SUSTAINABILITY REPORT 2025

Sustainability Report 2025

JMT Network Services Public Company Limited



jmt network services

Message from the Chairman of Board of Directors (GRI 2-22)



On behalf of the Board of Directors, JMT Network Services Public Company Limited is committed to setting the strategic direction and overseeing the Company's business operations to achieve stable and sustainable growth, while upholding the principles of good corporate governance and management that gives due consideration to balance across all dimensions — economic, social, and environmental. Over the past more than 30 years, the Board of Directors has consistently placed importance on conducting business in accordance with the principles of good governance, while driving the organization under the vision of returning quality debtors to the country's economic system and financial industry, in order to strengthen and sustain the stability of the financial system over the long term.

Regarding the Company's sustainability performance in 2025, the Board of Directors is of the view that the Company has demonstrated clear and tangible progress. The Company received a "5-Star" rating in the Annual General Meeting Quality Assessment (AGM Checklist) for listed companies on the Stock Exchange of Thailand, and was ranked at the "A" level in the SET ESG Rating, an improvement from 2024, reflecting the Company's advancement in elevating its sustainable business standards and reinforcing confidence among institutional investors and funds that prioritize ESG-focused investment.

In pursuit of sustainable organizational development across all dimensions, the Board of Directors places importance on the continuous elevation of corporate governance standards. In 2025, the Company received a corporate governance assessment rating of "Excellent" from the Corporate Governance Report of Thai Listed Companies (CGR) survey conducted by the Thai Institute of Directors (IOD) for the first time. The Board of Directors regards this as an achievement that reflects the collective commitment of management and employees at all levels, and the Company is committed to maintaining its corporate governance standards at the "Excellent" level on a continuous basis in the future.

Notably, during the past year, the Company became a member of an anti-corruption organization, having received certification as a member of the Thai Private Sector Collective Action Against Corruption (CAC). This reinforces the Company's commitment to sustainable business development, underpinned by a strong adherence to the principles of good governance and corporate integrity, as well as its role as a collective partner in the prevention and opposition of corruption in all forms, in order to foster transparency and organizational stability in the conduct of sustainable business operations.

On behalf of the Board of Directors, the Company extends its sincere gratitude to shareholders, customers, employees, business partners, allies, regulatory authorities, communities, and all stakeholder groups for their continued support and trust in the Company's operations. The Board of Directors will continue to closely oversee and support the management in its operations, to enable the Company to achieve stable growth, create long-term value, and fulfill its objective of sustainably returning quality debtors to the financial system.



Mr. Adisak Sukumvitaya
Chairman of The Board

Message from Chief Executive Officer (GRI 2-22)

JMT Network Services Public Company Limited is committed to continuous business development, alongside the conduct of its business operations under the principles of good corporate governance and sustainable management across all dimensions — economic, social, and environmental. Over the past more than 30 years, the Company has steadfastly adhered to the principles of good governance and has driven the organization under the vision of returning quality debtors to the country's economic system and financial industry, thereby building stability and long-term strength for the financial system in a sustainable manner.

In 2025, the Company established a concrete corporate sustainability development policy to serve as a framework for management and operations in alignment with the United Nations Sustainable Development Goals (SDGs), with a focus on conducting business on the foundation of environmental, social, and governance (ESG) responsibility, while giving comprehensive consideration to all stakeholder groups, including shareholders, investors, business partners, customers, and employees. In addition, the Company launched a Sustainability Website as an official, transparent, and verifiable channel for communicating the Company's sustainability information and operations.

Regarding the Company's sustainability performance in the past year, the Company received a "5-Star" rating in the Annual General Meeting Quality Assessment (AGM Checklist) for listed companies on the Stock Exchange of Thailand for 2025, and was ranked at the "A" level in the SET ESG Rating, an improvement from 2024, reflecting continuous progress in sustainable business operations and enhancing the Company's investment attractiveness for institutional investors and funds that prioritize ESG stocks.

On the environmental front, the Company has placed importance on the use of clean energy. In 2025, the Company invested in the installation of a Solar Rooftop system at its headquarters with a total capacity of 418 kilowatts, which helps reduce reliance on fossil fuel energy sources and supports long-term greenhouse gas emissions reduction, as part of its commitment to environmental and social responsibility.

In pursuit of sustainable organizational development across all dimensions, the Company places importance on the continuous elevation of corporate governance standards. In 2025, the Company received a corporate governance assessment rating of "Excellent" from the Corporate Governance Report of Thai Listed Companies (CGR) survey conducted by the Thai Institute of Directors (IOD) for the first time, and the Company is committed to maintaining its corporate governance standards at the "Excellent" level on a continuous basis.

On behalf of the Chief Executive Officer of JMT Network Services Public Company Limited, the Company extends its sincere gratitude to shareholders, customers, employees, business partners, allies, regulatory authorities, communities, and all stakeholder groups for their continued support and trust in the Company's operations. The Company will remain committed to driving business growth in alignment with the development of the country's economic system, and to advancing toward its objective of sustainably returning quality debtors to the financial system.



Mr. Sutthirak Trichira-aporn
Chief Executive Officer



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Sustainability Operations Overview 2025

Corporate Governance Report of Thai Listed Companies (CGR)
"5-Star" or "Excellent" Level

SET ESG Rating – "A" Level

Annual General Meeting Quality Assessment (AGM Checklist)
Score of 100, "5-Star" (Excellent) rating.

Certified Member of the Thai Private Sector Collective Action Against Corruption (CAC)

- **Corporate Governance Report of Thai Listed Companies (CGR)**

  JMT Network Services Public Company Limited (JMT) received a corporate governance assessment rating of 5-Star "Excellent", awarded by the Thai Institute of Directors (Thai IOD), reflecting continuous and progressive advancement in corporate governance standards.

- **SET ESG Rating**

  The SET ESG Rating is an assessment program evaluating the sustainability performance of listed companies that conduct their business with due regard for environmental, social, and governance (ESG) responsibility. For the 2025 assessment, the Company received a rating of "A", reflecting the Company's commitment to systematically developing its ESG operations and demonstrating concrete and measurable sustainability performance at the organizational level.

- **Annual General Meeting Quality Assessment (AGM Checklist)**

  The Thai Investors Association has organized the "AGM Quality Assessment for Listed Companies" program. For the 2025 assessment, the Company received a perfect score of 100 points, achieving the "5-Star" (Excellent) rating.

- **Certified Membership of the Thai Private Sector Collective Action Against Corruption (CAC)**

  JMT Network Services Public Company Limited (JMT) was officially certified as a member of the Thai Private Sector Collective Action Against Corruption (CAC) in 2025, marking another significant achievement in the Company's good corporate governance.

About JMT

JMT Network Services Public Company Limited (the "Company") was established in 1994 with a registered paid-up capital of THB 5 million by the Jaymart Group, to operate debt collection, asset seizure, and legal enforcement services throughout Thailand. The Jaymart Group brought with it extensive experience and expertise accumulated from its consumer electronics retail business prior to entering the mobile phone retail business. Subsequently, in 2006, the Company expanded its operations into the non-performing asset management business and hire-purchase auto loan services respectively. The Company was registered as a public limited company on 19 April 2012 and was listed on the Stock Exchange of Thailand on 27 November 2012.

As of 31 December 2025, the Company has a registered capital of THB 765,552,324.00 and a registered paid-up capital of THB 729,869,790.50, divided into 1,459,739,581 ordinary shares at a par value of THB 0.50 per share.



Head Office Address

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Email. Jaymartgroup_esg@jaymart.co.th



Vision

"To cover all areas and be the leader in debt management."

Mission

To lead in debt management adhering to the principles of good governance.

Committed to achieving excellence in debt management through modern technology, with the goal of becoming a Digigtal AMC.

Uphold morality and ethics and operate according to the principles of good governance, ensuring responsibility toward shareholders, business partners, customers, employees, and the community.

JMT Sustainability Framework 2030

FAIR DEBT MANAGEMENT FOR A SUSTAINABLE SOCIETY

We are committed to managing debt with fairness, transparency, and stability, strengthening a sound economy, reducing non-performing debt, and driving the organization through innovation and good corporate governance principles, for a sustainable society for all.

Environment

We are committed to minimizing environmental impact through efficient resource management, while promoting technology in work processes to reduce energy consumption and waste, alongside supporting sustainability operations among suppliers and business partners, in order to achieve net zero greenhouse gas emissions.

Environmental Strategic Direction

Manage resources efficiently and leverage technology to reduce environmental impact, working toward net zero greenhouse gas emissions.

- Enhance resource utilization efficiency through sustainable practices to reduce long-term environmental impact.

- Resource Management
- Climate Change
- Biodiversity

Social

We are committed to conducting business responsibly, prioritizing fair debt collection practices, respecting the rights of all stakeholders, and avoiding approaches that impose undue burdens. We also promote financial literacy and develop flexible debt restructuring solutions suitable for all groups of people, while caring for employees through continuous skills development and fostering a positive working environment, so that all parties can grow together sustainably.

Social Strategic Direction

Conduct business responsibly, pursue fair debt collection, promote financial literacy, and develop flexible debt restructuring solutions to create a sustainable society.

- Promote equality while fostering a safe working environment.
- Develop community economies and promote financial literacy to enhance quality of life and build a sustainable society.

- Human Rights
- Employee Care and Capability Development
- Community Engagement

Governance

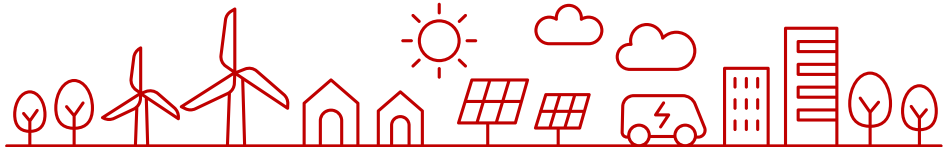
We are committed to conducting business with transparent and accountable good governance principles, complying with international standards and relevant laws, while leveraging technology to enhance debt management efficiency, together with risk management and data security, in order to build confidence among all stakeholder groups.

Governance Strategic Direction

Manage debt effectively in accordance with good corporate governance principles, to build confidence and drive sustainable economic growth.

- Elevate debt management through innovation to strengthen sustainable returns.
- Enhance service quality through transparent communication.
- Strengthen governance and data protection to build business confidence.

- Innovation and Technology
- Sustainable Returns
- Sustainable Supply Chain Management
- Service Standards and Fair Communication
- Corporate Governance, Risk Management, and Regulatory Compliance
- Anti-Corruption
- Data Protection and Information Systems



SUSTAINABILITY INDICATORS

ENVIRONMENT

	Short-Term Target 2025	Long-Term Target 2030	PERFORMANCE
Reduce water consumption Base year 2025	Reduce water consumption intensity by no less than 2%	Reduce water consumption intensity by no less than 5%	1.69 m^3/sq.m./year
Reduce Electricity Energy Consumption Base year 2025	Reduce electricity consumption intensity by no less than 2%	Reduce electricity consumption intensity by no less than 5%	Electricity Consumption : 69.14 kWh/sq.m./year
Reduce Organizational Waste Base year 2023	Reduce waste generated from internal operations by 5% by 2026		The amount of waste within the organization decreased by 47.55% from the base year 2023.
Net-Zero Greenhouse Gas Emissions by 2050	Monitor operations *Base year: 2025 Reduce greenhouse gas emissions by at least 1% per year		590.14 tonCO2e
Number of Environmental and Biodiversity Promotion Projects	1 Projects	5 Projects	2 Projects

SOCIAL

	Short-Term Target 2025	Long-Term Target 2030	PERFORMANCE
Human Rights Related Complaints	0 Cases	0 Cases	0 Cases
Employee Engagement Survey	75%	95%	76.06%
Average Training Hours per Employee	6 Hours/Person/Year	6 Hours/Person/Year	32 Hours/Person/Year
Serious Workplace Accident Statistics (Fatalities)	0 Cases	0 Cases	0 Cases
Community Satisfaction Survey	75%	95%	66.41%
Number of Community Engagement Projects	2 Projects	3 Projects	4 Projects

GOVERNANCE

	Short-Term Target 2025	Long-Term Target 2030	PERFORMANCE
Number of Innovation and Technology Development Projects	2 Projects	10 Projects	2 Projects
Customer Satisfaction Survey	90%	95%	80.22%
Corporate Governance Assessment of Thai Listed Companies	"Very Good" Level	"Excellent" Level	"Excellent" Level
Cases of Business Ethics Violations	0 Cases	0 Cases	0 Cases
Cases of Corruption and Anti-Corruption Violations	0 Cases	0 Cases	0 Cases
Number of Data Breach Complaints	0 Cases	0 Cases	0 Cases

Sustainability Policy and Targets

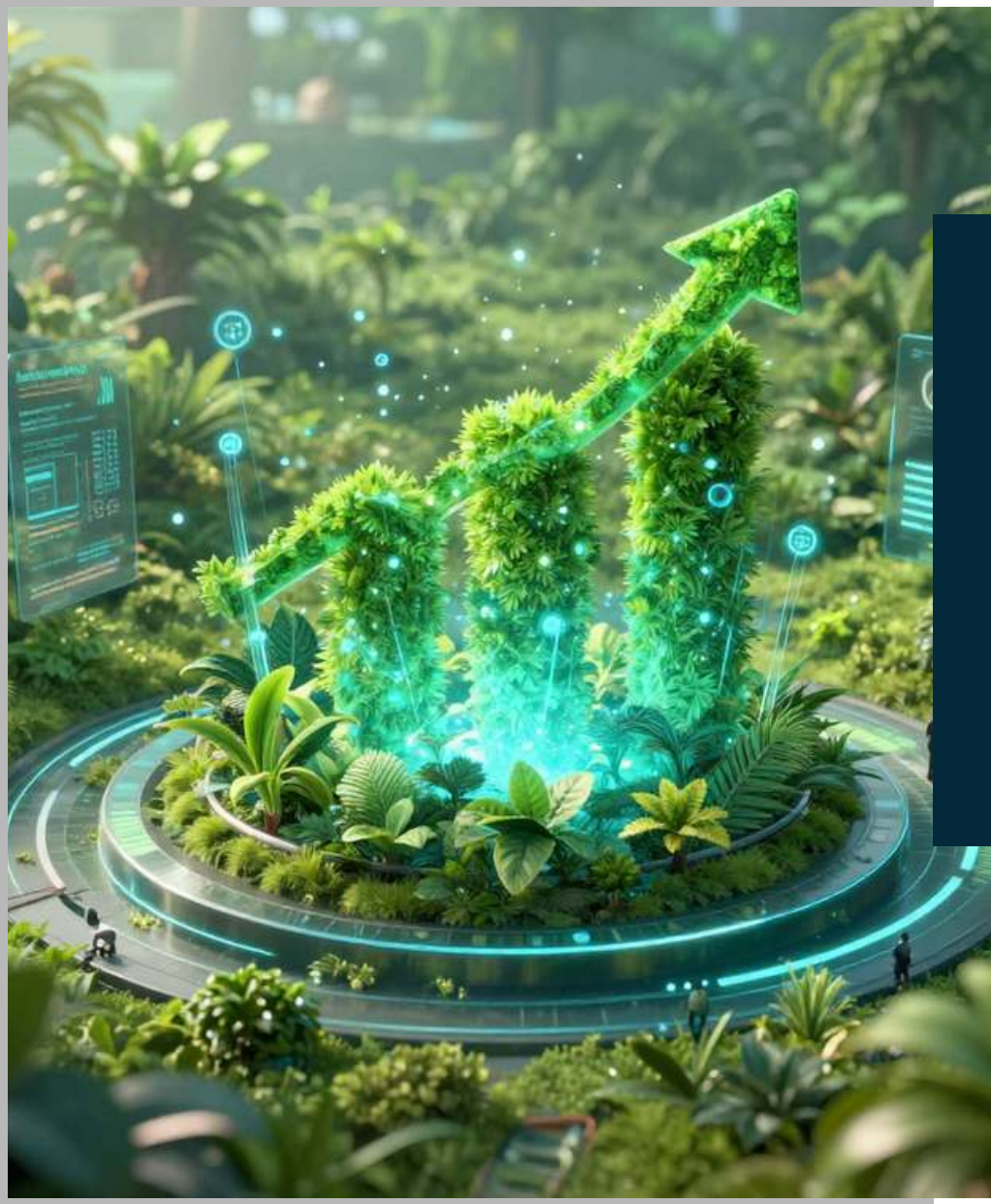
(GRI 2-23, 2-24)

JMT Network Services Public Company Limited has established a sustainability development policy as a framework for conducting business with transparency, fairness, and adherence to the principles of good governance, alongside comprehensive risk management, with due consideration for all stakeholder groups and a focus on maintaining balance across economic, corporate governance, social, and environmental dimensions, in order to support the stable and sustainable growth of the organization.

- Economic and Corporate Governance: The Company conducts its business in strict compliance with applicable laws and regulatory requirements, delivering fair services to customers throughout the entire process, from establishing service standards to managing complaints. The Company applies risk management principles to investment and operational decision-making, with due consideration for environmental, social, and governance impacts, while placing importance on data security and personal data protection, in order to build confidence among customers, shareholders, and all stakeholder groups.
- Social: The Company places importance on respecting human rights, equality, and the fair treatment of all stakeholders, while continuously developing employee capabilities through appropriate personnel development plans and job-relevant training, as well as maintaining occupational safety and a positive working environment, alongside conducting activities to support society and improve the quality of life of communities, and fostering positive long-term relationships.
- Environmental: The Company comprehensively manages the impacts of its business operations in strict compliance with applicable laws and regulations, while establishing guidelines for the efficient use of resources and energy, reducing waste, and preventing pollution from the Company's activities, alongside improving operational processes to enhance efficiency, in order to reduce resource consumption and support environmentally responsible business conduct.

The Company systematically integrates sustainability approaches into its strategies, plans, and business processes at all levels, while establishing key performance indicators and continuously monitoring results, to ensure that operations produce concrete, transparent, and verifiable outcomes, as well as creating balanced value for shareholders, stakeholders, and society, while strengthening the Company's stability and growth potential.

Sustainability Development Operations Policy

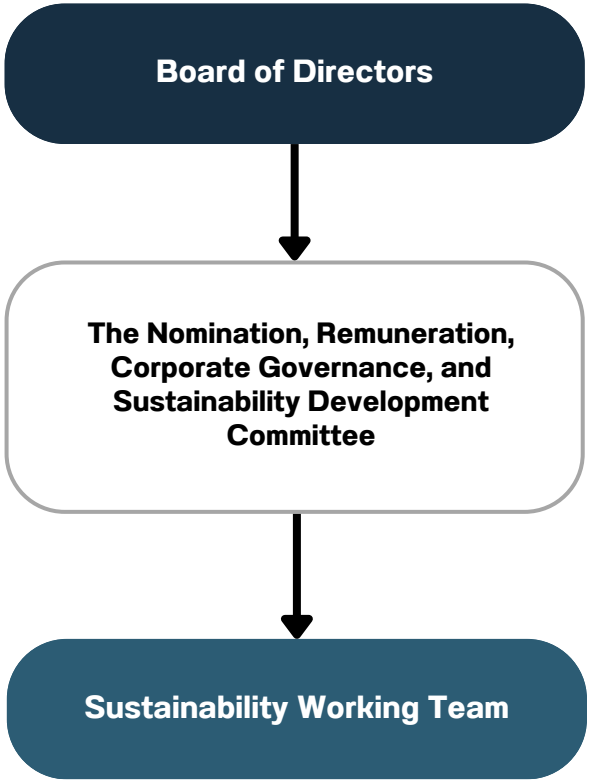


Sustainability Governance Structure

(GRI 2-9, 2-14)

The Company has a sustainability governance system at all levels, integrating sustainability operations into organizational management, risk mechanisms, corporate governance culture, and the business development of its subsidiaries, in order to enable stable business growth in accordance with regulatory standards and international best practices, and to strengthen transparency, accountability, and sustainable operations throughout the entire business group.





Roles and Responsibilities in Sustainability Operations

- **Board Level**

JMT Network Services Public Company Limited serves as the highest governing body for sustainability, corporate governance, and sustainability-related risks of the Group, by setting the direction, policies, and targets across economic, social, environmental, and governance (ESG) dimensions in alignment with the organization's vision and strategy, to ensure that the operations of all subsidiaries are conducted with transparency, accountability, and in accordance with international standards. The Board of Directors plays a significant role in overseeing the overall sustainability of the organization, to promote stable growth and create long-term value for all stakeholder groups.

- **Committee Level**

The Board of Directors has appointed a sub-committee, namely the Nomination and Remuneration, Corporate Governance and Sustainability Development Committee, to support the Board of Directors in overseeing sustainability matters, by reviewing and recommending policies, strategies, and standards relating to corporate governance, transparency, anti-corruption, and human rights, as well as overseeing the assessment of material sustainability topics (Materiality), sustainability-related risk management, and climate change risks in accordance with international standard frameworks. The Committee receives progress reports from the Sustainability Working Team on a quarterly basis or upon the occurrence of significant events, for consideration, review, and formulation of policy recommendations to be reported to the Board of Directors on matters requiring approval or policy-level decisions, such as the approval of sustainability policies, management of significant risks, climate change targets, or the Group's strategic sustainability operational plans.

- **Sustainability Working Group**

The Sustainability Working Team is responsible for translating the direction and policies established at the Board level into practical implementation, by developing sustainability work plans, coordinating with business units within the Group, and monitoring sustainability operations, encompassing sustainability risk assessment, greenhouse gas emissions data compilation, energy management, human rights, regulatory compliance, and environmental, social, and governance projects. The Working Team monitors the performance of each business unit on a quarterly basis in accordance with data collection cycles, and prepares progress summary reports for submission to the Sustainability Sub-Committee for the purpose of overseeing and evaluating the effectiveness of the Group's sustainability operations.

JMT Value Chain

(GRI 2-6)



Bidding for Non-Performing Loans and Non-Performing Assets (NPL/NPA)

Participating in bidding for non-performing loans and assets pending sale, conducted with transparency and fairness.

- Analyzing non-performing loan and asset pending sale data.
- Screening high-potential assets to reduce the likelihood of acquiring problematic debt.
- Conducting bidding and debt acquisition under principles of transparency and accountability.



Managing Non-Performing Assets and Assets Pending Sale

Assisting customers in debt restructuring and reducing debt burdens to enable financial recovery and reintegration into the economic system.

- Developing appropriate and fair debt restructuring plans.
- Supporting retail debtors in retaining their assets, such as residences and means of livelihood.
- Providing opportunities for corporate debtors to continue their business operations.
- Evaluating assets pending sale objectively and reasonably.



Supporting and Operational Processes

Enhancing operational efficiency by adopting technology to reduce costs and increase service speed.

- Adopting technology to streamline work processes.
- Maintaining financial and legal risk management systems.
- Utilizing data analytics to support data management



Debt Collection and Sale of Assets Pending Sale

Developing debt collection systems and asset sales channels to be more accessible and efficient.

