 8 ,9
	2-2 Entities included in the organization’s sustainability reporting	SD Page 9	Goal 12 ,17
	2-3 Reporting period, frequency and contact point	SD Page 114	Goal 16
	2-6 Activities, value chain and other business relationships	SD Page 12	Goal 8, 9 , 12
	2-7 Employees	SD Page 78-92	Goal 5, 8 , 10
	2-9 Governance structure and composition	SD Page 10	Goal 5 ,16
	2-11 Chair of the highest governance body	SD Page 30	Goal 16
	2-12 Role of the highest governance body in overseeing the management of impacts	SD Page 30	Goal 12 ,16
	2-14 Role of the highest governance body in sustainability reporting	SD Page 32	Goal 12 , 16
	2-15 Conflicts of interest	SD Page 37	Goal 16
	2-17 Collective knowledge of the highest governance body	SD Page 36	Goal 16
	2-18 Evaluation of the performance of the highest governance body	SD Page 34-35	Goal 16
	2-21 Annual total compensation ratio	SD Page 112	Goal 8 , 10
	2-22 Statement on sustainable development strategy	SD Page 3 and 21	Goal 8 , 12 , 13 , 16
2-29 Approach to stakeholder engagement	SD Page 13-15	Goal 16 , 17	

GRI Standards	Disclosure	LOCATION [AR/SD/Website]	SDGs
Material topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	SD Page 16	Goal 12 , 16 , 17
	3-2 List of material topics	SD Page 17-20	Goal 8 , 9 , 12 ,13 ,16
Economic performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 49-61	Goal 8 , 9 , 12 , 16
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	SD Page 50	Goal 8 , 9 , 12 , 16
Anti-corruption			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 42-45	Goal 16
GRI 205: Anti-corruption 2016	205-2 Communication and training about anti-corruption policies and procedures	SD Page 42-43	Goal 16
	205-3 Confirmed incidents of corruption and actions taken	SD Page 40 and 44-45	Goal 16
Energy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 68	Goal 7 , 12 , 13
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SD Page 109	Goal 7 , 12 , 13
	302-4 Reduction of energy consumption	SD Page 68	Goal 7 , 12 , 13
Water and effluents			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 69	Goal 6 , 12 , 13
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	SD Page 69	Goal 6 , 12
	303-5 Water consumption	SD Page 110	Goal 6 , 12

GRI Standards	Disclosure	LOCATION [AR/SD/Website]	SDGs
Emissions			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 71-73	Goal 12 , 13
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SD Page 110	Goal 13
	305-2 Energy indirect (Scope 2) GHG emissions	SD Page 110	Goal 7 , 13
	305-3 Other indirect (Scope 3) GHG emissions	SD Page 110	Goal 12 , 13
	305-5 Reduction of GHG emissions	SD Page 71-73	Goal 7 , 12 , 13
	Waste		
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 70	Goal 12 , 13
GRI 306: Waste 2020	306-2 Management of significant waste-related impacts	SD Page 70	Goal 12 , 13
	306-3 Waste generated	SD Page 111	Goal 12
	306-4 Waste diverted from disposal	SD Page 111	Goal 12
	306-5 Waste directed to disposal	SD Page 111	Goal 12 , 13
	Employment		
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 78-92	Goal 8 , 10
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SD Page 112	Goal 8 , 10
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	SD Page 86	Goal 3

GRI Standards	Disclosure	LOCATION [AR/SD/Wedsite]	SDGs
Occupational health and safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 83-85	Goal 3 , 8
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	SD Page 83-85	Goal 3 , 8
	403-3 Occupational health services	SD Page 84	Goal 3 , 8
	403-6 Promotion of worker health	SD Page 86	Goal 3 , 8
	403-9 Work-related injuries	SD Page 83	Goal 3 , 8
	403-10 Work-related ill health	SD Page 83	Goal 3 , 8
Training and education			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 80-82	Goal 4 , 8 ,10
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	SD Page 80	Goal 4 , 8
	404-2 Programs for upgrading employee skills and transition assistance programs	SD Page 81	Goal 4 , 8 ,10
Diversity and equal opportunity			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 29	Goal 5 , 8 , 10
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	SD Page 29	Goal 5 , 8 , 10
	405-2 Ratio of basic salary and remuneration of women to men	SD Page 12	Goal 5 , 8
Local communities			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 100-108	Goal 11 , 16 , 17
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	SD Page 101-102	Goal 11 , 16 , 17
	413-2 Operations with significant actual and potential negative impacts on local communities	SD Page 100-108	Goal 11 , 16 , 17

GRI Standards	Disclosure	LOCATION [AR/SD/Wedsite]	SDGs
Marketing and labeling			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 103	Goal 12 , 16
Customer privacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 93-99	Goal 10 , 16



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เป็นได้มากกว่าที่คุณคิด



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