- Developing convenient and fast debt payment channels.
- Developing service channels enabling customers to restructure debt through the Company's application.
- Developing access channels to increase opportunities for customers to purchase assets pending sale through the Company's website.



After-Sales Service

Monitoring service performance to improve quality and build customer trust.

- Efficient after-sales service.
- Easily accessible communication channels.
- Gathering feedback and suggestions for improvement and development.
- Promoting financial literacy among customers.

Stakeholder Analysis in the Business Value Chain

JMT Network Services Public Company Limited and its subsidiaries place importance on treating all stakeholder groups comprehensively, by listening to the opinions, suggestions, expectations, and concerns of each party. The Company has incorporated information, details, and factors relating to both primary and secondary stakeholder groups to continuously develop and improve its operations, with a commitment to treating all stakeholders with honesty, transparency, equality, and fairness, in alignment with the principles of good corporate governance, while placing importance on communicating factual information in a transparent and timely manner, in order to always consider the interests that all stakeholder groups are entitled to receive.



Stakeholder Management

1. IDENTIFY

Identifying and assessing the significance level of stakeholders based on the degree of impact received from the Group's operations and the level of influence that stakeholders have on the Group's operations, while designating primary responsible parties for stakeholder management.

2. ANALYZE

Analyzing stakeholder group issues based on information gathered from soliciting opinions and concerns of stakeholders through various communication channels, in order to incorporate the needs, expectations, concerns, risks, and opportunities of each stakeholder group into the analysis for developing the most effective management plans and organizational strategies.

3. MANAGE

Management must comprehensively cover the planning of development plans and operational plans relating to each stakeholder group, with responses to remediation requiring the identification of issues and concerns across various dimensions, including communication management to foster accurate understanding among all parties, as well as the development of new approaches or processes with greater efficiency to build mutual acceptance among all parties.

4. REVIEW & IMPROVE

Review and development whereby the Group will evaluate performance and report on stakeholder engagement outcomes covering the scope of operations, impacts arising, and benefits derived from stakeholder engagement resulting from the Company's and the Group's operations. This will be followed by the development of action plans and monitoring of the collaboration-building process to ensure they remain current and responsive to the present situation.

Stakeholder Engagement Policy

Stakeholder Management in the Business Value Chain

Stakeholder Groups	Expectations	Responses	Communication Channels
Shareholders / Investors	• Business performance, growth, and responsible investment • Building stability for shareholders • Opportunities and risk management • Conducting business with transparency, fairness, and in accordance with good corporate governance principles • Transparent communication and information disclosure	• Reviewing the Company's strategies and goals to generate fair returns • Communicating information to enable investors and shareholders to understand various issues, including the Company's management approaches • Opportunities and risk management measures • Disclosing transparent and auditable information	• Analyst and investor meetings of the Group • Presentations at Opportunity Day organized by the Stock Exchange of Thailand • Presentations at Digital Roadshow organized 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's investor relations channel • Complaint and suggestion channel
Employees	• Personnel development, career opportunities and advancement • Benefits, compensation, and fair treatment • Creating a positive working environment while promoting physical and mental well-being • Conducting business with transparency, fairness, and in accordance with good corporate governance principles	• Developing personnel development plans and clear career advancement pathways • Reviewing employee compensation and benefits to be aligned with the Company's performance and comparable to other companies in the same industry • Organizing activities or programs to promote well-being in the workplace • Organizing engagement activities aligned with organizational values • Communicating policies and regulations with a transparent monitoring system	• Annual report and sustainability report • Employee opinion surveys • Employee privilege activities and programs • Company website and company social media • Communication channel via company email • Complaint and suggestion channel
Customers / Debtors	• Maintaining customer data confidentiality and privacy • Delivering products and services responsibly • Developing products and services that meet customer needs • Providing financial advisory services • Adopting technology to develop products and services	• Maintaining customer data security in accordance with established standards • Delivering products and services under clear and transparent terms and conditions • Developing quality products and services responsive to customer needs • Providing product information and assistance measures for affected debtors • Enhancing accessibility to products and services through digital systems	• Annual report and sustainability report • Company website / telephone / email • Company application: Jaii-Dee • Company branch channels • Communication channel via company email • Complaint and suggestion channel

Stakeholder Groups	Expectations	Responses	Communication Channels
Business Partners / Trading Partners 	• 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 business partners • Building relationships and cooperation in joint business operations • Meetings for information and opinion exchange	• Annual report and sustainability report • Scheduled joint meetings • Company website / telephone / email • Complaint and suggestion channel
Community and Society 	• Supporting projects and activities for social and community development • Environmental and social impacts that may arise from business operations • Transparent communication and information disclosure	• Providing budget support and projects for community and social development • Efficient resource management • Managing environmental and social impacts that may arise from business operations • Disclosing transparent and auditable information	• Annual report and sustainability report • Company website and company social media • Community and social activities • Complaint and suggestion channel
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 • Organizing analyst and institutional investor meetings	• Annual report and sustainability report • Analyst and investor meetings • Information meetings with financial institutions • Company website and Stock Exchange of Thailand website
Government Agencies and Regulatory Bodies 	• 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 various operations of government and regulatory agencies	• Annual report and sustainability report • Meetings / discussions • Participation in seminars to provide opinions • Participation in government and regulatory networks
Media 	• Conducting business with transparency and in accordance with good corporate governance principles • Compliance with regulations, laws, and rules • Environmental and social impacts that may arise from business operations • Transparent communication and information disclosure	• 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 • Disclosing transparent and auditable information	• Communication through various media-related activities such as press conferences, interviews, and press releases • Annual report and sustainability report • Company website and company social media • Complaint and suggestion channel

Sustainability Materiality Identification and Assessment Process

JMT Network Services Public Company Limited ("JMT") conducts sustainability materiality prioritization based on the principle of impact significance, in order to identify and assess actual and potential impacts arising from the Company's business operations on the economy, society, and relevant stakeholders, with a focus on the impacts of the organization's activities throughout the value chain.

1 Understanding the Organizational Context

The Company analyzes both internal and external organizational contexts related to its non-performing asset management business (NPL/NPA), by considering internal factors including corporate governance structure, risk management and internal control systems, legal compliance, fair debt collection policies, and data management and information technology systems, alongside external factors such as economic conditions, interest rate trends and credit quality, government laws and regulations, industry standards, social expectations, and technology risks. Such analysis covers the entire value chain, from debt portfolio bidding, debt management and collection, debt restructuring, through to data management, in order to understand the conditions that may give rise to impacts on stakeholders from the Company's business operations.

2 Identification of Actual and Potential Impacts

The Company identifies both negative and positive impacts, whether actual or potential, arising from the Company's activities and business relationships, by considering impacts on the rights and dignity of debtors, fairness in service delivery, quality of life, data privacy, economic security of relevant parties, and public confidence. Impact identification is conducted through gathering opinions and complaints from stakeholders, analyzing past incidents, reviewing relevant legal requirements and standards, as well as internal discussions with relevant departments. In this regard, the Company considers whether such impacts are caused directly by the Company's operations, contributed to by the Company, or linked through business relationships.

3 Impact Assessment

The Company assesses the significance level of impacts using defined criteria, namely likelihood of occurrence, severity of impact, scope of impact, and remediability. In assessing negative impacts, the Company places primary emphasis on the severity of the impact, particularly on issues relating to human rights and fairness, while positive impacts are evaluated based on the number of beneficiaries, continuity of outcomes, and the enhancement of quality of life or economic security of relevant parties.

4 Prioritization and Determination of Material Issues

The Company prioritizes assessment results whereby issues with high impact levels or broad scope affecting stakeholders are designated as material sustainability issues. Such issues are then used to define management approaches, key performance indicators, and disclosures in the sustainability report, as well as being reported to the Board of Directors for ongoing oversight and monitoring.

Prioritization of Sustainability Material Topics

Environment

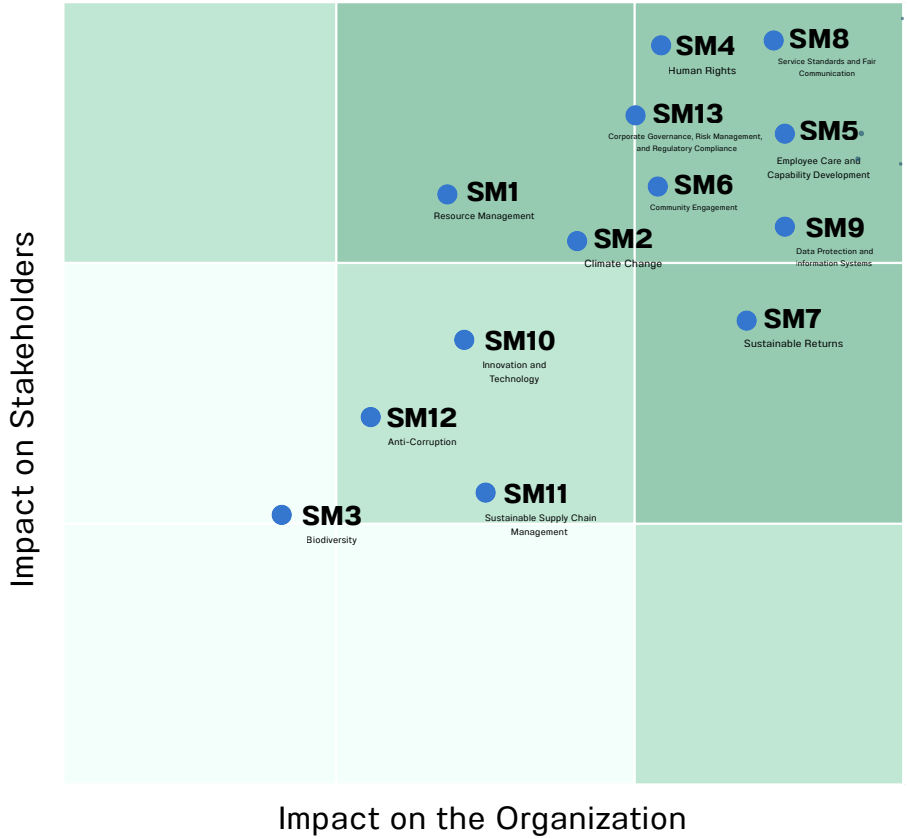
SM1 Resource Management
SM2 Climate Change
SM3 Biodiversity

Social

SM4 Human Rights
SM5 Employee Care and Capability Development
SM6 Community Engagement

Governance and Economic

SM7 Sustainable Returns
SM8 Service Standards and Fair Communication
SM9 Data Protection and Information Systems
SM10 Innovation and Technology
SM11 Sustainable Supply Chain Management
SM12 Anti-Corruption
SM13 Corporate Governance, Risk Management, and Regulatory Compliance



Material Issues Review

The Company conducts an annual review of material sustainability issues to ensure they remain aligned with the business context, organizational strategy, relevant laws, and evolving stakeholder expectations, by considering the dimensions of economic, social, and environmental impacts, as well as risks and opportunities that may affect the financial position and operating results of the Group. The review results are presented to the Board of Directors for consideration and approval prior to disclosure in the annual sustainability report. Additionally, the Company reports sustainability performance progress to the Board on a quarterly basis to support ongoing oversight and monitoring, and prepares an annual comprehensive performance report for transparent and auditable disclosure to all stakeholders.

Analysis of Material Sustainability Topics

Sustainability Material Topics	Impact on Stakeholders	Impact on the Organization	Stakeholders	SDGs
SM1 Resource Management	(-) JMT's business operations as a non-performing asset management and debt collection company rely on the consumption of electrical energy in offices, branches, and information technology systems, as well as the use of contractual documents and IT equipment in operational processes. Although the nature of the business is not resource-intensive, reliance on digital systems and the management of large debtor portfolios results in a cumulative energy consumption at a significant level, particularly electricity consumption in IT systems, which is associated with indirect greenhouse gas emissions. Furthermore, the use of paper and the management of end-of-life electronic equipment, if not properly managed, may generate waste and increase pressure on natural resources over the long term. (+) The transition towards digital work processes, the reduction of paper usage in debt collection processes, and the systematic management of IT equipment can significantly reduce resource consumption and waste. Such approaches support efficient resource utilization and reduce long-term environmental impact.	(-) Rising energy cost trends, along with ESG expectations from investors and capital markets, may impact the Company's operating expenses and risk assessment in the future. If the organization is unable to demonstrate efficient resource management, it may affect investor confidence and the cost of capital over the long term. (+) Enhancing energy and resource efficiency can directly reduce operating costs and improve organizational efficiency. At the same time, demonstrating responsible resource management also strengthens investor confidence and supports the Company's long-term financial stability.	• Employees • Communities and Society • Shareholders / Investors • Government and Regulatory Authorities	
SM2 Climate Change	Although JMT does not operate in an industry with high levels of greenhouse gas emissions, the nature of its operations, which relies on information technology systems, branch offices, and field activities such as debt collection and asset inspection, means that the Company is associated with both direct and indirect energy consumption and greenhouse gas emissions. At the same time, climate change may impact economic stability, the debt repayment capacity of debtors, and the Company's business continuity. **Physical Impact** (-) JMT's operations generate greenhouse gas emissions from field activities such as debt collection and asset inspection, which involve the consumption of fuel (Scope 1), as well as electricity consumption in offices and information technology systems (Scope 2). Although the level of emissions is not high compared to the manufacturing sector, the broad scale of operations and the expansion of the debtor portfolio may result in an increase in cumulative emissions over the long term, contributing to systemic climate change. (+) Enhancing energy efficiency in offices, managing travel routes to reduce fuel consumption, and promoting digital work processes can significantly reduce greenhouse gas emissions from organizational activities, supporting the organization's role in reducing long-term environmental impact. **Transition Impact** (-) If JMT does not integrate climate-related issues into its risk management processes and debtor portfolio management, such as failing to assess the risk of debtors in industries affected by low-carbon policies, or lacking approaches to reduce emissions from organizational activities, the Company may contribute to economic activities that are not aligned with the low-carbon economy transition. (+) Integrating climate risks into the debt portfolio management process, assessing debtor risks in carbon-sensitive industries, and establishing clear emissions reduction targets help support the overall economic sector's adaptation in alignment with the low-carbon economy transition, while enhancing transparency for stakeholders.	**Physical Impact** (-) Extreme weather events, such as floods, storms, wildfires, or heatwaves, may impact JMT's offices, branches, and technology infrastructure, causing operational disruptions and additional expenses. Field activities may not be able to operate at full efficiency. Furthermore, natural disasters may affect the income and debt repayment capacity of debtors in affected areas, impacting the Company's asset quality and cash flow. (+) The development of a Business Continuity Plan (BCP) and spatial climate risk assessment help reduce financial losses and enhance organizational resilience over the long term, including the diversification of the debtor portfolio by region and industry. **Transition Impact** (-) The introduction of increasingly stringent climate-related laws or measures, along with disclosure requirements under international standards, may increase costs related to data collection, reporting, and risk management. In addition, volatility in energy and fuel prices may increase the costs of the Company's field activities. (+) Integrating climate risks into the enterprise risk management system and enhancing energy efficiency can help control costs, strengthen investor confidence, and support long-term financial stability.	• Shareholders / Investors • Customers / Debtors • Employees • Government and Regulatory Authorities • Financial Institutions • Communities and Society	

Sustainability Material Topics	Impact on Stakeholders	Impact on the Organization	Stakeholders	SDGs
SM3 Biodiversity	(-) JMT's business does not involve the transformation of natural land areas or activities that directly impact ecosystems. The impacts on biodiversity are therefore indirect, primarily arising from office operations, such as the generation of general waste, paper, consumable materials, and electronic waste (E-waste) from IT equipment. If not properly managed, these may cause environmental contamination, which may indirectly affect ecosystems. (+) Waste segregation, reduction of paper usage through digital systems, and proper management of electronic waste help reduce the risk of contamination and alleviate environmental pressure. Although the scale of impact is not extensive, it reflects the organization's commitment to responsible operations.	(-) If waste management does not comply with environmental requirements, it may give rise to legal risks, fines, or reputational damage to the organization. (+) Systematic waste and refuse management helps reduce legal risks and costs that may arise from non-compliance, while supporting the organizational image of responsible operations.	• Communities and Society • Government and Regulatory Authorities • Shareholders / Investors • Employees	
SM4 Human Rights	(-) The business involves customer services, debtor management, and debt collection, which require the use of personal data and direct contact with debtors. If data is used beyond what is necessary, disclosed to unauthorized parties, or if communication causes debtors to feel threatened, it directly impacts the privacy rights and dignity of debtors. If the treatment of vulnerable groups, such as the elderly, low-income individuals, or those with limited comprehension capacity, lacks due care, it may result in unfair treatment and lead to practical human rights violations. (+) The Company establishes clear human rights practices, restricts data access based on job responsibilities, controls data disclosure, and defines guidelines for the treatment of vulnerable groups, which help prevent rights violations, reduce impacts on the dignity of debtors, and ensure that the debt management process is grounded in concrete respect for rights.	(-) Human rights violations can directly translate into financial risks, such as litigation, fines from regulatory authorities, or disputes with customers. Furthermore, reputational damage may result in a loss of customer confidence and reduced service utilization, particularly in the financial and service sectors that rely primarily on trust, which may significantly impact revenue and business value. (+) Conducting business within a clear human rights framework helps reduce legal and reputational risks, and enhances confidence among customers and investors, particularly investors who place importance on sustainability performance, resulting in a positive impact on revenue stability and the Company's long-term business viability.	• Customers / Debtors • Employees • Government and Regulatory Authorities • Shareholders / Investors • Communities and Society	
SM5 Employee Care and Capability Development	(-) JMT's business relies on the skills and efficiency of employees at every stage of debt management, including data analysis, the proposal of debt restructuring plans, and communication within the legal framework. Employees lacking the necessary skills may result in inaccurate assessments of debtors' repayment capacity, inappropriate terms being proposed, or procedural errors. The impacts include debtors receiving options that do not align with their actual financial situation, lost opportunities for appropriate debt resolution, and complaints arising from operational errors. (+) Developing employee skills in legal matters, negotiation, debt analysis, and communication in accordance with established standards ensures accurate and consistent operations, reduces errors in assessment and information provision, enables debtors to receive options that align with their actual repayment capacity, increases the likelihood of continued debt repayment, and elevates the overall quality of the debt management process.	(-) A shortage of personnel with specialized skills, or operations that are not in compliance with laws and professional ethics, results in higher correction costs, longer resolution timelines, and may impact the efficiency of debt collection, which is reflected in revenue and cash flow. (+) Investing in employee capability development enhances the efficiency of debt portfolio management, reduces legal risks, and elevates operational quality, resulting in more consistent and stable debt collection, supporting revenue stability and long-term investor confidence.	• Employees • Customers / Debtors • Shareholders / Investors • Government and Regulatory Authorities	

Sustainability Material Topics	Impact on Stakeholders	Impact on the Organization	Stakeholders	SDGs
SM6 Community Engagement	(-) The Company's operations across various areas cause communities to perceive and interpret the Company's role based on direct experience. If conflicts or negative perceptions arise regarding operational methods, it may result in a loss of community trust, social resistance, and increased tension in local areas. (+) Communication that builds local understanding and support for accessible debt resolution processes, such as participation in debt mediation forums, enables debtors to negotiate and find solutions in a systematic manner, reduces conflicts, and increases understanding of debt resolution at the community level, resulting in greater social acceptance of the Company's role.	(-) Social pressure or negative sentiment in local areas influences business risks. The occurrence of complaints and negative social sentiment may impact the Company's reputation, investor confidence, increase legal and regulatory risks, and generate financial costs in debt collection and dispute management. (+) If the Company is able to build trust and gain social acceptance, it will strengthen stakeholder confidence and reduce long-term risks. Furthermore, cooperation from debtors in the debt restructuring process helps reinforce the stability of the debtor portfolio, which has a positive impact on the Company's ability to sustain continuous business operations.	• Customers / Debtors • Communities and Society • Government and Regulatory Authorities • Shareholders / Investors	
SM7 Sustainable Returns	(-) If the organization prioritizes short-term profits without consideration for long-term risks and impacts, it may lead to decisions that increase risks to business stability, such as expanding credit without thorough assessment of repayment capacity, or reducing costs in ways that compromise service quality. Such approaches may affect the long-term stability of stakeholders, including customers, employees, and shareholders. (+) Conducting business with a focus on generating sustainable returns through comprehensive risk management, maintaining credit portfolio quality, and developing the business in alignment with market potential, helps create stability for stakeholders, enhances employment security, and supports balanced long-term organizational growth.	(-) The inability to generate stable and consistent returns may impact investor confidence, resulting in a decline in share value and reduced access to capital. Furthermore, profit volatility or deteriorating asset quality in the financial business may significantly impact the Group's cash flow and financial stability. (+) Generating sustainable returns through appropriate risk management, cost control, and business innovation development helps enhance competitiveness, strengthen cash flow stability, and support long-term business value, while sustaining the confidence of shareholders and investors on a continuous basis.	• Shareholders / Investors • Financial Institutions • Customers / Debtors • Government and Regulatory Authorities	
SM8 Service Standards and Fair Communication	(-) Unclear or incomplete communication of outstanding debt amounts, cost components, and debt restructuring conditions causes debtors to misunderstand their debt status and make decisions based on inaccurate information. The resulting impacts are that debtors select repayment plans that do not align with their actual capacity, incur recurring debt burdens, and lose the opportunity to resolve their debt appropriately. (+) Establishing clear communication standards ensures that debtors receive accurate, easily understandable, and verifiable information on outstanding debt amounts and repayment conditions. Debtors are therefore able to make decisions based on complete information, select repayment plans that align with their actual capacity, and reduce misunderstandings and disputes.	(-) Communication and service complaints directly increase the costs of investigation, rectification, and dispute management. The severity of the issues further heightens the risk of scrutiny from regulatory authorities, leading to fines or administrative measures. Reputational damage reduces investor confidence, which may increase financing costs and affect the Company's capabilities. (+) Clear service standards help reduce the number of complaints and dispute management costs, increase debtor cooperation, and enable the debt repayment process to proceed more efficiently. The outcomes are stable debt collection rates, improved cash flow predictability, and better debt portfolio quality over the long term, which supports the ability to generate sustainable returns.	• Customers / Debtors • Government and Regulatory Agencies • Shareholders / Investors • Financial Institutions • Employees • Communities and Society	
SM9 Data Protection and Information Systems	(-) The Company utilizes personal data, financial information, contact details, debt repayment history, and digital systems in its business operations. In the event of a data breach or cyberattack, the privacy rights of a large number of debtors and stakeholders would be directly affected. Personal data that is misused may cause financial damage, reputational harm, or personal safety risks. (+) Having robust data security systems, access controls, data encryption, and systematic data backup reduces the risk of data breaches and protects the rights of debtors and stakeholders, mitigates the risk of data violations, and strengthens confidence in the use of digital services.	(-) Cyber incidents or data breaches can give rise to direct costs, such as fines under data protection laws, system recovery and incident investigation expenses, service disruptions, as well as customer communication and remediation costs. Furthermore, reputational damage may cause customers to lose confidence, resulting in declining revenues, and may significantly affect the ability to raise capital or increase the cost of capital. (+) Investing in cybersecurity systems and effective data governance reduces the likelihood of high-impact incidents, maintains business continuity, and preserves the confidence of customers and investors, generating positive effects on revenues, cash flow stability, and long-term enterprise value.	• Customers/Debtors • Shareholders/Investors • Government and Regulatory Agencies • Financial Institutions	

Sustainability Material Topics	Impact on Stakeholders	Impact on the Organization	Stakeholders	SDGs
SM10 Innovation and Technology	(-) The use of automated systems or artificial intelligence without appropriate governance may cause business decisions to be inaccurate or fail to reflect information comprehensively, which may affect fairness and transparency in customer service — particularly in data analysis processes, risk assessment, and financial services. Furthermore, developing technology without giving sufficient consideration to impacts on stakeholders may erode confidence in the organization over the long term. (+) Developing and applying innovation within a clear governance framework enhances operational efficiency, reduces errors, and elevates service quality. Data and analytics technology supports more accurate decision-making, generating positive effects on customer experience, speed of service delivery, and organizational adaptability.	(-) Investment in technology without careful cost-benefit evaluation, or the operation of systems without adequate governance, may give rise to sunk costs, operational risks, and reputational damage, significantly affecting revenues and enterprise value. Furthermore, system failures or inaccurate decisions may increase the costs of problem resolution and complaint management. (+) Investment in innovation that is aligned with business strategy enhances efficiency, reduces operating costs, and creates opportunities for the development of new products or services. Data technology supports more accurate risk management and helps improve revenue stability over the long term.	• Customers / Debtors • Employees • Shareholders / Investors • Financial Institutions	
SM11 Sustainable Supply Chain Management	(-) Certain parts of JMT's debt management business involve external service providers who support core operational processes. The operations of these external parties may affect the reliability of business processes. Non-compliance with laws or standards set by the Company affects the fairness and transparency of operations. Variations in standards across individual cases may result in inconsistent service quality, and such impacts are directly reflected in confidence in the Company. (+) Establishing partner selection criteria that take into account labor standards, environmental standards, and business ethics reduces the likelihood of negative impacts arising within the supply chain and promotes responsible practices at the industry level. Having a system for continuous partner evaluation and monitoring helps elevate the overall standards of the supply chain and creates broader positive impacts on labor and the environment.	(-) Should partners encounter issues with product quality, labor standards, or legal disputes, this may directly affect the continuity of goods and services procurement as well as the Company's business operations. Inappropriate conduct by external parties increases legal, reputational, and governance risks to the organization, resulting in dispute resolution costs, fines, or reputational damage. (+) Systematic management of partner relationships, diversification of procurement sources, and establishment of clear procurement standards reduce the risk of supply chain disruptions and support the sustained maintenance of revenue levels. Furthermore, a high-standard supply chain reinforces the confidence of customers and investors, which has an effect on long-term enterprise value.	• Business Partners / Trading Partners • Customers / Debtors • Shareholders / Investors • Government and Regulatory Agencies	
SM12 Anti-Corruption	(-) Debt management business involves processes that require the exercise of discretion, such as debt portfolio valuation, determination of negotiation conditions, legal proceedings, and disposal of non-performing assets. Corruption or improper exploitation within these processes creates unfairness toward contractual counterparties and debtors, and distorts business decision-making processes. (+) Establishing clear anti-corruption policies and preventive measures, robust internal controls, and secure whistleblowing mechanisms reduces the likelihood of non-transparent conduct, strengthens an organizational culture founded on integrity, and enhances trust among both internal and external stakeholders.	(-) Corruption cases may lead to direct financial damage, such as asset losses, unfair transactions, fines from regulatory authorities, and legal costs. Furthermore, reputational damage may cause customers, investors, and partners to reduce their confidence, significantly affecting revenues and enterprise value — particularly in financial businesses that rely on trust as their foundation. (+) An effective fraud prevention and control system reduces financial losses, mitigates legal risks, and maintains cash flow stability. Conducting business transparently reinforces investor confidence and supports the ability to access sources of capital over the long term.	• Shareholders / Investors • Government and Regulatory Agencies • Business Partners / Trading Partners • Customers / Debtors • Financial Institutions	

Sustainability Material Topics	Impact on Stakeholders	Impact on the Organization	Stakeholders	SDGs
SM13 Corporate Governance, Risk Management, and Regulatory Compliance	(-) The Company's business operations are conducted under multiple laws and regulations. The absence of a clear governance system and comprehensive risk management causes operations to be misaligned with legal requirements and relevant standards, resulting in a lack of transparency and consistency in debt management processes. Weak internal controls increase the risk of errors, regulatory violations, and imprudent decision-making, which directly affects stakeholders. (+) A clear governance structure, defined roles and responsibilities, and a systematic risk management framework ensure that operations are conducted in compliance with applicable laws and requirements. Effective internal controls reduce errors, enhance transparency, and ensure that decision-making is grounded in comprehensive risk assessment	(-) Non-compliance with laws or regulations leads to fines, restrictions on business operations, and reputational damage, which directly affects the confidence of investors and financial institutions. Weaknesses in the risk management system also increase earnings volatility and affect financial stability. (+) Strong governance reduces legal and reputational risks, enhances the confidence of shareholders and funders, and supports long-term earnings stability. Systematic risk management enables the Company to respond to uncertainty effectively and maintain business continuity.	• Shareholders / Investors • Financial Institutions • Government and Regulatory Agencies • Customers / Debtors • Employees	

Sustainability Risk Management

In today's world filled with volatility — arising from rapidly changing economic conditions, persistently high household debt levels, evolving regulatory requirements, technological advancements, and increasingly sophisticated cyber threats — non-performing loan and non-performing asset (NPL/NPA) management businesses inevitably face risks that are diverse and interconnected across multiple dimensions. Risk management is therefore not merely a tool for loss reduction, but a critical mechanism of good corporate governance that reflects transparency, accountability, and long-term sustainability. For JMT, risk management forms an integral part of the corporate strategy formulation process, as significant risks may directly affect asset portfolio quality, debt collection efficiency, stakeholder confidence levels, and the organization's financial stability. Risk management must therefore be conducted systematically, comprehensively, and with a proactive focus, taking into account the impacts on all stakeholder groups.

The Company conducts risk management under the Enterprise Risk Management (ERM) approach in accordance with the COSO Framework, covering strategic, financial, operational, legal, and information technology risks, as well as sustainability risks such as climate change risks, personal data protection, and human rights issues related to debt collection processes. The Company integrates risk management into its corporate governance system, with a dedicated board committee overseeing risk matters, establishing policies, practices, and continuous monitoring and evaluation mechanisms, to ensure that the Company is able to appropriately respond to challenges arising from economic, social, and environmental factors, and to support the sustainable achievement of strategic objectives.

Risk of Personal Data Breach and Non-Compliance with the PDPA



JMT faces risks of personal data breaches and non-compliance with the Personal Data Protection Act (PDPA), as the non-performing loan and non-performing asset (NPL/NPA) management business requires the collection, use, and processing of large volumes of debtor and related party data — including financial information and sensitive data — across multiple systems and departments. Risks may arise from inadequate access controls, employee errors, use of external service providers, cyber threats, or practices that are inconsistent with legal requirements, which may lead to data leakage or use of data beyond its intended purpose, affecting reputation and confidence, and giving rise to legal risks and financial penalties.

Risk Management Approach

- Establish a personal data governance framework covering policies, roles and responsibilities, and data usage criteria.
- Enhance access controls and information system security.
- Oversee service providers and partners to ensure strict compliance with the PDPA.
- Strengthen employee awareness and preparedness for data breach incidents.

Risk of Shortage of Personnel with Specialized Skills and Experience



JMT faces risks from the shortage and retention of personnel with specialized expertise that is critical to the non-performing loan and non-performing asset (NPL/NPA) management business, such as expertise in debt portfolio analysis, asset valuation, debt restructuring negotiation, relevant laws, and information technology.

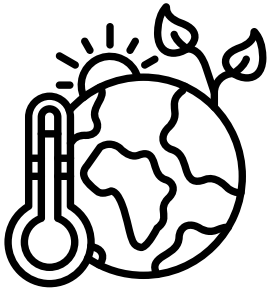
Competition in the labor market, regulatory changes, and rapid technological developments make the recruitment and development of personnel challenging, while resignations in key positions or over-reliance on key personnel may affect operational continuity, decision-making quality, and knowledge transfer, impacting the operational efficiency of the business, personnel costs, and the Company's growth capability.

Risk Management Approach

- Formulate a human resources strategy, defining critical skills and workforce plans aligned with business direction.
- Enhance personnel development and retention through Upskilling/Reskilling and succession plans for key positions.
- Strengthen motivation and improve work processes through technology to increase efficiency and reduce reliance on key personnel.



Climate Change Risk



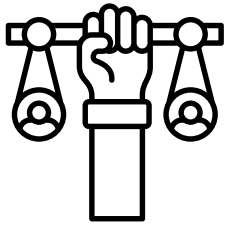
JMT faces risks from climate change in both the dimensions of physical impacts (Physical Risk) and risks from the transition to a low-carbon economy (Transition Risk). Although the Company's core business is non-performing loan and non-performing asset (NPL/NPA) management, which is not an activity that directly generates high levels of greenhouse gas emissions, climate risks may indirectly affect the debtor base, managed assets, and the Company's operational continuity. In terms of physical impacts, extreme weather events such as floods, heatwaves, or storms may affect operational premises, information technology systems, and non-performing assets held for sale.

รThis also affects the debt repayment capacity of debtors impacted by disasters, which may increase risks to the Company's asset portfolio quality and cash flows. Additionally, risks arising from the transition to a low-carbon economy and increasingly stringent climate governance may affect ESG disclosure requirements, risk management in accordance with international standards, and the expectations of investors and stakeholders. Should the Company be unable to develop its data systems, strategies, and management processes in alignment with such trends, this may affect its reputation, confidence, financing costs, and long-term competitive capability.

Risk Management Approach

- Regularly monitor and assess climate risks, covering physical impacts, transition to a low-carbon economy, and legal requirements, and apply assessment findings to adjust strategies and business plans appropriately.
- Formulate and review business continuity plans, strengthen assets and infrastructure, and improve energy and resource efficiency to reduce long-term operational impacts and costs.
- Integrate climate issues into strategic decision-making and investment, develop data systems, governance, and disclosures in alignment with relevant standards and requirements, and communicate progress transparently to stakeholders.

Human Rights Risk



JMT faces human rights risks arising from the nature of its non-performing loan and non-performing asset (NPL/NPA) management business, which involves direct interactions with debtors, employees, and partners — particularly in debt collection processes, debt restructuring negotiations, and personal data management. If conducted inappropriately, these activities may affect the human dignity, privacy, and fair treatment of debtors. Such risks also extend to the treatment of employees and the oversight of partners involved in debt collection. If not conducted in accordance with human rights principles and relevant laws, this may affect the Company's reputation, stakeholder confidence, and give rise to long-term legal risks.

Risk Management Approach

- Establish group-level human rights policies and commitments in alignment with international principles, and communicate these to employees and partners throughout the value chain.
- Conduct a systematic Human Rights Due Diligence (HRDD) process to identify, prevent, and mitigate potential impacts arising from the operations of the organization and its partners.
- Provide accessible complaint and remedy mechanisms, and promote human rights knowledge and awareness within the organization.

Corruption Risk



JMT faces corruption risks arising from its non-performing loan and non-performing asset (NPL/NPA) management business, which involves the acquisition of debt portfolios, asset disposal, and collaboration with partners and external service providers. Risks may arise from the receipt or giving of bribes, conflicts of interest, or abuse of authority, which may affect transparency and reputation, and give rise to legal and financial damage if internal controls are insufficient.

Risk Management Approach

- Establish group-level anti-corruption policies and frameworks covering executives, employees, and partners.
- Strengthen internal controls, approval processes, and auditing, and appropriately manage partner-related risks.
- Promote an organizational culture of integrity and provide complaint-receiving mechanisms with whistleblower protection.

Responsible Lending and Financial Fairness Risk

JMT operates a non-performing loan and non-performing asset (NPL/NPA) management business, which is directly involved in financial service access and the management of customers' debt burdens. Risks relating to responsible lending and financial fairness arise from the determination of repayment conditions, debt restructuring negotiations, debt collection processes, and communications with debtors that may not be consistent with principles of fairness, transparency, and customers' actual repayment capacity. If operations are conducted inappropriately, this may result in complaints, scrutiny from regulatory authorities, reputational damage, and financial impacts on the Company — particularly with respect to financially vulnerable customer groups, who must be served strictly under the principles of responsible lending and debt management.

Such risks are influenced by external factors, including economic conditions, regulations, and household debt structures. Persistently high household debt levels and weak purchasing power have left a large number of debtors with multiple debt obligations and diminished repayment capacity, increasing the likelihood of default and the complexity of debt restructuring. At the same time, increasingly stringent oversight from government authorities, together with amendments to consumer protection and debt collection laws, require the Company to exercise greater care in determining repayment conditions and debt collection processes to ensure compliance with laws and principles of good governance. As a debt management business operator, JMT therefore plays an important role in appropriately managing such risks by striking a balance between business efficiency and fairness to debtors, in order to maintain stakeholder confidence and the long-term stability of the organization.



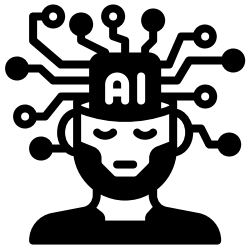
Risk Management Approach

- The JMART Group establishes a financial fairness governance framework and conducts regular oversight to ensure that subsidiaries conduct business transparently, fairly, and in compliance with relevant laws and requirements.
- Establish consumer protection and business ethics policies, oversee compliance with relevant laws and regulatory requirements, provide a group-level complaint-receiving and follow-up system, and regularly report risk status to the Board of Directors.
- Monitor complaint-related indicators and the satisfaction of relevant stakeholders.
- Establish debt collection practices in compliance with laws and ethical principles, promote debt restructuring appropriate to debtors' capacity, systematically monitor and analyze complaints, and provide continuous training for officers.



Emerging Risk Management

Risk of adopting artificial intelligence (AI) technology without a sufficient governance framework.



JMT faces risks from the adoption of artificial intelligence (AI) technology across multiple processes of its non-performing loan and non-performing asset (NPL/NPA) management business, including debt portfolio analysis, repayment capacity assessment, debtor behavior prediction, debt collection prioritization, as well as the use of automated calling systems to contact debtors in cases that are difficult to reach or require multiple call attempts, in order to enhance debt collection efficiency.

Although the use of AI can improve accuracy and efficiency in data-driven decision-making, the absence of a clear governance framework may give rise to risks relating to the accuracy, fairness, and transparency of outcomes.

This includes the appropriateness of the format and frequency of communications with debtors. The use of large volumes of personal data and financial data in AI systems, if not subject to sufficient control measures, may lead to risks of violations of the Personal Data Protection Act (PDPA), algorithmic bias, or decision-making that is inconsistent with ethical principles and societal expectations. The uncertainty of the legal framework and AI practices that are still under development further increases governance and reputational risks to the organization over the long term.

Risk Management Approach

- Establish a group-level AI governance framework to define principles, scope, and responsibilities for usage in alignment with laws, ethics, and organizational strategy.
- Manage data and privacy risks by establishing control measures for the use of data with AI systems in compliance with relevant laws and standards.
- Control the quality and transparency of AI usage, particularly in decision-making processes that affect stakeholders, to ensure accuracy, fairness, and explainability.
- Promote knowledge and responsible use of AI, and monitor and update approaches in accordance with evolving regulations.

Geopolitical risks and global economic uncertainty.

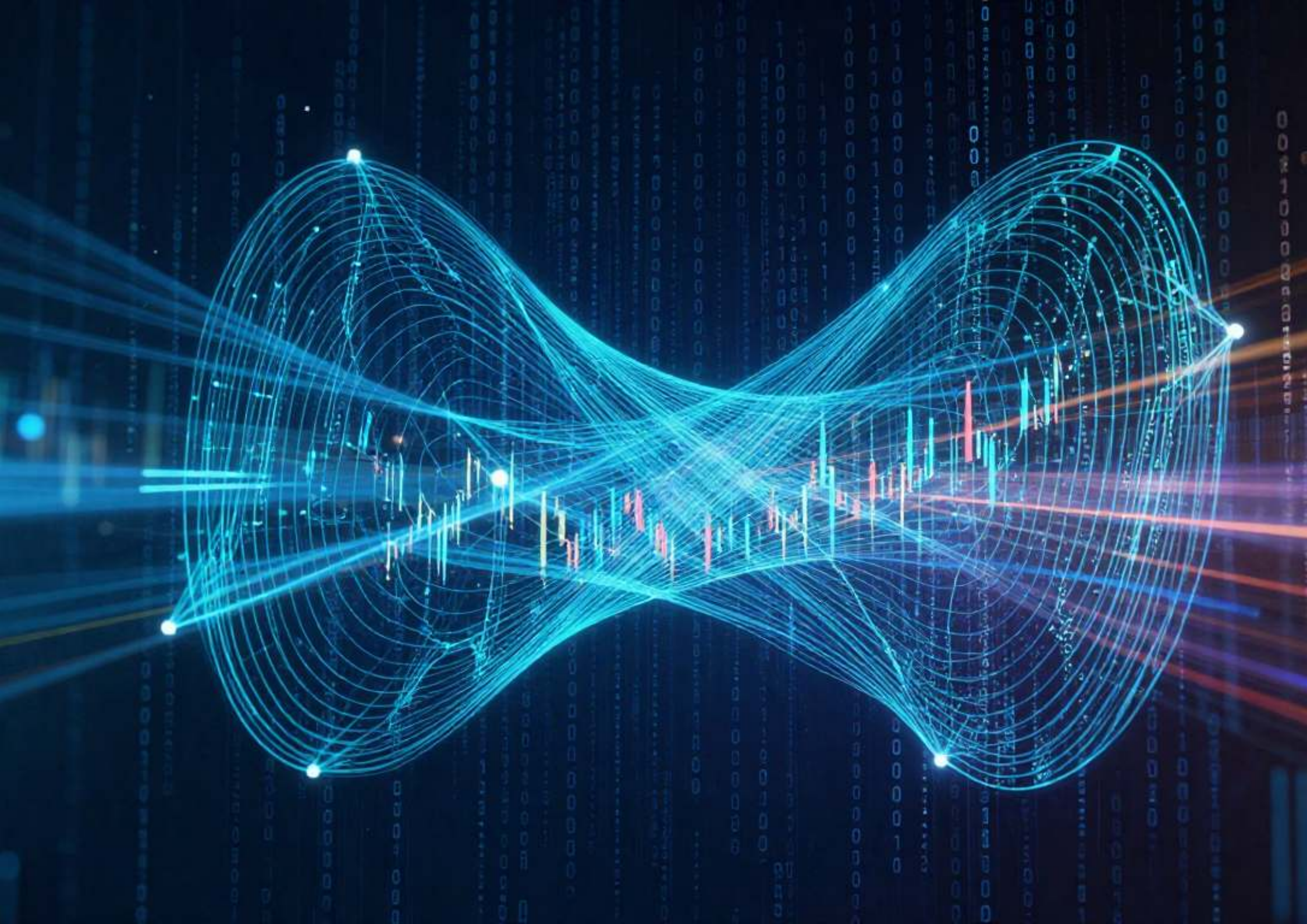
JMT faces risks from volatility in geopolitical conditions and global economic uncertainty, which may affect the direction of interest rates, inflation, liquidity within the financial system, and the Company's financing costs. Such risks are macroeconomic risks that may affect the purchasing power of the population, the debt repayment capacity of debtors, and the level of credit risk in the overall economy.

An economic slowdown or highly volatile conditions may increase default rates, affecting asset portfolio quality, debt recovery rates, and the Company's cash flows. At the same time, volatility in interest rates and money markets may increase financing costs and affect the ability to invest in new debt portfolio acquisitions or manage the capital structure effectively. Geopolitical and global economic risks therefore have an effect on JMT's financial stability, asset portfolio management, and ability to achieve its long-term growth objectives.



Risk Management Approach

- Regularly monitor and assess macroeconomic risks, considering the direction of interest rates, inflation, purchasing power, and debt quality, in order to adjust strategies and business plans appropriately.
- Prudently manage liquidity and capital structure to accommodate financing cost volatility and support operations under conditions of economic uncertainty.
- Review investments and business expansion with due consideration of acceptable risk levels, while closely managing credit, debtor, and partner risks.
- Enhance operational efficiency and control costs to maintain profitability amid economic volatility.





Innovation and Technology Development

Commitment to Innovation and Technology Development

The creation and development of innovation through artificial intelligence (AI) technology is a critical mechanism for enhancing organizational capabilities and driving sustainable growth in a rapidly changing digital era. AI not only plays a role in supporting strategic decision-making, but also helps improve operational efficiency and elevate the experience of consumers who demand greater convenience, speed, and accuracy.

For JMT Network Services Public Company Limited, the application of AI technology to business processes is central to the development of the organization toward the future, encompassing debtor and asset data management, in-depth data analytics to support strategic decision-making, enhancement of automation systems in operational processes, as well as elevating service quality to respond to customer needs appropriately and fairly.

JMT is committed to becoming an innovation- and AI-driven organization, with the conviction that continuous investment in and development of AI technology will not only strengthen business competitiveness and growth, but will also create value for society, the economy, and the environment in a sustainable manner, in alignment with the organization's vision of creating financial opportunities and improving the quality of life of people over the long term.

Targets and Performance Results

Number of Innovation and Technology Development Projects

Target
2 Projects / Year

2025 Performance Results / 2 Projects

Innovation Development and Digital Technology Access Promotion Policy

JMT Network Services Public Company Limited recognizes the important role of innovation and digital technology as a mechanism for driving the organization toward sustainable growth, under its responsibilities toward society, the environment, and the economic development of the country. The Company is committed to developing innovation at the organizational level in a systematic and continuous manner, alongside promoting the capability of employees at all levels to think creatively, adapt to change, and become a driving force for the organization in the digital economy era.

The Company places importance on investment in modern technology, promotion of an innovation culture within the organization, and development of products or services that address the needs of customers in the present era, in order to enhance competitive capabilities in a rapidly changing market and create valuable experiences for consumers. At the same time, the Company is committed to promoting equitable and fair access to digital technology among all stakeholder groups, adhering to the principle of creating shared value so as to generate benefits for the organization, communities, and society as a whole — which serves as an important foundation for stable and sustainable long-term growth.

Organizational-Level Innovation Development Practices

Integrating Innovation at the Organizational Strategy Level

Management places importance on and oversees the incorporation of innovation as a key component in determining organizational direction, through integration with strategy reviews, organizational development planning, operational process improvement, and performance monitoring and evaluation systems in a systematic and continuous manner.

Supporting the Application of External Technology and Knowledge

Promote the appropriate adoption of external knowledge, technology, and innovation to enhance operational efficiency, develop products, services, and experiences that address customer needs, and create value for stakeholders.

Building Personnel Capability and Innovation Culture

Promote and develop the skills, knowledge, and attitudes of personnel at all levels to be ready for change, by instilling a culture of creative thinking, openness to learning, and continuous experimentation with new innovations, so that employees are able to participate in creating innovations that are of value to both the organization and society.

Building Collaborative Networks to Drive Sustainable Innovation

Seek and promote collaboration with external partners across the business sector, government sector, educational institutions, and startups, to jointly develop new concepts, innovations, and digital technologies that can be applied in business operations to create added value and promote balanced and sustainable economic, social, and environmental growth.

Sourcing Innovations that Support Greenhouse Gas Reduction

The Company promotes the sourcing and application of innovations that support the Net-Zero Emissions target, with a focus on developing environmentally friendly technologies and services, such as the use of renewable energy, reduction of natural resource consumption, and promotion of recycling, as well as assessing the environmental impacts of innovations adopted, in order to continuously improve operations.



Adoption of Innovation and AI Technology within the Organization

In 2025, the Company adopted artificial intelligence (AI) technology to enhance operational efficiency, reduce human error, and strengthen compliance with relevant laws. This included investment in AI computing infrastructure through NVIDIA GTX B200 graphics processing units to support in-house AI model processing and development.

- **Key AI Technology Applications in 2025**

OCR (Optical Character Recognition) System

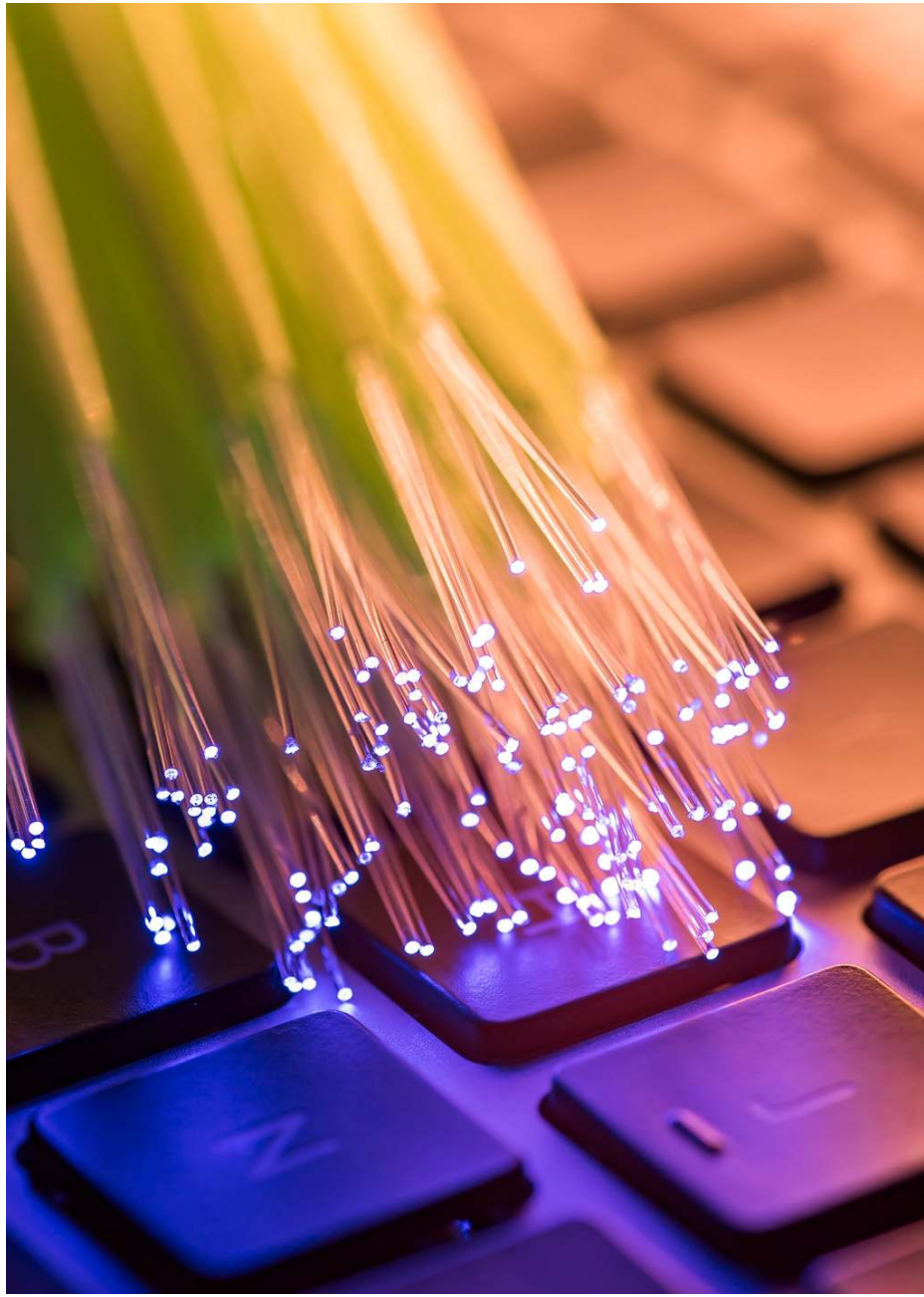
OCR technology is applied to convert documents from images into digital data, in order to reduce manual work, decrease human error, and increase data processing speed.

- Reducing Manual Work and Employee Workload: OCR reduces manual data entry steps, which previously required a large number of employees and considerable time, enabling employees to focus on higher value-added tasks.
- Reducing Human Error and Improving Data Accuracy: Manual data entry carries risks of errors such as incorrect keystrokes, omissions, or misreading of documents. OCR helps reduce such errors.
- Increasing Data Processing Speed: OCR is capable of processing large volumes of documents within a short period compared to manual processes, resulting in faster overall workflows and reduced time at each operational step.
- Enhancing Transparency and Auditability: Storing data in digital format enables easy retrospective document review, provides clear evidence, and supports internal auditing and compliance with relevant laws and regulations.
- Supporting Digital Transformation and ESG: Reducing paper document usage decreases resource consumption and supports environmental operations, while concretely advancing work processes toward a digital system.

Innovation Development Outcomes

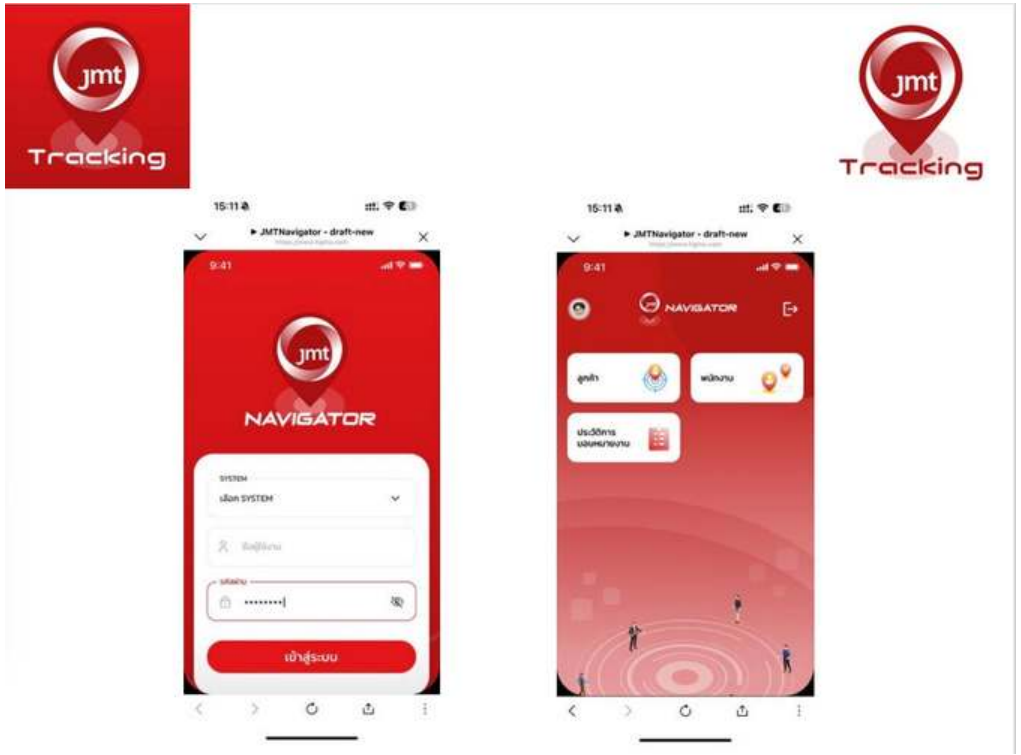
- Innovation has currently been introduced through the OCR system, which is primarily used to process legal case documents.

Average working hours reduced by 10 hours / person / month.



GPS Tracking

The Company has developed a GPS Tracking system for use within the organization by connecting the system to employees' mobile phones in order to automatically record and track employee travel routes. The system is capable of tracking locations every 5–10 minutes and stores travel data in a central database for use in systematic monitoring and management of field operations.



System Objectives

1. To enhance the efficiency of real-time monitoring and supervision of field employees' operations, and to effectively track the performance of field employees.
2. To serve as a tool supporting coordination, document delivery, and the provision of assistance in response to field employees' needs in a prompt and efficient manner.

Operational Approach and Management

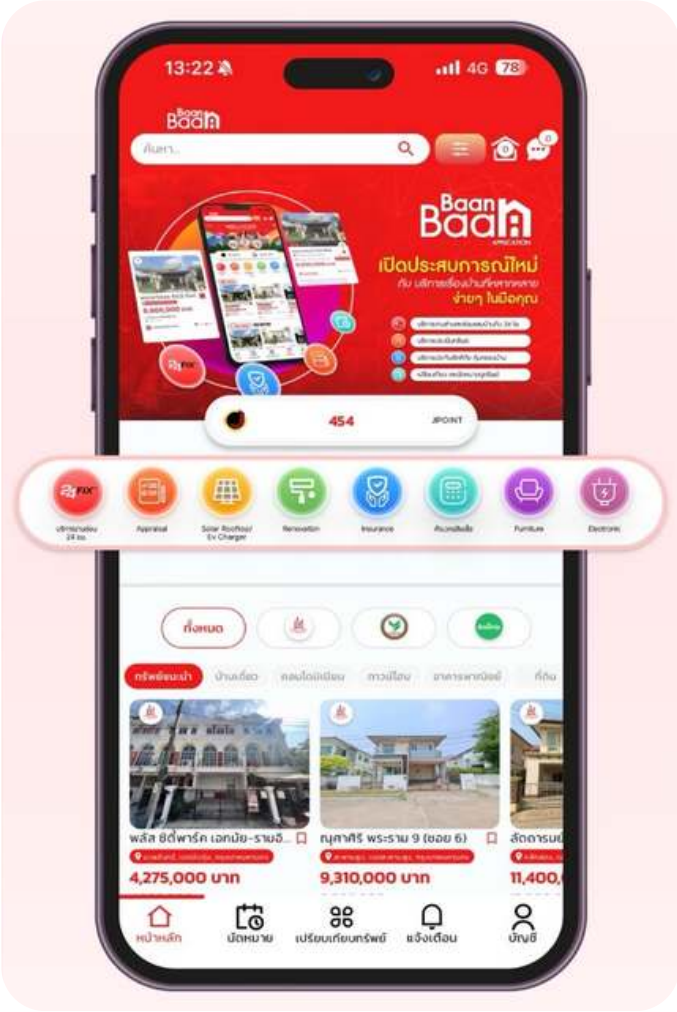
- Install and operate the GPS Tracking system on field employees' devices.
- Link travel data and documents to the central system.
- Develop a real-time dashboard for management and supervisors.
- Support document delivery upon request from field employees.

Innovation Development Outcomes

- Management is able to enhance the efficiency of real-time monitoring and supervision of field employees' operations, and is further able to support coordination, document delivery, and the provision of assistance in response to field employees' needs in a more prompt and efficient manner.
- The system also supports inter-departmental coordination, document delivery, and the provision of assistance in response to field employees' needs in a more prompt and efficient manner, leading to an elevation in service quality and an improvement in the overall operational efficiency of the organization.

“Baan Baan” Application

JMT Network Services Public Company Limited, or JMT, has developed the "Baan Baan" Application to respond to the needs of customers in the digital era. It is a platform that facilitates customers who are looking for properties with potential in prime locations, offering comprehensive services covering all aspects of residential property, such as the purchase of houses, condominiums, and townhomes. In addition, the application has been designed to enhance service efficiency, enabling customers to access information more quickly, securely, and conveniently.



Development Objectives

- To facilitate customers in scheduling property viewing appointments through the application.
- A property comparison system to enable easier decision-making.
- A wide range of other services, such as home valuation services, fire insurance services, a loan and installment payment calculator, and a chat system with an Agent.

Benefits of Innovation Development

- Elevating Customer Experience — The Company is committed to developing a platform that enables customers to search for and access properties conveniently, quickly, and transparently, reducing limitations in property searching and expanding options for buyers.
- Supporting Decision-Making with Accurate Data (Data-Driven Decision Making) — The Company recognizes the importance of providing comprehensive and comparable information to help customers make property purchase decisions more easily.
- Enhancing Business Efficiency and Growth Opportunities (Business Efficiency & Growth) — The use of technology to facilitate transactions and service delivery enables JMT to expand its property market, increase sales closing opportunities, and strengthen customer relationships.
- Driving the Organization toward Digital Transformation and Sustainability (Digital Transformation & Sustainability) — The Company places importance on reducing the use of paper and traditional documents through digital operations that help reduce environmental impacts and improve operational efficiency.

Innovation Development Outcomes

- The "Baan Baan" Application recorded 87,000 users.
- Total transaction value amounted to 334 million Baht.
- This demonstrates the potential of the platform in supporting transactions efficiently and transparently, while generating tangible economic value.

Promoting an Organizational Culture of Innovation and Technology

AI / Chat GPT Workshop



JMT Network Services Public Company Limited and its subsidiaries have organized an AI / ChatGPT Workshop training program to build knowledge and elevate digital technology skills among organizational personnel, with a focus on developing an understanding of how artificial intelligence technology works and the application of AI and ChatGPT tools to support operations in various areas, such as data analysis, report preparation, internal and external communications, innovation development, and the enhancement of customer service efficiency.

Such training forms part of personnel capability development to prepare for changes in technology and the rapidly evolving business environment. The Company places importance on the responsible application of technology under a framework of good corporate governance, data security, and artificial intelligence ethics.

Furthermore, the training also supports the long-term enhancement of the organization's competitive capabilities through the promotion of innovative thinking, improvement of work process efficiency, and reduction of work redundancy, which is consistent with the Company's business direction toward becoming a digital organization and supporting sustainable growth in the future.



In this regard, the Company has established an Artificial Intelligence Policy to define a framework for the development and application of artificial intelligence technology within the organization in a responsible, transparent, and secure manner, in compliance with laws, international standards, and relevant ethical principles, in order to support business operations with good governance and sustainable growth.

Artificial Intelligence Policy

Growing Together with Business Partners

Commitment

The Company is committed to building long-term partnerships with business partners, adhering to the principle of growing together sustainably under a procurement process that is transparent, fair, and auditable. The Company has established clear procurement policies, guidelines, and procedures, covering fair partner selection, appropriate price and quality comparison, as well as strict compliance with laws, regulations, and business ethics.

Furthermore, the Company promotes business partners' conduct of business with regard to social responsibility, the environment, and human rights, while continuously supporting partner capability development to elevate operational standards throughout the supply chain, leading to the creation of shared value and the stable long-term growth of the Company and its business partners.



Sustainable Procurement Practices

Sustainable Procurement Policy

The Company has a goal of continuously driving sustainable business development and therefore places importance on every sector within the supply chain, particularly partners who are regarded as key allies in supporting sustainability from upstream to downstream. The Company therefore places great importance on managing supply chain responsibility, from the sourcing of highest-quality goods, risk assessment and management, strict compliance with legal regulations, awareness of social and environmental responsibility, as well as collaboration with partners in developing and improving work processes for sustainability, and building long-term relationships with partners in the effective management of the supply chain.

The Company has established transaction guidelines and a code of conduct for partners, to serve as a framework for partners to follow the principles of good corporate governance, and also encourages the Company's partners to treat their own partners in the same manner, which promotes effective supply chain management, builds confidence and stability in the relationship between the Company and its partners, and further elevates ethical standards and quality throughout every part of the supply chain — which constitutes a practice in sustainable supply chain management.

Partner Evaluation Criteria Based on Sustainability Dimensions

Economics

Maintaining economic stability and growth, and employment; local procurement (Local Partnership) in which communities participate and benefit; as well as having good corporate governance and anti-corruption measures, such as anti-bribery and anti-corruption in all cases (Business Ethics & Anti-Corruption).

Social

Procurement that places human rights as a primary consideration, such as opposition to the use of illegal labor, including slave labor and child labor, and procurement that takes into account good labor practices, with due regard for workers' livelihoods, particularly working environment, health, and occupational safety.

Environmental

Protecting and using resources responsibly, such as supporting partners who are environmentally responsible, minimizing the use of resources that have environmental impacts, protecting biodiversity, and combating climate change.

Evaluation and Selection of Current and New Partners

The Company has incorporated sustainability issues into the evaluation and selection criteria for both current and new partners, covering considerations ranging from environmentally friendly business operations, respect for human rights and promotion of fair employment, to transparent operations and adherence to good governance principles, in order to ensure that the Company's supply chain operates responsibly and in alignment with the organization's sustainability objectives.

Furthermore, the Company employs a partner selection process (Selecting Supplier) that is open, transparent, honest, and fair, beginning from the sourcing of at least 2 supplier companies, through Request for Proposal, Queries and Answers, Negotiation, and through to Award consideration, to ensure equality and auditability at every step.

Vendor and Service Provider Evaluation Form

This is a tool developed for use in evaluating the qualifications and performance of vendors and service providers. The evaluation covers the procurement process, quality of goods and services, as well as compliance with the Company's business Code of Conduct, in order to ensure that operational processes are conducted transparently, fairly, and in support of efficient operations in accordance with the Company's standards. Performance indicators based on partner working standards are applied as follows:

- Price Evaluation
- Social Evaluation
- Quality Evaluation
- Environmental Evaluation
- Goods Delivery or Service Provision Evaluation
- Corporate Governance Evaluation

Sustainable Procurement Policy



Sustainable Supply Chain Management

(GRI 3-3)

Commitment to Sustainable Supply Chain Management

JMT Network Services Public Company Limited is committed to driving supply chain management on a foundation of transparency and fairness, in accordance with the principles of good corporate governance, by systematically integrating ethical standards, respect for human rights, and environmental responsibility into operational processes, in order to build sustainable business partnerships and deliver stable value to all stakeholder groups.

The Company is committed to strengthening confidence through auditable and accountable supply chain management, by encouraging partners to adhere to the principles of good governance and sustainable development alongside the Company, so as to serve as a key driving force in building strong and sustainable long-term organizational growth.

With a firm commitment to the principles of good corporate governance, JMT aims to elevate supply chain standards through comprehensive risk management and the building of partnerships with partners that have strong ethics and good corporate governance, in order to jointly create a business ecosystem that is socially responsible and sustainably growing.

Business Partner Code of Conduct

Business Partner Code of Conduct

JMT Network Services Public Company Limited adheres to the principles of conducting business with honesty and integrity, in compliance with the principles of good governance and corporate governance, placing importance on responsibility toward society, communities, and the environment, as well as all stakeholder groups of the Company, in accordance with sustainable business development guidelines. The Company has therefore established a Business Partner Code of Conduct to reflect the commitment of all partner groups transacting with the Company to operate transparently under a business Code of Conduct that demonstrates responsibility in all dimensions — not merely the benefits derived from business operations, but also with a focus on sustainable and stable business conduct throughout the shared supply chain

Business Code of Conduct in Accordance with Sustainability Guidelines

Environmental

The business operations of partner companies should not be guided solely by the benefits that partners will receive, but partners must also conduct business responsibly. Environmental responsibility is a duty that partners are unavoidably required to fulfill with respect, and to be aware of the impacts throughout the operational process from beginning to end, in order to avoid or prevent actions that may create environmental impacts and to conduct business together sustainably over the long term.

Social

In the conduct of business with respect to relationship management and the treatment of all stakeholder groups with equality, and with due regard for what each stakeholder group is entitled to receive by right, partners must always place importance on this — regardless of whether such stakeholder groups are primary or secondary stakeholders, as all are inevitably significant to business operations.

Governance

Partner companies should place importance on conducting business with transparency, fairness, and honesty, respecting regulations and complying with laws with respect to trade competitors, customers, government agencies, private sector agencies, employees at all levels, and all stakeholder groups of the partners.

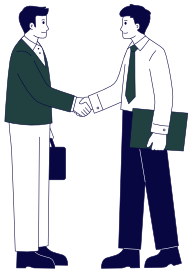
Review and Revision of the Business Partner Code of Conduct

The department responsible for overseeing this Business Partner Code of Conduct is required to update the details of each process to reflect current conditions on an annual basis, for submission for consideration and approval by the Board of Directors.

Whistleblowing and Complaint Channels

Should partners, business representatives, and stakeholders of the Company encounter misconduct, or suspect conduct that may constitute a violation of the Company's regulations or policies, they may report whistleblowing information and complaints through the channels designated by the Company as follows:

- E-mail : ir@jmtnetwork.co.th , whistleblowing@jmtnetwork.co.th
- Website: https://www.jmtnetwork.co.th/th/investor-relations/corporate-governance/whistleblowing
- Mail, addressed to the "Audit Committee" at No.187 Jaymart Bldg., 4-6 th Fl., Ramkhamhaeng Rd.,Rat Phatthana, Sapansoong, Bangkok 10240
- Comment box, JMART Building, Head Office, Building A, at the JMART Head Office Public Relations Counter.



Business Partner Code of Conduct

Supply Chain Management

JMT Network Services Public Company Limited places importance on supply chain management to demonstrate its commitment to delivering quality goods and services with responsibility toward all stakeholder groups of the Company. The Company therefore has processes and guidelines for managing partners who contribute to the Company's business operations, in order to provide assurance to the organization, the Company's stakeholders, as well as society and the environment, that business conducted between partners and the Company is carried out under responsibility toward all relevant parties — not with the sole expectation of financial returns, but as business conducted under the word "responsible" in order to drive the business toward sustainable long-term development.

Partner Management Guidelines

01 Establish a sustainable procurement policy and Business Partner Code of Conduct.

02 Classify the importance and categories of partners.

03 Monitor partners' operations in terms of environment, society, and corporate governance.

04 Build relationships with mutual respect for applicable practices and regulations, and promote partner development.

Partner Classification Criteria

- Level of partner dependency
- Emergency preparedness
- Substitutability
- Service provision and delivery
- Cost impact

Direct Key Partners of the Company
Critical Tier 1

- Transaction volume of 80% or more
- Procurement value exceeding 12 million Baht per year
- Continuous procurement for more than 1 year
- Direct impact on costs and prices of goods and services

Indirect Key Partners of the Company
Critical Non Tier 1

- Transaction volume of 80% or more
- Procurement value exceeding 12 million Baht per year
- Continuous procurement for more than 1 year
- Indirect impact on costs and prices of goods and services

Key Partners

- Total number of partners: 1,911

Direct Key Partners of the Company
Critical Tier 1



Number: 25

Representing 1.3%
of all partners

Indirect Key Partners of the Company
Critical Non Tier 1



Number: 11

Representing 1%
of all partners


29.09
60.61
62.38
70.85
48.64
79.08
89.83
52.71
23.71
14.16
89.89
65.69
75.99
65.94
31.02
74.18

Driving Business Sustainability

Commitment

The Company is firmly committed to conducting business with honesty, integrity, and fairness, placing importance on compliance with the principles of good corporate governance, which is at the heart of building organizational credibility and sustainability. The Company clearly expresses its intention and determination to oppose corruption and misconduct in all forms, while supporting and encouraging directors and personnel at all levels to have a strong commitment to opposing corruption and non-transparent conduct in every aspect of their work.

In order to instill correct values and build firm confidence, the Company supports responsible and transparent operations, and promotes an organizational culture founded on ethics, to ensure that the Company is a credible and trustworthy organization for all stakeholders. Adherence to these principles will help create the greatest value for the Company by promoting transparency, credibility, and positive relationships between the Company and its stakeholders, which will lead to sustainable development and long-term growth.



Corporate Governance Policy

Corporate Governance Policy

JMT Network Services Public Company Limited places the highest importance on sound management processes, systems, and practices. The Board of Directors has established control mechanisms and checks and balances to ensure that business operations are conducted with efficiency, transparency, and accountability. In addition, the Group's Board of Directors and executive management team demonstrate far-reaching vision and a strong sense of responsibility in fulfilling their designated duties, while upholding the rights and equitable treatment of all shareholders and stakeholder groups. The Company adheres to ethical business conduct and good corporate governance principles, alongside active responsibility toward society, communities, and the environment. To this end, the Company has formulated clear policies to ensure that employees at all levels understand and comply with established practices, and encourages employees to participate continuously in social contribution activities. These efforts are considered integral to strengthening the confidence of investors, financial institutions, business partners, shareholders, customers, and all relevant parties.

Furthermore, the Board of Directors has established a good corporate governance policy designed to remain appropriate in response to evolving business environments, while aligning with the guidelines set forth by the Stock Exchange of Thailand for the enhancement of the "Corporate Governance Code for Listed Companies." This is intended to elevate the Company's corporate governance practices to international standards and to uphold the principles of good corporate governance.
Guided by this commitment, the Company aims to be an organization that is responsible toward society and all stakeholder groups, while steadfastly conducting business with ethics, integrity, and transparency in accordance with corporate governance principles — so as to promote sustainable growth and create long-term value for society and the environment.

Corporate Governance Management Approach

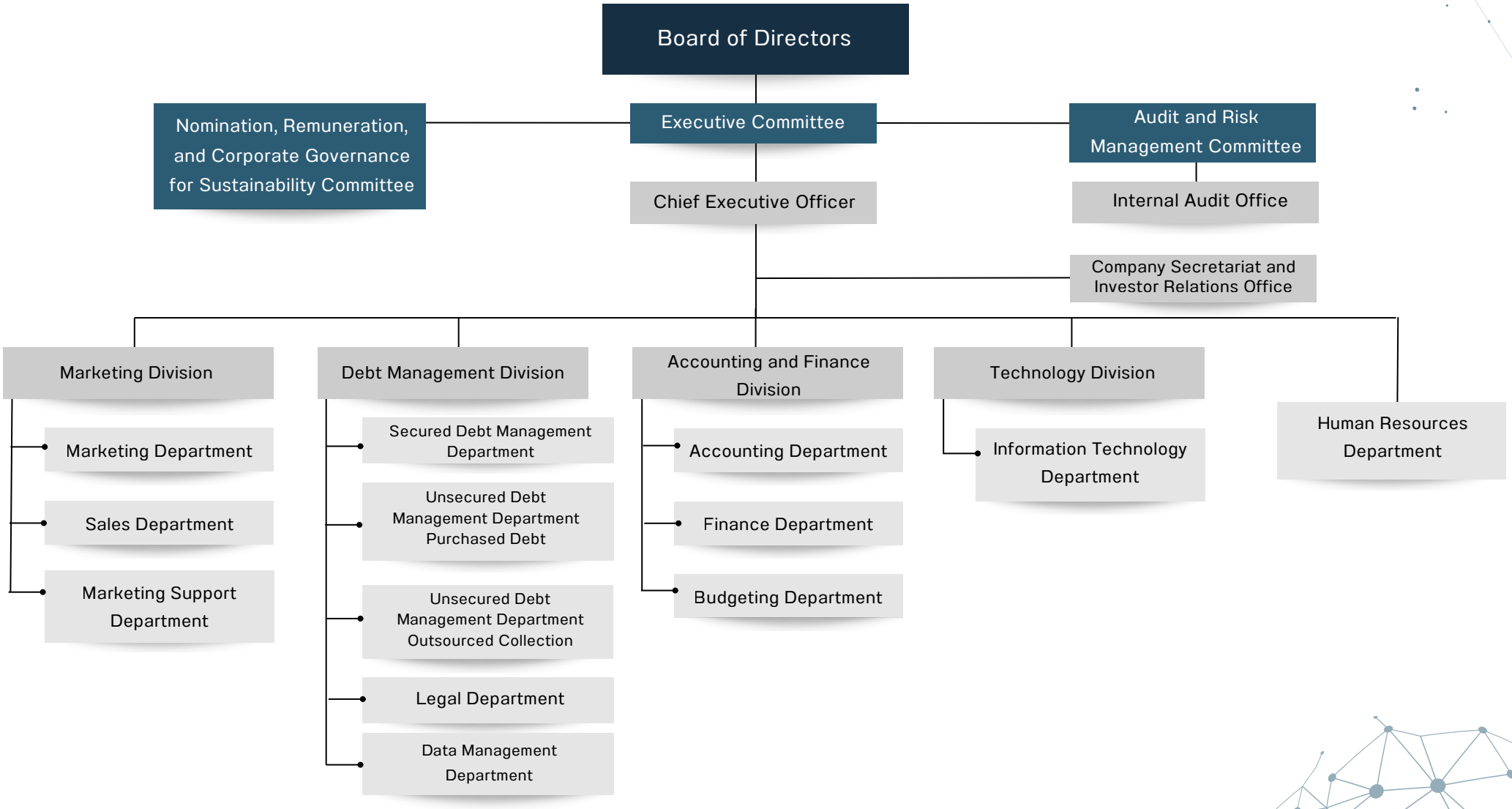
In pursuit of becoming a truly well-governed company, the Company has established best practices for listed companies as a framework that promotes business operations in accordance with good corporate governance principles. The Company has formulated clear corporate governance policies emphasizing transparency at every level of operation — from employees and executive management through to the Board of Directors — to ensure that all parties within the organization conduct their work in accordance with high ethical standards and with equal fairness. This serves as a critical foundation for sustainably enhancing operational effectiveness.
These policies also place emphasis on improving efficiency and increasing operational effectiveness, so that the Company is able to generate long-term added value for shareholders and all relevant stakeholder groups. Accordingly, the Company adheres to and complies with the good corporate governance principles set forth by the Stock Exchange of Thailand, which comprise 15 key practice guidelines covering governance across all dimensions — including ethics, transparency, social responsibility, and fairness in business conduct — as follows:



1.Corporate Governance Policy
2.Rights and Equitable Treatment of Shareholders
3.Rights of Various Stakeholder Groups
4.Shareholders' Meeting
5.Leadership and Vision
6.Conflicts of Interest
7.Business Ethics
8.Board Balance and Board Diversity
9.Combination or Separation of Positions
10.Remuneration of Directors and Executives
11.Board Meetings
12.Audit Committee
13.Internal Control and Audit Systems
14.Board of Directors' Report
15.Investor Relations

Corporate Governance Structure and Information on the Board of Directors, Sub-Committees, Executive Management, Employees, and Other Related Matters of JMT Network Services Public Company Limited

As of February 11, 2025





Whistleblowing and Complaints

Our Commitment

JMT Network Services Public Company Limited is committed to conducting business in accordance with good corporate governance principles — with responsibility, transparency, and accountability — while placing importance on the rights and voices of all stakeholder groups, both internal and external. The Company has established a safe and reliable whistleblowing and complaint-handling system that covers acts which may constitute violations of laws, company regulations, business ethics, or good corporate governance principles, encompassing directors, executive management, employees, and personnel across the business group.

The Company encourages stakeholders to report information or incidents that may cause adverse impacts to the organization with confidence, without the necessity of disclosing their identity. Strict confidentiality of all reported information is maintained, and protective measures are in place to safeguard whistleblowers and informants from retaliation or unfair treatment. This serves to strengthen a transparent and well-governed organizational culture, and functions as a key mechanism for preventing and detecting fraud, misconduct, and risks that may affect the organization across economic, social, environmental, and corporate governance dimensions — in support of stable and sustainable long-term growth.



Whistleblowing and Complaints Policy

Whistleblowing and Complaint Submission

The Company has established a whistleblowing system and complaint-handling mechanism for both internal and external parties, serving as a channel for reporting incidents that may involve misconduct — such as bribery, corruption, discrimination, harassment or abuse, privacy violations, unlawful acts, or violations of the Company's policies and regulations.
The Company is committed to promoting a transparent and accountable organizational culture, and provides multiple accessible whistleblowing and complaint channels, together with strict whistleblower protection measures. Fair investigation of all complaints is conducted, along with corrective, improvement, and recurrence-prevention measures, in order to continuously elevate the Company's standards of business ethics and good corporate governance.

Whistleblowing and Complaint Handling Process



1. Upon receiving a whistleblowing report or identifying behavior that may constitute a violation of business ethics, a wrongful act, or non-compliance with corporate governance principles, the Company will initiate an immediate investigation, assigning an Investigation Committee or relevant authorized persons to be responsible for fact-finding.
2. All involved parties are required to provide complete information and submit supporting evidence to ensure that the investigation process is thorough, transparent, and fair, with reference to witnesses, evidence, and statements received.
3. If the investigation concludes that no wrongdoing has occurred, the matter will be closed without further action. If wrongdoing is found, disciplinary proceedings will be initiated in accordance with the severity of the conduct.
4. All stages of the investigation will be conducted in accordance with the principles of transparency and fairness, with the accused party given the opportunity to provide clarification prior to any final decision. Should the investigation findings reflect deficiencies or gaps in management practices, the Company will utilize such information to improve its risk management systems and preventive measures, so as to prevent recurrence of similar incidents in the future.

Protection of Whistleblowers and Complainants

01 In order to protect the rights of whistleblowers and complainants, the Company maintains the personal information of whistleblowers and complainants in strict confidence, with paramount consideration given to their safety.

02 The Company reviews incidents and conducts fact-finding procedures with careful and comprehensive attention to sensitive matters, so as to avoid adverse impacts that may negatively affect whistleblowers. The Company ensures fairness to both whistleblowers and those against whom complaints are filed, without discrimination.

03 Should a whistleblower or complainant be a party who has suffered harm as a result of fraud or corruption, the Company will provide appropriate and fair assistance to help remedy the damage sustained.

Whistleblowing and Complaint Submission Channels

- E-mail : ir@jmtnetwork.co.th , whistleblowing@jmtnetwork.co.th
- Website https://www.jmtnetwork.co.th/th/investor-relations/corporate-governance/whistleblowing-form
- Mail, addressed to the "Audit Committee" at No.187 Jaymart Bldg., 4-6 th Fl., Ramkhamhaeng Rd., Rat Phatthana, Sapansoong, Bangkok 10240
- Comment box, JMART Building, Head Office, Building A, at the JMART Head Office Public Relations Counter.

Human Rights

Our Commitment

JMT Network Services Public Company Limited is committed to respecting and protecting the human rights of employees at all levels, as well as all stakeholder groups, throughout its business operations. The Company upholds the principles of good corporate governance and conducts business with honesty, fairness, and without exploitation of any party, with the aim of achieving growth in business performance alongside responsibility toward its people and society.

The Company places importance on the quality of life, safety, well-being, and career advancement of its employees in a manner appropriate to the times, within the framework of established policies and criteria, to ensure that all employee groups and stakeholders are treated fairly, with respect for human dignity, and in accordance with human rights principles.

The Company believes that its human rights policy will serve as a key mechanism for fostering collaboration among employees at all levels and positions, on the basis of mutual respect, courtesy, and peaceful coexistence — leading to the development of a strong and transparent organizational culture that supports sustainable long-term growth.

Targets and Performance

Number of Human Rights Violation Disputes

Target
Zero disputes

2025 Performance: No disputes



Human Rights Policy and Practices

JMT Network Services Public Company Limited recognizes the importance of respecting and protecting human rights in all dimensions, and has strictly integrated these principles into its business operations, in order to promote a fair, transparent working environment that respects human dignity — particularly with regard to the rights to life, safety, personal liberty, and equality within the organization.

The scope of the Company's human rights policy covers all stakeholders involved in its business operations, including subsidiaries, associated companies, business agents, and trading partners, as well as directors, executive management, and employees at all levels, to serve as a strict operational guideline for all parties — grounded in the principles of honesty and integrity, in accordance with good governance and business ethics.

The Company is committed to conducting business with responsibility toward society and all stakeholder groups, under the principles of good corporate governance and sustainable development, to ensure that the Company's business operations are aligned with human rights principles and consistent with the United Nations Guiding Principles on Business and Human Rights (UNGP).
This covers the following key issues:

- Forced labor
- Child labor
- Treatment of female employees
- Non-discrimination
- Non-sexual harassment
- As well as the maintenance of occupational health, safety, and working environment standards

Should any act in violation of the aforementioned policy be identified, it may be reported through the channels specified in the Company's whistleblowing and complaints policy. The Company will maintain strict confidentiality of all information and ensure the safety of the disclosing party. Should an investigation confirm that a violation has indeed occurred, the Company will proceed through the appropriate steps with fairness, transparency, and impartiality, and will provide appropriate and fair remediation to affected parties.



Human Rights Policy

Human Rights Due Diligence : HRDD

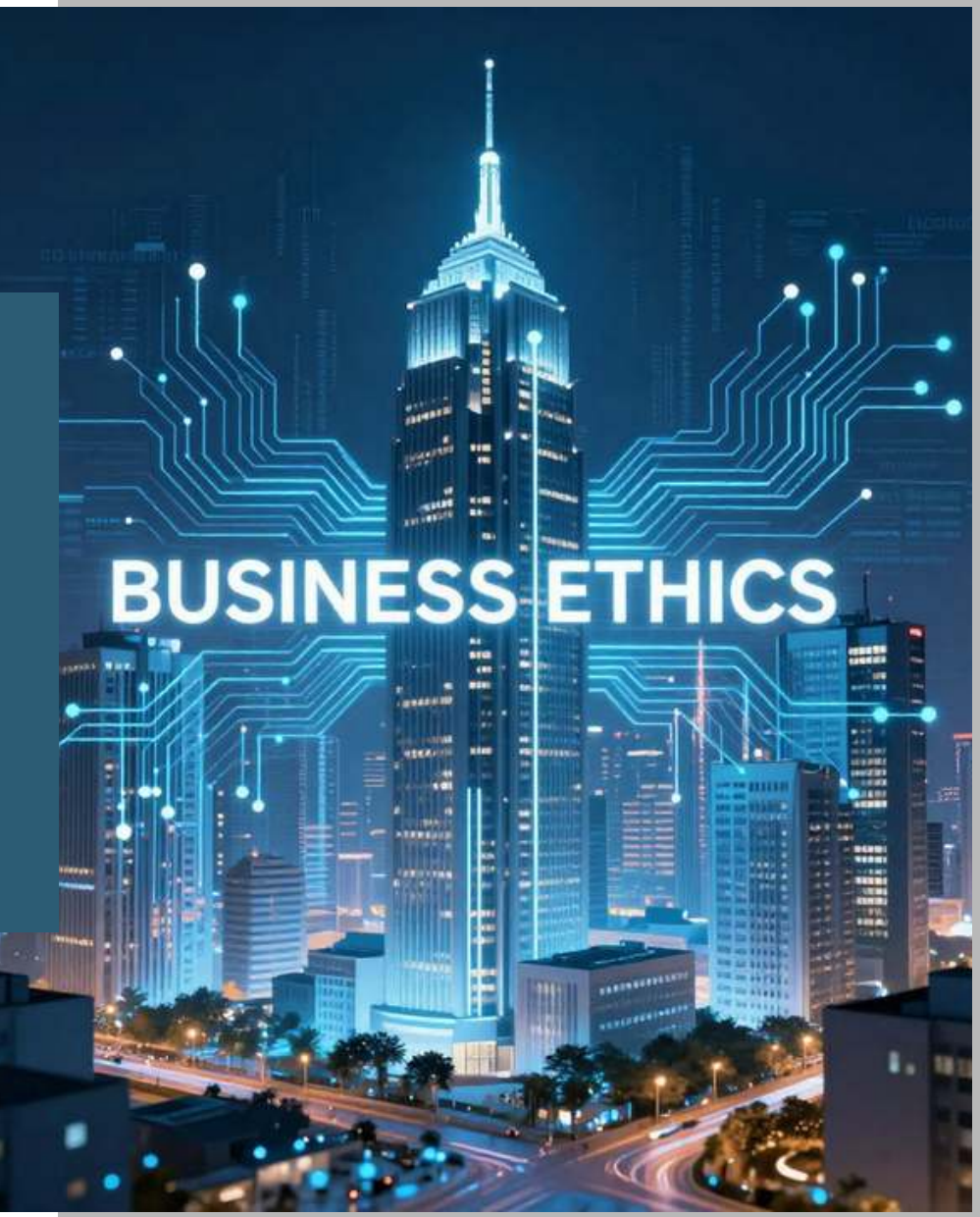
JMT Network Services Public Company Limited has progressed from establishing a human rights policy — focused on good practices and respect for employees and stakeholders — to conducting human rights due diligence based on the UN Guiding Principles on Business and Human Rights (UNGP). This framework ensures compliance with international human rights standards, enabling the Company to prevent and address potential human rights impacts across the entire value chain, identify incidents, and assess affected parties through a comprehensive human rights management process, as outlined in the following steps:

ขอบเขตกระบวนการจัดการสิทธิมนุษยชนอย่างรอบด้าน



Upon becoming aware of any issue that may cause impact to any stakeholder group, the Company will establish preventive measures to minimize or prevent recurrence of such incidents, and will define remediation approaches for those who may be affected by the Company's business operations, as operational guidelines for the relevant departments.

For Further Information
Human Rights Due Diligence



Code of Conduct and Anti-Corruption

(GRI 2-28 , 3-3 , 205-3)

Our Commitment

JMT Network Services Public Company Limited is committed to conducting business with a code of conduct that is transparent, fair, and accountable, with integrity as the cornerstone of management at every level. The Company believes that acting in accordance with ethical principles and the law is the foundation for building confidence and trust among all stakeholder groups — including shareholders, customers, trading partners, employees, government agencies, communities, and society at large.

The Company is committed to ensuring that all executive management and employees understand and strictly adhere to the code of conduct in every process of their work, and is determined to prevent acts that may give rise to conflicts of interest, corruption, or any form of misconduct. The Company also promotes a working environment of high ethical standards among all parties, in order to drive stable and sustainable organizational growth alongside being a responsible corporate citizen to society and the nation.

Targets and Performance (GRI 205-2)

- Corporate Governance Report of Thai Listed Companies (CGR) Assessment

Target
"Very Good" level (4 stars)

2025 Performance: "Excellent" level (5 stars)

- Business ethics and code of conduct violations by directors, executive management, and employees

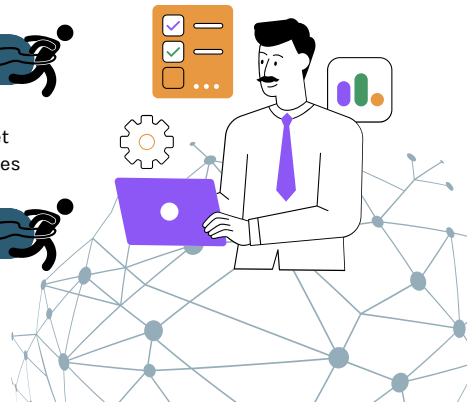
Target
0 cases

2025 Performance: 0 cases

- Significant corruption and fraud incidents

Target
0 cases

2025 Performance: 0 cases



Management Approach and Practices

The Company is committed to conducting business in accordance with the principles of good corporate governance, with dedication to honesty, transparency, fairness, and social responsibility under the principles of good governance, while building confidence among all stakeholder groups. The Company places importance on instilling a sense of integrity, ethics, and responsibility in executive management and employees at all levels, to enable them to perform their duties correctly and in alignment with the organization's code of conduct. The Company has established business conduct guidelines in a Code of Conduct manual to provide clear guidance for work practices and to strengthen a transparent and sustainable organizational culture.

Anti-Corruption and Anti-Bribery

The Company has established an Anti-Corruption Policy prohibiting directors, executive management, and personnel at all levels from engaging in or accepting any form of corruption, whether direct or indirect — including the giving or receiving of money, valuables, gifts, presents, or benefits that are contrary to ethical standards, as well as inappropriate hospitality or other forms of benefits from business-related parties such as customers, debtors, trading partners, business allies, or other stakeholders.

In addition, the Company promotes awareness among all personnel of the penalties and impacts arising from corruption, and instills the correct values of performing duties with integrity — refraining from seeking personal gain from one's position or improperly benefiting others — as well as awareness of the penalties and damages that may result from corrupt acts, in order to collectively build a transparent and fair organizational culture on a sustainable basis.

Complaint Handling and Whistleblowing

The Company has established channels for receiving complaints, whistleblowing reports, and reports of incidents that may constitute corruption or ethics violations, for both employees and external stakeholders. The Company guarantees the safety and confidentiality of all information, in order to encourage relevant parties to come forward with information that is beneficial to the investigation process.

A systematic process for follow-up, investigation, and complaint management is also in place to ensure fair and transparent investigation, along with preventive and corrective measures to prevent recurrence. In addition, regular assessments of business ethics risks are conducted, including reviews of key policies.

Disclosure and Communication Approach for the Anti-Corruption Policy

- The Company requires the Training Department to incorporate anti-corruption knowledge as a mandatory module in the new employee orientation program for all levels, so that all new employees are informed of and strictly comply with the relevant requirements.
- The Company provides anti-corruption training delivered by subject matter experts on a periodic basis, in order to reinforce awareness among employees at all levels.
- The Company discloses its Anti-Corruption Policy on the Company's website, so that the general public, customers, business partners, investors, shareholders, and employees can easily access and review the information.
- The Company discloses its Anti-Corruption Policy in the Annual Registration Statement (56-1 One Report) published on the Company's website, so that the general public, customers, business partners, investors, shareholders, and employees can easily access and review the information.
- The Company displays anti-corruption knowledge boards in visible areas within the Company's premises, in order to reinforce values and cultivate attitudes among personnel against involvement in corrupt acts of any kind.
- The Company communicates its Anti-Corruption Policy to employees via email each time the policy content is reviewed and updated.

The Company also regularly reports the results of anti-corruption measure reviews to the Audit Committee and the Board of Directors, to ensure that these measures effectively promote and instill anti-corruption values throughout the organization.

Key Activities and Projects

Corporate Governance Report of Thai Listed Companies (CGR) Assessment

The Company places importance on conducting business under the principles of good corporate governance, alongside adherence to its code of conduct, and remains mindful of its responsibilities toward society, the environment, and corporate governance principles, in order to achieve its established business objectives. The Company emphasizes transparent and accountable management, with personnel who possess knowledge and understanding of relevant policies and practices, a strong sense of responsibility, and a positive work ethic — while focusing on operations that serve the best interests of the organization for long-term sustainability.

In 2025, JMT Network Services Public Company Limited received a 5-star or "Excellent" corporate governance assessment, reflecting the development of high-standard corporate governance practices. This survey was conducted by the Thai Institute of Directors (IOD), with support from the Stock Exchange of Thailand and the Securities and Exchange Commission.



Certification as a Member of the Thai Private Sector Collective Action Against Corruption (CAC)



JMT Network Services Public Company Limited has received certification as a member of the Thai Private Sector Collective Action Against Corruption (CAC) for the first time, marking a significant achievement in the organization's good corporate governance.

This certification reflects the Company's commitment to conducting business with transparency, integrity, and accountability, alongside promoting the participation of all employees in continuously raising ethical and anti-corruption standards. The Company recognizes that CAC membership is not merely a certification mark, but a meaningful commitment to strengthening a governance-oriented organizational culture and supporting sustainable long-term growth.

The Company will continue to uphold the principles of good governance in its business operations, in order to consistently create value and build confidence among all stakeholder groups.

New Employee Orientation Training

The Company provides a training course for new employees on business ethics and anti-corruption, to raise awareness and serve as a guide for compliance with good corporate governance policies and practices. A post-training assessment is also administered to evaluate knowledge and understanding.

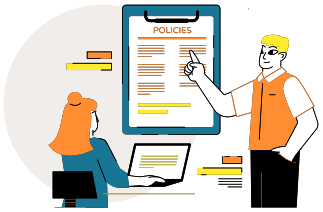
In 2025, the number of new employees who completed the orientation on the Code of Conduct and anti-corruption was:

100%

Policy and Practice Communication

In 2025, the Company communicated its Code of Conduct and anti-corruption policies and practices to directors, executive management, and employees through announcements and email communications, with employees required to sign an annual acknowledgment of the policies.

The directors, executive management, and employees who participated in signing the acknowledgment of the Code of Conduct and anti-corruption policies and practices were as follows:



100%

*JMT Network Services Public Company Limited

To further enhance employees' understanding of the Code of Conduct and organizational policies, management plans to develop and communicate e-learning modules through the Company's internal channels, as an additional means of building understanding and raising awareness among employees.

Communication of Significant Concerns to the Board of Directors (GRI 2-16)

The Company has established a process for collecting and communicating critical concerns that may cause adverse impacts on stakeholders to the Board of Directors. Such concerns are sourced from complaint channels, whistleblowing reports, and risk monitoring processes relating to corporate governance, human rights, code of conduct, and legal compliance.

The Corporate Sustainability Development Department is designated as responsible for collecting, analyzing, and summarizing critical concerns for presentation to the Nomination, Remuneration, Corporate Governance, and Sustainability Development Committee and the Board of Directors at scheduled meeting intervals, or immediately in the case of urgent matters.

During the reporting period, the Company identified no critical concerns that caused significant adverse impacts on stakeholders. Nevertheless, the Company maintains an independent, transparent, and accessible complaint and whistleblowing process, with results collected and reported regularly to the Nomination, Remuneration, Corporate Governance, and Sustainability Development Committee and the Board of Directors, for use in organizational governance and risk management.

Training Course on the Role of Executive Management and Employees in Anti-Corruption

In 2025, JMT Network Services Public Company Limited organized a training session on the topic of "The Role of Executive Management and Employees in Anti-Corruption," with the aim of raising awareness, building understanding, and instilling a culture of transparency among personnel at all levels.

Participants gained knowledge across a range of topics, including:

- The corruption landscape in Thailand and the importance of awareness
- The role of the private sector, directors, and employees in combating corruption
- Corruption risk assessment and preventive measures
- Policies and Code of Conduct
- Building a safe and effective whistleblowing system

The session also included role-play activities and quiz games to facilitate practical learning and deepen participants' understanding of the subject matter. This training reflects the Company's commitment to fostering a transparent organizational culture grounded in good governance principles, and to collectively building a working environment free from corruption.





The Company has organized training and communications for all employees, with training accessible in both online and offline formats. The total number of training participants was:

283 persons

Code of Conduct

Anti-Corruption Policy

Sustainable Finance Development

Our Commitment

JMT Network Services Public Company Limited has demonstrated its commitment to transparency and accountability by establishing clear policies on the prevention of money laundering, terrorist financing, and the proliferation of weapons of mass destruction. The Company has implemented practices covering multiple dimensions, including customer identification, thorough customer due diligence and record-keeping to ascertain identity and involvement in financial activities, as well as reporting of potentially suspicious transactions to relevant authorities in accordance with the Anti-Money Laundering Act and related ministerial regulations and rules.

In addition to strict legal compliance, the Company recognizes its important role in preventing itself from being used as a vehicle or channel for unlawful activities such as money laundering, terrorist financing, or the proliferation of weapons of mass destruction, in order to ensure that its business operations are conducted correctly and sustainably. These policies have been disseminated and established as clear standards for the conduct of all executive management and employees, to foster a transparent and accountable organizational culture.

Targets and Performance

Number of incidents or complaints relating to financial crime

2025 Performance: 0 times



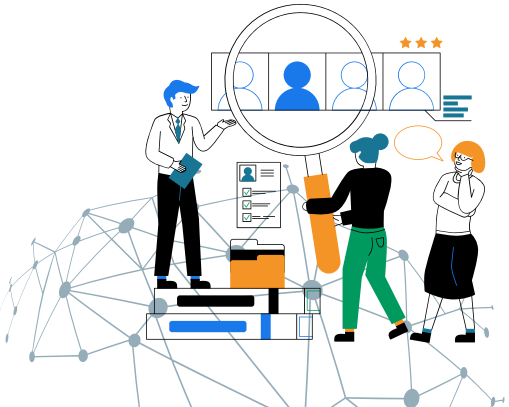
Provision of financial services or investment consideration

The Company has established customer acceptance principles prior to commencing business relationships, to ensure strict compliance with proper procedures and legal requirements, within the following operational scope:

- **Know Your Customer (KYC)**
  - To identify customers who wish to establish a business relationship for the first time, both as natural persons and juristic persons.
- **Customer Due Diligence (CDD)**
  - To verify the information and evidence provided by customers to the Company in accordance with the law, covering both face-to-face channel customers and non-face-to-face channel customers. Customers are required to provide complete and sufficient information.
- **Customer Identity Verification**
  - To verify the completeness and accuracy of customer information and evidence for identity verification, including screening against the "Sanction Lists" maintained by the Anti-Money Laundering Office (AMLO) — comprising individuals, groups of persons, juristic persons, or organizations suspected of involvement in terrorism as designated by relevant authorities — prior to establishing any business relationship or conducting any transaction with customers.
- **Anti-Money Laundering Risk Assessment Working Committee**
  - To assess customer risk levels in relation to anti-money laundering, counter-terrorist financing, and counter-proliferation of weapons of mass destruction, prior to submission to management for consideration and decision on whether to establish a business relationship or conduct transactions with the customer.
- **Customer Rejection**

The Company will decline to establish a business relationship or conduct transactions with a customer if any of the following is identified upon verification:

- The customer is found to have provided false information or evidence, such as concealing their name, using a false name, or using an alias.
- The information provided is found to be insufficient or the facts cannot be verified from the information and evidence received from the customer.
- The customer is found to appear on the Sanction Lists of the Anti-Money Laundering Office (AMLO).
- The customer is found to present a high risk in relation to anti-money laundering, counter-terrorist financing, and counter-proliferation of weapons of mass destruction, which would cause adverse impacts to the Company.



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





Information Security and Cybersecurity

Our Commitment

JMT Network Services Public Company Limited places the highest importance on the security of information and information technology systems, which are considered critical factors in business operations, customer service delivery, and building confidence among all stakeholder groups.

The Company is committed to continuously developing and enhancing its information security and cybersecurity measures, encompassing policy formulation, operational practices, risk management, cyber threat monitoring, and the promotion of security awareness among employees at all levels — in order to prevent unauthorized access, use, disclosure, modification, or destruction of data.

In addition, the Company places importance on compliance with laws, international standards, and relevant best practices, to ensure that the organization's information systems are secure, stable, and capable of supporting continuous business operations.

Targets and Performance

Emergency System Testing

Target
At least 1 time per year

2025 Performance: 1 time

Number of significant cyber threats

Target
0 times

2025 Performance: 0 time

Number of information technology system disruptions

Target
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2025 Performance: 0 time



Establishment of organizational structure and roles for information security management

The JMART Group has appointed an Information Security Management Steering Committee (ISMA Steering Committee) to oversee and direct the management of information security across the Group in a systematic and consistent manner across all business units. The Committee is responsible for establishing information security policies, plans, and operational frameworks, as well as monitoring and evaluating performance against relevant standards, laws, and requirements. The Committee also provides necessary support in terms of personnel, technology, and budget, to ensure that the Group's information security management system is effective and capable of appropriately addressing information security risks.



Roles and Responsibilities

Chief Executive Officer

Responsible for setting the direction, approving, and overseeing the organization's information security and cybersecurity policies in alignment with the business context, current environment, and relevant laws. This role also oversees that security operations comprehensively cover the organization's critical data and assets, in order to build confidence among all stakeholder groups.

Executive Committee and Assistant Executive Committee

Responsible for setting the direction and supporting the formulation of information security and cybersecurity policies, measures, and practices in alignment with organizational objectives and international standards, including risk management and coordination in the event of significant incidents. This role also approves and supports security projects, promotes a culture of security awareness within the organization, and reviews and summarizes information security performance for presentation to the Chief Executive Officer for consideration, approval, and improvement of relevant policies and measures.

Chief Information Officer : CIO

Responsible for managing the organization's information assets, analyzing and managing risks to ensure security, integrity, and availability of systems under control, as well as defining the roles, duties, and responsibilities of information security personnel, responding to information security incidents that affect the organization, approving information technology projects, and monitoring and ensuring that operations comply with relevant requirements.

System Administrator

Responsible for defining and enforcing access rights to data and information assets based on roles and necessity, communicating relevant changes to stakeholders, developing and implementing operational procedures to maintain confidentiality, integrity, and availability, as well as overseeing access control and usage of assets under their administration.

System Developer

Responsible for developing and maintaining information systems in accordance with the organization's security policies and standards throughout the system development lifecycle, adhering to Secure Development Life Cycle principles, in order to control vulnerability risks, conduct system security testing, and maintain system quality and security in compliance with relevant requirements and standards.

Information Technology Department

Responsible for developing and maintaining information systems in accordance with the organization's security policies and standards throughout the system development lifecycle, adhering to Secure Development Life Cycle principles, in order to control vulnerability risks, conduct system security testing, and maintain system quality and security in compliance with relevant requirements and standards.

Policies and Practices on Information Security and Cybersecurity

The Information Security and Computer Systems Policy of JMT Network Services Public Company Limited aims to establish a comprehensive and clear framework of guidelines and measures for protecting the Company's data and information technology systems against potential cyber threats — whether from external threats, such as hacker attacks, or internal threats, such as unauthorized access by personnel within the organization. This policy forms an important part of the organization's cybersecurity strategy, which is necessary for protecting the Company's critical information and maintaining organizational credibility in business operations. The policy focuses on establishing preventive measures, monitoring, and response to incidents related to computer system security, with an emphasis on systematic and procedural management, so that computer systems and data within the organization can operate efficiently, without disruption, and remain protected from attacks or violations of data privacy.

Information Security Measures

JMT conducts cybersecurity operations under the ISO/IEC 27001:2022 framework (Information Security Management System) as follows:

- Information Security Management System Policy
- Information Security and Cybersecurity Policy
- Risk Management
- Information Technology Continuity Management



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- To reduce and avoid information security breach incidents that impact the image and confidence of service users, and to maintain professionalism in service delivery through a secure Information Security system.
- To develop an information and information system security management system in order to continuously achieve internationally recognized information security standards.
- To establish an information system risk assessment process and plan improvements to information security management based on assessed risks in accordance with standard guidelines.
- To develop organizational personnel in the area of information security management.
- Requirements for target-setting and performance reporting against key performance indicators: the measurement and evaluation of the effectiveness of the information security management system shall be conducted at least once per year.

In 2025, the following target was established:
"Measurement of the effectiveness of the Information Security Management System at least once per year."

The performance results were in accordance with the established target.

Awareness-Building, Knowledge Sharing, and Training on Information Security and Cybersecurity

The Company conducts information security awareness activities for personnel at all levels, to ensure understanding of the importance of data protection, compliance with policies, and the potential impacts arising from violations of information security measures or requirements.

This includes dissemination through notice boards and email, as well as continuous training, knowledge sharing, and assessment, so that relevant personnel and operators are able to comply with information security policies, procedures, and measures correctly and appropriately, and to enhance their capacity to respond to information security incidents correctly and appropriately.



In 2025, the Company organized an information security training program under the Security Awareness Training course, with relevant employees in attendance as follows:

57 persons

Employee comprehension level: Excellent (96.75%)

*Information Technology Department

Operations in 2025

- Conducted one Incident Response and Business Continuity Plan (BCP) test on 22 October 2025, simulating a severe scenario impacting the head office building, to assess readiness for system recovery and business continuity.
- No significant cybersecurity threat incidents were identified in 2025; the Company managed information security incidents in accordance with the ISO/IEC 27001 framework.
- Three information technology system disruptions were identified, arising from technical failures and maintenance processes, which were managed without impact to core business operations.
- To strengthen future risk prevention, the Company elevated its information security management system standards in accordance with the ISO/IEC 27001:2022 framework.
- Information security control measures were continuously improved and reviewed to strengthen confidence among stakeholders.




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Economic Business Drive

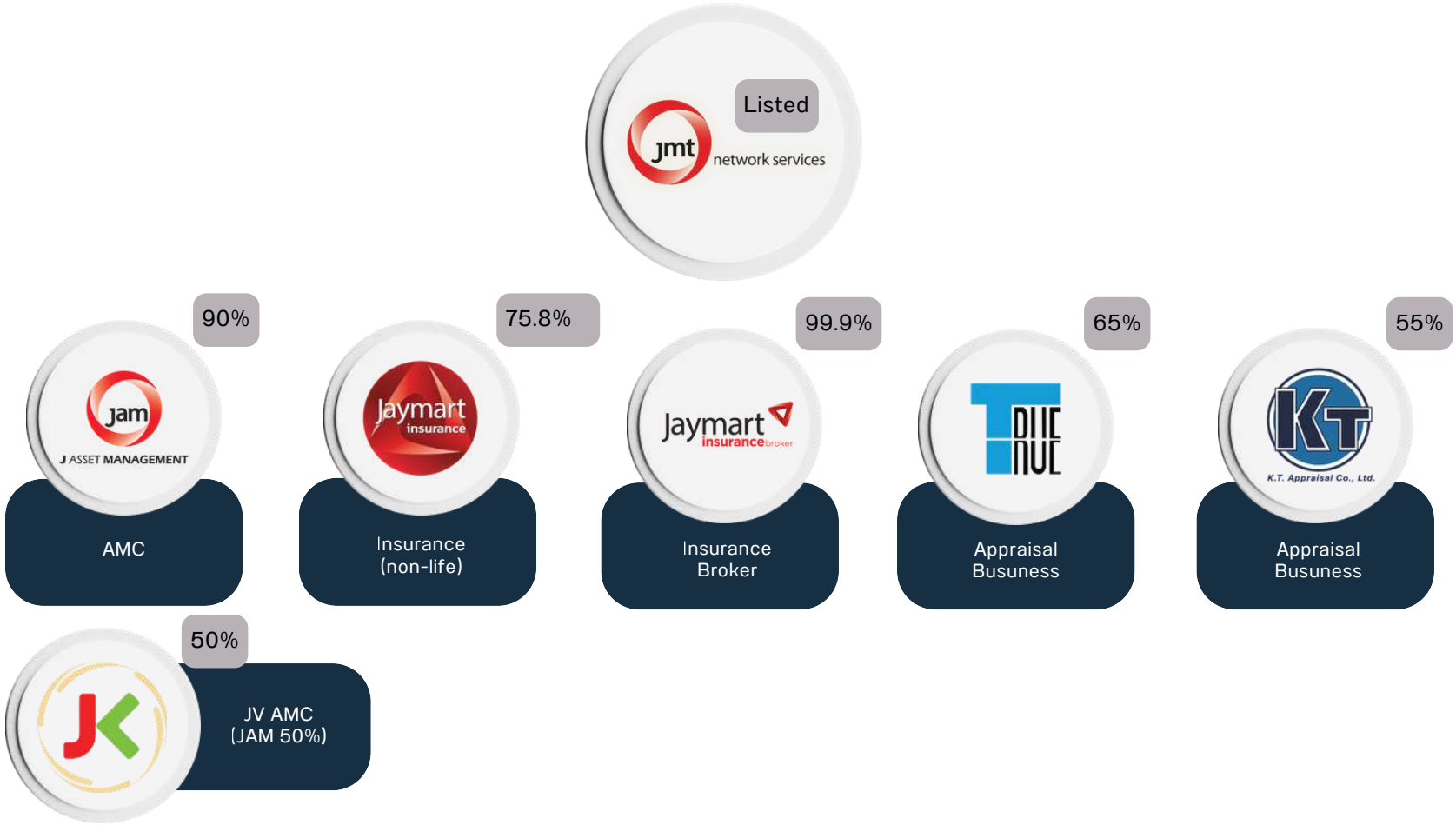
Our Commitment

In an era where the global economy faces rapid change, the Company must adapt and identify approaches to business operations that respond to these challenges while simultaneously creating long-term value for society. JMT Network Services Public Company Limited, as a leader in asset management and non-performing debt resolution, has demonstrated its ability to drive business through strategies focused on economic sustainability, playing an important role in strengthening the financial stability of the economic system. The Company focuses on assisting and rehabilitating debtors to enable their return to the normal economic system, through an approach that balances profitability with support for long-term stability.



Shareholding Structure of the Company Group

Shareholding structure of the JMT Network Services Public Company Limited group as of 31 December 2025



หมายเหตุ : บริษัท บริหารสินทรัพย์ เจเค จำกัด ถือหุ้นโดย บริษัท บริหาร สินทรัพย์ เจ จำกัด ร้อยละ 50

JMT Business Overview

The Company's core business is non-performing debt management. However, within the group, the business lines can be divided into three main groups: 1) Debt Collection Services Business, 2) Debt Management and Collection Services Business, and 3) Insurance Business and Insurance Brokerage Business, with details of all three businesses as follows:

1. Debt Collection Services Business (Outsourced Services Business)

(a) Telephone-based debt collection

This constitutes the first step in the debt collection process. After the Company receives a debtor dataset from the client — comprising debtor names, outstanding debt amounts, and contact addresses — and records such information in the debt tracking system database, telephone debt collection officers (Phone Collectors) assigned to collect debts for the relevant client group contact debtors by telephone in accordance with the received information, in order to negotiate repayment of the debt, as well as to gather additional debtor information such as occupation, place of work, income, place of residence, or other contact numbers, so as to facilitate further debt collection. Any additional information obtained is recorded in the Company's database for use in subsequent collection efforts.

(b) Field-based debt collection

This constitutes the step in which the Company dispatches Field Collectors to facilitate payment collection from debtors for specific client groups, or to conduct field debt collection where necessary — such as verifying residential address information, locating debtors, or inspecting the condition of assets held, among others. Field debt collection is typically employed for debtors with high outstanding debt balances who are difficult to locate.

(c) Legal proceedings for debt enforcement

This constitutes the final step in cases where debtors do not wish to repay their debts. The Company will consult with the client for the Company's lawyers to draft a claim and submit the claim to initiate legal proceedings against non-paying debtors.

The debt collection period for each batch is approximately 6–9 months per cycle, depending on the type of debt. Upon expiry of the contractual period, the Company will cease debt collection and must return debtor information for cases where collection was unsuccessful to the client. For debtors whom the Company has been able to collect from and who are in the process of installment repayment or legal enforcement proceedings, the Company may extend the collection period for such cases.

For debt collection services, the Company receives debt collection service fees in the form of a revenue-sharing arrangement based on the amount the Company is able to collect from debtors (Commission). Such revenue is dependent on the debt collection success rate (Success Rate) and the commission rate (Commission Rate) agreed upon with the client.

2. Debt Management and Collection Services Business

Non-performing debt acquisition and collection management business

The Company operates a non-performing debt management business by purchasing non-performing debts from financial institutions or companies that have policies to sell non-performing debts. Financial institutions generally employ a debt auction method, whereby prior to the auction, the Company's team studies the information on the non-performing debts offered for auction — such as debt type and overdue period — in order to analyze and submit a bid price, which is set as a ratio of the full debt amount and/or a fixed sum depending on the seller's requirements. If the Company wins the auction, it proceeds to verify the details of the debts — such as loan agreements, debt age, and debtor information — in order to finalize the complete list of debtors to be transferred. The Company then proceeds with the debt transfer, recording it as an asset under the debtor investment account, and commences the debt collection process in order to achieve the targets set by the Company.

In debt acquisition auctions, the Company participates only in auctions for debts in which it has expertise in debt collection. The Company benchmarks the information of the debts to be acquired against its debt collection analysis data from previously serviced debt collection cases of a similar nature, in order to estimate the debt collection success rate and collection costs over the expected collection period, together with consideration of the desired return on investment, for the purpose of evaluating and determining the auction bid price.

In terms of debt management and collection, the Company details quarterly debt collection estimates and monitors actual collections against projections. If collections fall below projections, the Company has measures in place to increase collection efforts, set provisions, and adjust debt collection estimates as appropriate in accordance with the Company's policies 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 holds an insurance business license from the Office of Insurance Commission (OIC). The Company's products within the insurance business group are divided into two types: Motor Insurance and Non-Motor Insurance, with product listings for each type as follows:

1. Motor Insurance, comprising:
   - Compulsory Motor Insurance
   - Voluntary Motor Insurance, comprising:
     - Type 1 Insurance — contracted garage repair and authorized service center repair
     - Type 2 Insurance
     - Type 3 Insurance
     - Type 5 Insurance — Type 2+ and Type 3+
2. Non-Motor Insurance:
   - Fire Insurance for residential houses, commercial buildings, factories, condominiums, and dormitory buildings
   - Marine/Cargo Insurance, Inland Transit Insurance, and Carrier Liability Insurance
   - Miscellaneous Insurance

Insurance Brokerage Business (Business under Jaymart Insurance Broker Company Limited)

The Company provides various types of non-life insurance brokerage services. The revenue structure derives from commission returns on customers' insurance premiums. This business carries no risk of product impairment, as it does not require the Company to hold product stock or policies, with the Company acting solely as an intermediary or broker facilitating insurance arrangements between customers and insurance companies.



Risk Management

Our Commitment

Business operations are inherently subject to risks that may arise from both internal and external factors, which are at times difficult to control and may impact the Company's operations ranging from minor levels to levels that could render the business unable to continue. In preparation for such uncertainties, the Company's Board of Directors and management have established a comprehensive and effective risk management framework, integrating risk management with good corporate governance processes and short- and long-term strategic planning.

The Company's risk management encompasses risk identification and assessment, risk prioritization, and the establishment of appropriate risk control or mitigation measures, covering both internal factors — such as human resource management, work systems, and internal processes — as well as external factors — such as global economic conditions, industry competition, and regulatory changes.

In addition, the Company promotes understanding among employees at all levels of their role in risk management and encourages participation in risk prevention within their respective responsibilities, through the provision of training, consultation, and open communication to raise awareness of risks and appropriate management approaches. The Company places importance on the use of technology and innovation to enhance its capacity to monitor and manage risks across all areas effectively.

With this commitment, JMT Network Services Public Company Limited upholds risk management as an integral part of its organizational culture, in order to build confidence and trust among stakeholders, and to ensure that the Company's business operations are conducted efficiently, transparently, and sustainably in the long term.



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Risk Management Structure



Roles, Duties, and Responsibilities in Risk Management

- **Board of Directors**
  Responsible for supporting, promoting, and overseeing the management of risks that may have a severe impact on the Company.
- **Audit and Risk Management Committee**
  Responsible for independently overseeing and monitoring risk management, reviewing the internal control system, communicating with the Executive Committee, and reporting to the Board of Directors on risks.
- **Executive Committee**
  Responsible for considering and approving risk management policies, monitoring the development of processes and risk assessment, and communicating and coordinating with the Audit Committee on significant risks.
- **Chief Executive Officer**
  Responsible for formulating and reviewing risk management regulations to align with changing circumstances, in order to ensure that the Company has sufficient and appropriate risk management plans.
- **Departmental Risk Management Officers**
  Responsible for establishing a framework, work plans, and processes for departmental risk management for submission to the Executive Committee for consideration and approval, and for supporting and monitoring risk management within their respective departments.
- **Internal Auditor**
  Responsible for reviewing the internal control system and risk management operations.
- **Supervisors and Employees**
  Responsible for identifying, measuring, controlling, monitoring, and reporting risks, and for participating in the formulation and implementation of risk management plans.

Risk Management

The Company places importance on risk management, particularly emerging risks relevant to the Company's business operations. The Company implements policies in accordance with the Enterprise Risk Management (ERM) framework under the internationally recognized Committee of Sponsoring Organizations of the Treadway Commission (COSO) standard, with risk assessments conducted annually to ensure that business growth is founded on a sustainable basis.

The Company assesses risks across the entire organization, covering both routine and emerging risks, in order to prepare for changes in factors that may affect the Company's business objectives and that may give rise to new business models which could impact existing products or services. The Company is also committed to managing risks with greater employee participation, in order to foster an organizational culture of vigilance toward potential impacts arising from risks across various dimensions, and to apply the results of risk assessment and management to the formulation of strategies, targets, and business development plans in both the short and long term.

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The Company continuously assesses and monitors risk issues, taking into account both internal and external factors that may affect the Company's operations across all dimensions. The Company's risk management process is designed to be systematic and comprehensive, enabling effective identification, analysis, and management of risks, with a focus on maintaining potential risks at an acceptable level.

The Company recognizes the importance of appropriate risk management in supporting business operations in alignment with the organization's strategies, objectives, and targets, while reinforcing long-term stability and sustainability. The process comprises 8 steps as follows:

- **Strategy and Objective Setting**

Define strategies and operational objectives for all departments, with operators required to establish clear work objectives aligned with the organization's policies, targets, and strategies, and to maintain risks at an acceptable level.

- **Identifies Risks**

Departmental officers and operators shall develop an understanding of risks and risk factors, and identify risks that may arise from both internal and external factors, which may constitute events with negative or positive impacts on the achievement of objectives.

- **Assesses Severity of Risk**

Departmental officers and operators shall assess risks based on the frequency or likelihood of occurrence (Likelihood) and the severity of impact from potential events (Impact).

- **Prioritizes Risks**

Departmental officers and operators shall prioritize and determine the urgency of risk management, whereby activities with high risk and significant importance to the achievement of strategies and objectives shall be managed as the first priority, followed by activities with high risk and secondary importance.

- **Implements Risk Responses**

Departmental officers and operators shall consider efficient and effective risk management approaches, taking into account acceptable risk levels and the costs incurred relative to benefits to be received. Risk responses may employ one or a combination of methods in order to reduce the frequency or likelihood of occurrence and the severity of impact from events.

- **Develops Portfolio View**

Departmental officers and operators shall develop risk management by integrating risk factors, risks, and the interrelationships among various departments, in order to establish a shared database for risk management.

- **Review and Revision**

Departmental officers and operators shall arrange for risk monitoring, review of risk management outcomes, and improvement of risk management, to ensure that risk management is appropriately applied within the Company and that risks with significant impact on the achievement of the Company's objectives are reported to the responsible parties.

- **Monitoring**

Departmental officers and operators shall arrange for the monitoring and review of risk management, communicate risk information collectively, and report on risk management to the Executive Committee on a regular basis.

Business Continuity Management

Our Commitment

The Business Continuity Plan (BCP) is established to enable various departments within the Company to respond and operate during crisis situations or emergency events — whether arising from natural disasters, accidents, or malicious acts against the organization — so that such crisis situations or emergency events do not cause business disruption or prevent continuous business operations. In the absence of supporting processes during a crisis or emergency event, impacts may affect departments and related parties across various dimensions, such as economic, service delivery, social, community, environmental, and the lives and property of the public.

The formulation of a business continuity plan is therefore essential in enabling the organization to respond to unexpected emergency events and to restore critical business processes to normal operations or to the defined service levels, thereby reducing the severity of impacts on the organization.





Business Continuity Management Process

To respond to the uncertainty of such situations and ensure continuous business operations through risk analysis, risk issue prioritization, and systematic management planning — including the application of the Business Continuity Plan in simulated scenarios in order to apply the results of exercises to plan improvement and review, as well as to assess personnel capability and plan effectiveness in responding to crisis situations — the management process is as follows:

01 Assess the impacts arising from crisis situations

To prepare plans in advance and remain prepared to respond to all situations that may arise at all times, so that the organization is able to continue business operations without interruption

02 Establish a Business Continuity Management Team

To enable the Company's Business Continuity Plan (BCP) to operate effectively, with clearly defined responsible parties, reducing duplication in situation resolution.

03 Business Impact Analysis

Qualitative prioritization of impacts and organization of work processes requiring urgent attention, in order to enable the Company to recover or return to normal conditions as swiftly as possible.

04 Emergency Notification Process – Call Tree

To notify members of the Business Continuity Plan Team (BCP Team) of emergency situations so that all members receive consistent and accurate information, with the objective of enabling each team to systematically prepare response plans for crisis or emergency situations based on mutually acknowledged foundational event information, in accordance with clearly defined responsibilities.

05 Business Continuity and Recovery Plan

To implement situation recovery in order to restore conditions to normal as swiftly as possible.

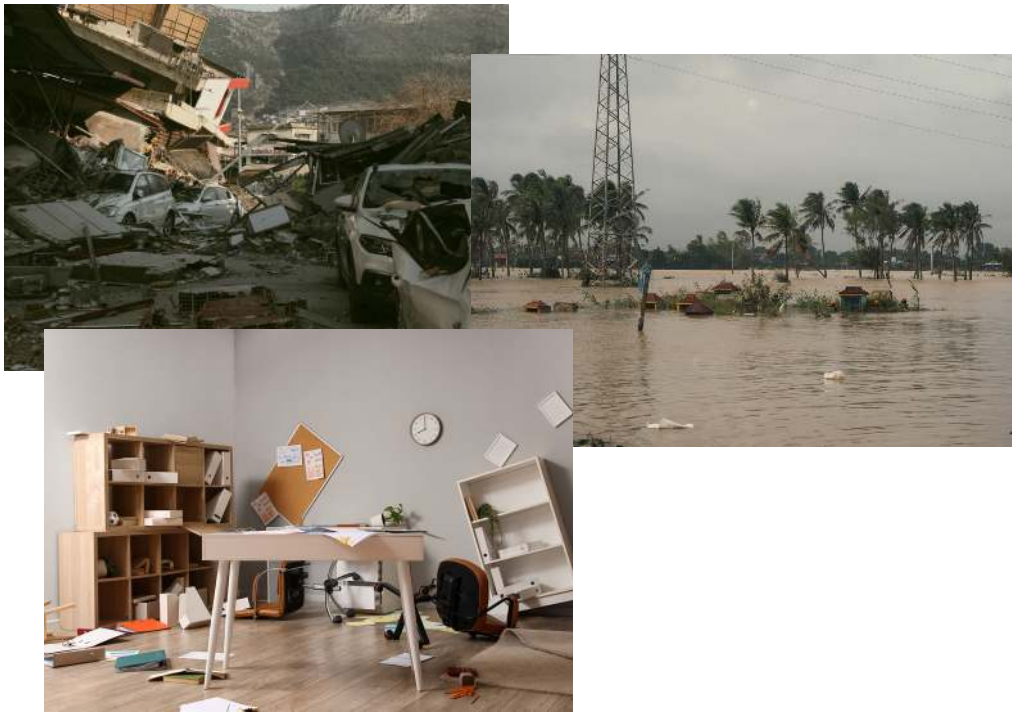
06 Review and Improvement of the Business Continuity Plan

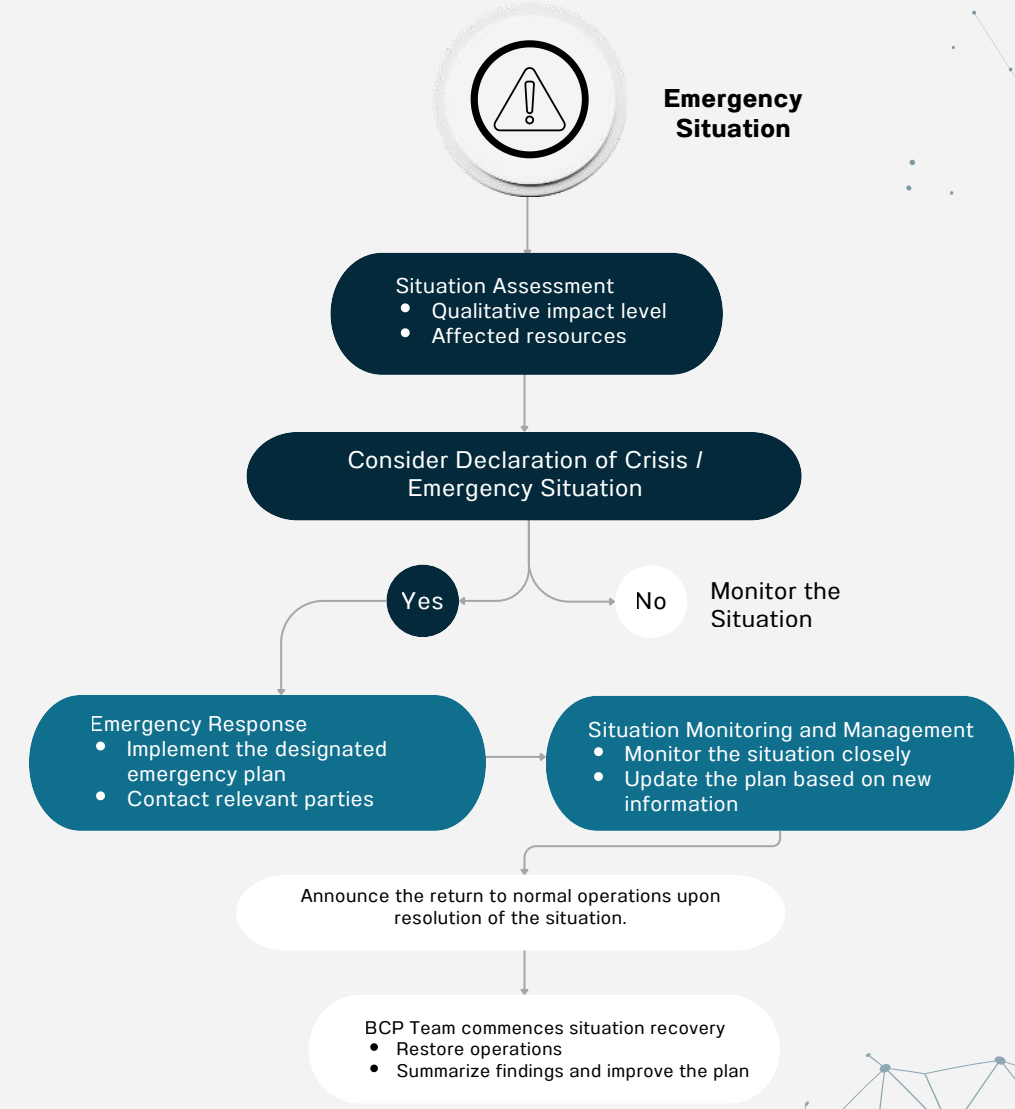
Management is required to update the Business Continuity Plan (BCP) to be more effective and current with the present situation on an annual basis.

Crisis or Emergency Situation Management

The Business Continuity Plan (BCP) is applied to address crisis or emergency situations occurring within office premises or within departments. The Company is required to prepare plans in advance and remain prepared to respond to all situations that may arise at all times, so that the organization is able to continue business operations without interruption. The Company has accordingly considered the following potential impacts:

1. Flooding
2. Fire
3. Power outage
4. Protest / riot
5. Terrorism
6. Epidemic / severe infectious disease
7. Earthquake







Environmental Business Drive

Our Commitment

JMT Network Services Public Company Limited and its subsidiaries (the Company) recognize the importance of caring for and protecting the environment across all business processes. With responsibility toward society, the environment, and long-term sustainability, the Company has established a clear environmental policy, focusing on the integration of environmental principles into operations at all levels, in alignment with the country's commitment to reducing greenhouse gas emissions, as well as preventing and reducing pollution that may arise from business operations, and promoting the most efficient use of energy and natural resources.

Such policy reflects the Company's commitment to environmental conservation, fostering a strong environmental consciousness within the organization, and supporting sustainable development across all dimensions of operations, by incorporating environmental principles into management processes and strategic decision-making, to ensure that the Company's growth is balanced with environmental responsibility, and serves as a foundation for building long-term sustainability for both the organization and society.

Targets and Performance Results

Number of incidents of legal violations or environmental impacts caused by the Company

2025 Performance: 0 incidents

Payment of fines arising from environmental violations by the Company

2025 Performance: No violation incidents



Environmental Policy (GRI 2-23, 2-24)

JMT Network Services Public Company Limited recognizes the importance of integrating environmental responsibility principles as a systematic and sustainable component of its operational processes, with the objective of fostering an organizational culture that promotes environmental conservation across all areas of operations — encompassing employees, management, and all stakeholders — through raising environmental conservation consciousness, efficient resource management, and promoting the use of renewable resources and clean energy, to ensure that the organization's operations are firmly aligned with sustainable development goals.

In addition, the organization places emphasis on continuously initiating and developing work processes to prevent pollution at the source through process improvements, and reducing greenhouse gas emissions from the Company's activities and operations in alignment with the country's greenhouse gas management targets.

Under this environmental policy framework, the Company has established regular assessment and review of environmental operational approaches, through performance monitoring, efficiency data analysis, and improvement of environmental measures appropriate to the organizational context and environmental changes, in order to elevate the Company's environmental management standards while maintaining responsibility, transparency, and long-term benefit to society and the environment.

Environmental Policy



Environmental Management Practices

01 The Company strictly complies with regulations stipulated by law, including local laws related to the environment, with regular inspection and assessment of compliance with such regulations to ensure adherence to the established standards.

02 The Company conducts business with responsibility toward the environment and society through the management of natural resources and waste, adhering to the principles of the Circular Economy to enhance resource efficiency, reduce waste, and maximize material reuse, while applying technology and innovation to improve production and management processes in order to minimize impacts on the environment and surrounding communities.

03 The Company implements measures to prevent and reduce negative impacts from the Company's and business partners' operations that may arise from production, procurement, and service activities — both by the Company itself and its business partners — in order to preserve the environment, communities, and the health of the population, through the establishment of environmentally friendly operational standards and support for the use of sustainable technology.

04 The Company supports the building of environmental conservation awareness through the provision of training, public relations, and environmental education for employees and stakeholders, in order to prevent negative impacts that may arise on the environment and to foster a sustainable society.

05 The environmental policy is applicable to the Company and disseminated to the public so that stakeholders are informed. Compliance with such policy shall be measured and verified by internal departments and/or independent external bodies. The Company regards compliance with this policy as the duty and responsibility of employees at all levels, as well as key business partners, who are required to strictly adhere to it, in order to build sustainability at both the organizational level and for society at large.

Environmental governance falls under the oversight of the Nomination, Remuneration, Corporate Governance, and Sustainable Development Committee, with senior executives responsible for driving and monitoring operations, and with performance results reported to such committee at least twice per year to ensure that operations are in accordance with established policies and targets. The Company discloses environmental information transparently through the annual report, sustainability report, and the Company's communication channels as appropriate.

Promotion of Environmental Knowledge and Capacity Development for Employees

Fostering an Organizational Environmental Culture

The Company is committed to instilling environmental responsibility by requiring employees at all levels to sign acknowledgment of and compliance with the environmental policy, in order to ensure that business operations are conducted in a unified direction, reduce environmental impacts, and support the sustainable growth of the organization.

Promotion of Environmental Knowledge and Participation

The Company continuously promotes environmental knowledge-building and participation among employees and stakeholders through various communication channels, such as email, the Company's website, and ESG Newsletter, in order to raise awareness, strengthen understanding, and encourage participation in reducing environmental impacts, leading to sustainable business operations and society in the long term.



ESG Newsletter Vol.25
Q3/2025



ESG Newsletter Vol.24
Q2/2025



ESG Newsletter Vol.23
February 2025



ESG Newsletter Vol.22
January 2025

Environmental Information Disclosure Channels

ESG Newsletter : https://sustainability.jmtnetwork.co.th/th/document/newsletters
Sustainability Website : https://sustainability.jmtnetwork.co.th/th/home
Sustainability Report : https://sustainability.jmtnetwork.co.th/th/document/sustainability-reports

Environmental Capacity Development for Employees

The Company is committed to supporting and promoting environmental conservation awareness through continuous provision of training, public relations activities, and environmental education for employees and stakeholders.

In 2025, the Company continued to participate in the ESG DNA Project — a sustainability knowledge program for personnel at all levels within organizations — offered by the Stock Exchange of Thailand, by encouraging employees to complete two mandatory training courses, namely:

- ESG 101: Fundamental Sustainability Knowledge
- P01: Fundamentals of Business Sustainability

in order to strengthen knowledge and understanding of ESG (Environmental, Social, Governance) operational approaches, while instilling a sustainability DNA among organizational personnel.
Participation in this project aims to enable employees to apply their knowledge in actual work practices and to extend its impact toward stable and sustainable organizational development.

Target

- Employees enrolled in the project who complete both courses out of the total number of participants:

Not less than 50%



Performance Results

Employees enrolled in the project who completed both courses out of the total number of participants **58.62%**



Water Management (GRI 3-3 , 303-1 , 303-2)

Water Management Plan

The Company is committed to promoting efficient and cost-effective water use among employees, in order to reduce water loss from unnecessary usage and to ensure that available water resources are utilized to their maximum benefit. The Company regularly inspects and maintains water-related equipment to ensure that it is in operational condition, reducing the risk of leakage or water loss from defective equipment, through to the inspection and control of wastewater quality from business processes to comply with legally prescribed standards before discharging wastewater outside the building, to ensure that wastewater discharged from the Company does not cause impacts on the environment, communities, and society. This encompasses communication and knowledge-building on efficient water use among operators, as well as the continuous development and improvement of water management systems, and the promotion of water conservation awareness among employees through regular campaigns and internal organizational communications.

Targets and Performance Results

Reduce water consumption intensity

Target:
not less than 2 percent compared to the base year

2025 Performance: 26,706.68 Cubic Meters

In 2025, total water consumption was 26,706.68 Cubic Meters,
or equivalent to 1.69 Cubic Meters per sq.m. per year.

*Data as of Building A, Floors G, L, 4, 5, 6, and 8 / Building B, Floors 3 and 4 / New Ramkhamhaeng Building

Note: JMT Network Services Public Company Limited has revised its operational base year to 2025, as the Company has restructured its data collection methodology and therefore comparison with prior years is not possible. The Company has also revised its target-setting approach in 2025 to measure resource use per square meter of area, in order to align with the nature of building-based business operations and to appropriately reflect resource management performance.

Organizational Water Use Context

The organization operates a trading business and does not utilize water resources in production processes or activities that generate significant impacts on water resources. Organizational water use is therefore primarily for consumption purposes, such as water use in office buildings, employee workspaces, and related utility activities. The water sources used by the organization are tap water, with no use of surface water or natural water sources, and no extraction of groundwater for operations. Water used within the organization does not undergo production processes or activities that generate chemical contamination or hazardous waste.

Water-Related Impacts and Risks in the Value Chain

Based on the nature of its business operations, the organization has determined that activities throughout the value chain do not involve high volumes of water use and do not have significant impacts on the quality or adequacy of water resources in the area. Water use predominantly occurs within internal organizational operations only. Nevertheless, the organization recognizes that water resources are shared resources of importance to communities and society as a whole, and therefore places importance on efficient water use, even though it does not fall within a business category with high water risk or operate in areas with severe water scarcity.

Targets and Performance Monitoring

In 2025, the organization established organizational-level water reduction targets, focusing on reducing water use, namely reducing water consumption intensity by not less than 2 percent compared to the base year, in alignment with the nature of the organization's business operations and its actual scope of impact.
The organization continuously monitors and collects water use data from internal operations, utilizing such data to evaluate the effectiveness of water conservation measures and efficient water use. Water use performance results and progress toward established targets are reported to the Nomination, Remuneration, Corporate Governance, and Sustainable Development Committee for the purposes of oversight, performance monitoring, and consideration of approaches to elevate water resource management in alignment with the organization's sustainability policy.

Water Management Operations

Water Management System

Currently, the Company sources water through procurement from external suppliers, with careful inspection and verification of water sources to ensure that the water received is of quality and originates from reliable service providers. In addition, the Company regularly conducts water quality inspections to ensure that water used in all processes meets quality standards and complies with the requirements of the organization's internal water quality improvement system, while also supporting efficient and sustainable long-term water resource management.

Build water resource conservation awareness within the organization.

The Company places importance on promoting and instilling water resource conservation consciousness among employees, focusing on efficient and maximally beneficial water use. The Company has disseminated information through various internal organizational channels and installed campaign notice boards to encourage and raise awareness of water conservation, particularly in areas of frequent water use such as restrooms, washbasins, and dishwashing areas, so that employees participate in reducing water use and collectively conserve water resources sustainably.







Waste Management

(GRI 3-3 , 306-1 , 306-2)

Waste Management Plan

JMT Network Services Public Company Limited recognizes the importance of pollution management and efficient resource utilization across all business processes, in order to create a balance between economic development, environmental stewardship, and long-term sustainability — particularly with respect to reducing pollution that may impact the habitats of living organisms and the balance of nature. The Company therefore implements a waste management policy under a sustainable development approach, with the conviction that responsible waste management not only reduces pollution but also constitutes an important component of protecting biodiversity and creating a sustainable ecosystem for future generations.

To achieve these objectives, the Company is committed to elevating waste management to the highest efficiency in terms of sorting, recycling, and proper disposal, while promoting employee participation in environmental activities and fostering collaboration with external organizations, communities, and partners to extend positive impacts on the ecosystem.

In addition, the Company aims to reduce the impacts of business activities on the environment by placing concrete importance on reducing waste volumes and pollution, and integrating these approaches into operational processes to strengthen genuine long-term sustainability.

Targets and Performance Results for Waste Management

Reduce the volume of waste generated from internal organizational operations.

Target: Reduce by 10 percent by 2026 (Base Year: 2023)

Total waste volume, Base Year 2023: 49,912.70 kg

Total waste volume, 2025: 23,739.20 kg

Recycled waste volume, 2025: 5,330.20 kg

Performance Results:

- **In 2025, the volume of waste generated from internal organizational operations decreased by 47.55 percent from the base year 2023.**
- **Average waste volume per employee: 28 kg per person per year.**

*Data per employee cannot be compared, as the data comparison structure has been revised.



Organizational Waste Management Context and Approach

JMT Network Services Public Company Limited is committed to conducting business with environmental responsibility, placing importance on sustainable waste management within office buildings through the promotion of efficient waste sorting processes and the building of consciousness among employees, in order to support the organization's environmental objectives.

The Company has improved the waste sorting process within office premises to be clear and systematic, by establishing 5 key waste sorting zones covering the office area, with waste bins categorized by type as follows:

- General waste — for waste that cannot be recycled
- Recyclable waste — for materials that can be reused, such as plastic, paper, and metal
- Organic waste — for food scraps or biodegradable materials

This management is implemented under the concept of "Invisible Waste," which focuses on reducing the volume of waste sent to landfill by encouraging employees to sort waste at the source, so that sorted waste can enter the recycling process or be disposed of appropriately according to type.

In addition, the Company places importance on building awareness and strengthening understanding of waste management among employees through training, public relations, and the installation of waste sorting guidance materials in clearly visible areas, such as near waste bin stations, so that all employees have understanding and are able to practice correctly.
The Company aims to promote behavioral change in daily waste management among employees, in order to create an environmentally friendly organizational culture, with the target of minimizing the volume of waste sent to landfill while maximizing the volume of waste entering the recycling process.

Waste-Related Impacts and Risks in the Value Chain

JMT Network Services Public Company Limited operates a debt management and financial services business, which is a service business that does not generate waste from production processes. The Company's waste-related impacts primarily arise from internal office operations and business support activities within the value chain.
In general, waste generated from the Company's operations consists of general office waste, such as paper, plastic, packaging, and consumption waste within the office, which falls within the category of waste with low environmental risk compared to manufacturing industries. However, in the absence of appropriate management, this may affect the volume of waste requiring disposal and may increase the burden on community waste management systems and government agencies.
The Company therefore places importance on systematic waste and refuse management throughout the value chain, in order to control risks, reduce impacts, and support sustainable business operations.

Targets and Performance Monitoring

To ensure that waste management is implemented concretely, the organization has established organizational-level waste reduction targets, focusing on reducing the volume of waste and refuse per employee through the reduction of waste generated from internal organizational operations. The organization continuously monitors and collects data on the volume of waste and refuse from internal operations, utilizing such data to evaluate the effectiveness of waste reduction measures, sorting, and efficient waste management. Waste and refuse performance results, including progress toward established targets, are reported to the Nomination, Remuneration, Corporate Governance, and Sustainable Development Committee for the purposes of oversight, performance monitoring, and consideration of approaches to elevate waste management in alignment with the organization's sustainability policy.

In 2025, the Company continued to manage waste and record data on an ongoing basis to reduce landfill disposal, with waste sorting results as follows:

Waste Management Volume



Total Waste Volume
23,739.20 Kilograms



Volume of waste recycled
5,330.20 Kilograms



Volume of waste sent to landfill
18,409.00 Kilograms

Waste Management Operations

Waste Reduction at Source



JMT Network Services Public Company Limited places importance on reducing waste from the upstream processes of operations, focusing on the most efficient and resourceful use of materials through improvements to work processes and daily practices, by selecting and using only necessary materials and equipment appropriately, and by campaigning for employees to be aware of reducing waste-generating items — such as reducing single-use plastics, choosing reusable packaging, and promoting a culture of efficient resource use in employees' daily lives — through supporting the design of activities and projects that help reduce waste generation, as well as creating a working environment conducive to reducing unnecessary resource use, so that upstream waste reduction yields clear and continuous results.

Measurement of Organizational Waste Management Results

Effective waste management requires collaboration from all sectors. JMT has therefore cooperated with partners and government agencies through the implementation of various projects to support sustainable waste management. The Company has participated in the Low Emission Support Scheme (LESS) of the Thailand Greenhouse Gas Management Organization (Public Organization), and is a member of the "Care the Whale" network together with the Stock Exchange of Thailand, in order to drive sustainable waste management alongside the reduction of greenhouse gas emissions from waste management processes.

The Company supports systematic waste sorting by providing categorized waste bins within office building premises, to encourage employees within the organization to participate in appropriate waste management. In addition, the Climate Care Platform of the Stock Exchange of Thailand has been adopted for recording waste weight, to assist in monitoring the volume of waste generated each day, enabling effective analysis of trends and identification of approaches to reduce landfill waste.

Greenhouse Gas Reduction Volume from Waste Sorting and Disposal in 2025

28.54 tCO2eq

or

equivalent to planting **3,170.72** trees



Campaigns through knowledge provision and awareness-building both within and outside the organization

- **"Clear Out Old Bras – Transform Bras into Clean Energy"**

Jaymart Group, in collaboration with Sabina Public Company Limited, organized the "New Life BRA CYCLE — Where Do They Go After You Clear Them Out?" project to promote the proper management of old and deteriorated undergarments by channeling them into a clean energy conversion process, reducing waste volumes and supporting sustainable environmental conservation.
This project also creates social value, whereby every single clearance of one undergarment is equivalent to the donation of one new undergarment to various foundations and charitable organizations in support of those in need.

Project Outcomes

- Collection and conversion of old undergarments into the clean energy production process:

10 Kilograms



- **"Waste for Points" Project**

Under the Power of Synergy concept, Jaymart Group, in collaboration with J Elite Company Limited — a subsidiary overseeing the J Wallet and J Point systems — has implemented the "Waste for Points" project. The project aims to create an ecosystem for electronic waste and recyclable waste management, which has been continuously operated for the third consecutive year, in order to promote proper waste management and build sustainable environmental awareness.
Employees are able to bring electronic waste, plastic waste, and aluminum waste — such as mobile phones, tablets, charging cables, plastic bottles, and straws — to service points within the organization and exchange them for J Points to be utilized in various Company activities.
The implementation of this project has received continuous participation from employees of JMT Network Services Public Company Limited in joining the activities, with employees participating in sorting and delivering electronic waste and recyclable waste through service points prepared by the Company. This reflects awareness and participation in proper waste management, while concretely supporting the organization's environmental operations.



E-Waste **474** pieces



ฝากระป๋อง **1,595** pieces



ขวดพลาสติก **17,856** pieces



ถุงจิบวับ **4,026** pieces



ขวดแก้ว **368** pieces



กล่อง UHT **493** pieces



From the "Waste for Points" project, greenhouse gas emissions were reduced by **1.12** tCO2eq

*Greenhouse gas reduction volume data guidelines referenced from the Thailand Greenhouse Gas Management Organization (Public Organization).



Energy Management

(GRI 3-3 , 302-4)

Energy Management Plan

To address energy crisis challenges and potential impacts, the Company places importance on efficient and sustainable energy management, focusing on reducing the consumption of depleting energy sources and reducing dependence on external energy sources. The Company has therefore established energy guidelines and measures under the United Nations Framework Convention on Climate Change (UNFCCC) framework, including enhancing energy efficiency within the organization, promoting the use of renewable energy, implementing carbon emission reduction projects, and building environmental awareness among employees and stakeholders, in order to strengthen long-term energy security and drive growth alongside genuine environmental and social responsibility.

Targets and Performance Results

Reduce electricity consumption intensity

Target: not less than 2 percent compared to the base year

Performance Results:

- In 2025, electricity consumption from external sources totaled 807,817.47 Kilowatt-Hours, representing 73.75 percent.
- Clean energy electricity consumption (Solar Rooftop) totaled 287,591.92 Kilowatt-Hours, representing 26.25 percent.
- Total electricity consumption: 1,095,409.39 Kilowatt-Hours, or equivalent to 69.14 Kilowatt-Hours per sq.m. per year.

*The Company designates 2025 as the Base Year for reference of organizational greenhouse gas emission data, as during the 2025 reporting period, management has improved the structure for collecting and managing greenhouse gas emission data. (Numerical data referenced from the ISO 14064-1:2018 verification report.)

The Company has also revised its target-setting approach in 2025 to measure resource use per square meter of area, in order to align with the nature of building-based business operations and to appropriately reflect resource management performance.

Energy-Related Impacts and Risks in the Value Chain

The organization's business operations throughout the value chain — from office operations to customer service delivery — predominantly involve the use of electrical energy, particularly from air conditioning systems, lighting systems, and electronic equipment. Such energy use generates environmental impacts through greenhouse gas emissions, and also affects the organization's operational costs.

In the absence of efficient energy management, this may lead to risks of increasing energy costs, risks from instability of external energy sources, risks of operational disruption from energy failures, as well as risks of non-compliance with laws, measures, or stakeholder expectations on environmental and sustainability matters, which may affect the organization's image and long-term credibility.

Targets and Performance Monitoring

ıTo manage energy-related impacts and risks from business operations throughout the value chain, the organization has established organizational-level energy efficiency targets, focusing on reducing unnecessary electricity consumption from office operations. Such targets are determined based on the nature of business operations and organizational size, in order to control energy costs, reduce greenhouse gas emissions, and strengthen long-term energy security.

The organization continuously monitors and collects electricity consumption data from relevant departments, utilizing such data to analyze and evaluate the effectiveness of energy management measures — such as improvements to air conditioning systems, lighting systems, and the use of energy-saving equipment.

Performance results and progress toward established targets are reported to the relevant committees for the purposes of oversight, performance monitoring, and consideration of improvements to energy management approaches in alignment with laws, environmental measures, and the organization's sustainability policy.



Organizational Energy Management Context and Approach

JMT Network Services Public Company Limited's operational activities primarily depend on electricity consumption in offices, buildings, branches, and various service centers — such as energy use from air conditioning systems, lighting systems, office equipment, and information technology systems. Such energy use affects greenhouse gas emissions, operational costs, and overall environmental impacts. The organization therefore places importance on efficient energy management alongside business operations in accordance with sustainable development approaches, and in alignment with long-term environmental impact reduction targets, with the following management approaches:

- The Company places importance on efficient and sustainable energy management, focusing on reducing unnecessary energy use and reducing dependence on external energy sources through promoting cost-effective and efficient energy use. The Company places importance on selecting energy-efficient technologies and equipment, and on supporting the use of renewable energy — such as solar energy — to help reduce long-term environmental impacts.

- The Company promotes and campaigns for employees at all levels to recognize the importance of energy conservation and to participate in efficient energy use, focusing on controlling energy consumption in operational processes to achieve maximum efficiency — such as using electricity only as necessary, switching off electrical equipment when not in use, and improving air conditioning systems to enhance energy efficiency.



Energy Management Operations

Energy Consumption Proportion Management

The Company has a policy focused on efficient energy use in order to reduce environmental impacts and climate change, with operational approaches encompassing both increasing electricity use from naturally renewable energy sources and enhancing energy efficiency. In 2025, the Company's energy consumption covered the head office building area, sourced from two types of energy: non-renewable energy sources and naturally renewable energy sources, as follows:

From Non-Renewable Energy Sources

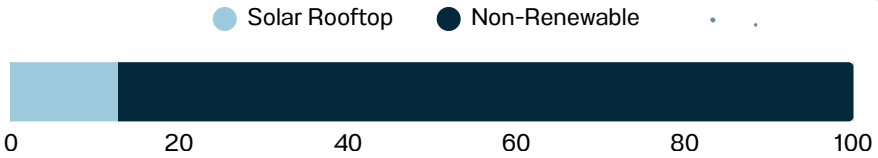
- Electrical energy used by the Company from direct production sources in 2025 was sourced from electricity purchased from the Metropolitan Electricity Authority, representing total energy consumption of 807,817.47 Kilowatt-Hours, or 73.75 percent of total energy consumed by the Company at the head office. Such energy was utilized in core operations, such as air conditioning systems, electrical lighting systems, and regular activities within the Company.

From Naturally Renewable Energy Sources

- The Company is committed to utilizing renewable energy for electricity generation, beginning with the installation of Solar Rooftop panels on the roof of the head office building, carried out by JGS Synergy Power Company Limited — a Jaymart Group subsidiary engaged in renewable energy business and comprehensive services.
- In 2025, the Company generated electrical energy from naturally renewable energy sources through the Solar Rooftop system totaling 287,591.92 Kilowatt-Hours, representing 26.25 percent of the total electrical energy consumed by the Company.
- This resulted in greenhouse gas emission reductions of 134.65 tCO_2e.
- This reflects the Company's commitment to reducing greenhouse gas emissions, reducing dependence on external energy sources, and continuously supporting the organization's sustainability targets.

Total Energy Consumption Proportion in 2025 (%)

Total energy consumption: 1,095,409.39 Kilowatt-Hours







Paper Management

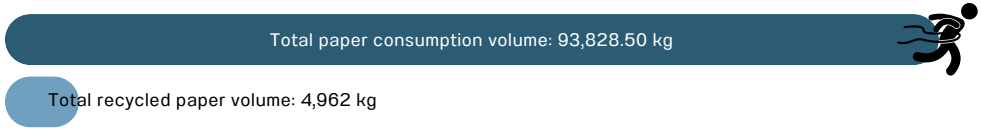
Paper Management Plan

The Company recognizes the impacts of paper use in business processes, encompassing procurement, personnel recruitment and hiring, preparation of presentation documents, contract documents, accounting and legal documents, and public relations materials. Paper use in these processes not only affects the consumption of timber resources — which serve as greenhouse gas absorbers — but also generates energy and water use in the paper production process, all of which contribute to increased greenhouse gas emissions.

To participate in addressing the climate crisis, the Company has formulated a paper use management plan within the organization, establishing key approaches including the reduction of paper use across all work processes, improvement of document management efficiency, promotion of digital channels as substitutes for paper-based documents, and continuous development of digital support systems to enhance operational efficiency.

Target and Performance Results for Paper Management

Target : Increase the paper recycling rate by 10% by 2030 compared to the base year.



Performance Results:

- In 2025, total paper consumption volume was 93,828.50 kg.
- Total recycled paper volume was 4,962 kg, representing 5.29 percent of total paper consumption.

*Note: Paper consumption figures are reported on a consolidated basis, comprising JMT Network Services Public Company Limited and its subsidiaries.



Paper Management Operations

Development of the E-Document System within the Organization

The JMT Network Services Public Company Limited group places importance on sustainable development approaches and the most efficient use of resources, and has initiated the adoption of E-Document innovation within the organization, which constitutes one of the key measures that concretely reduces paper consumption. This innovation contributes significantly to the conservation of natural resources, particularly in reducing paper use that may impact forests and ecosystems.

It also enhances efficiency in systematic data storage and access, enabling smooth internal organizational management with high security, reducing the risk of loss of important documents, and supporting environmentally friendly business operations in the long term.

Operational Approaches for Continuous Paper Use Reduction

- Expanding the use of the E-Document system to all departments within the organization
- Developing and applying E-Document programs with accurate data storage capabilities
- Promoting a Paperless Office working approach through employee training



The benefits of adopting the E-Document system within the organization are as follows:

1. Reduction of Paper Use and Environmental Conservation
   - Transitioning to electronic documents reduces the volume of paper used in business processes, decreasing the need for tree felling and the volume of waste from unnecessary documents.
   - Reduces the use of printing ink and energy consumed by printers, thereby reducing greenhouse gas emissions (Carbon Footprint) which are a cause of global warming.

2. Efficient Data Storage and Management
   - E-Document enables orderly data storage, with easy search and retrieval of information, reducing the problem of document loss associated with paper-based storage.
   - Increases convenience in sharing and accessing information among departments within the organization, enabling more continuous and efficient operations.

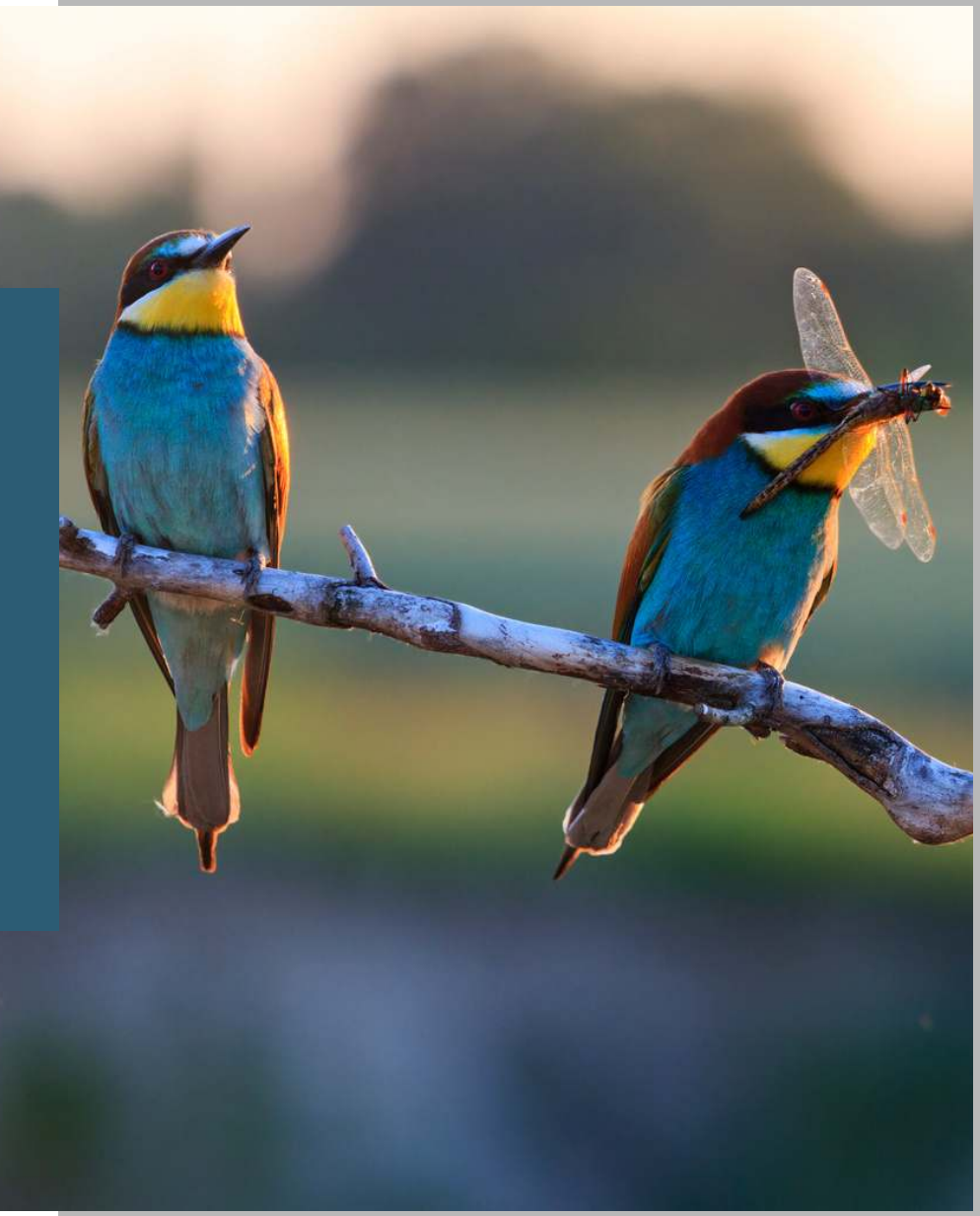
3. Data Security
   - The E-Document system is equipped with document access control measures through user permission settings, enabling prevention of data leakage.
   - Data is backed up in cloud systems and encrypted to protect against cybersecurity threats and loss of critical data.

Recycled paper volume

4,962 Kilograms

Reduction in greenhouse gas emissions

28.15 tCO2eq



Biodiversity

(GRI 3-3 , 304-1 , 304-2 , 304-3)

Biodiversity Management Plan

JMT Network Services Public Company Limited is committed to elevating its environmental role through concrete biodiversity conservation, by promoting internal organizational activities and fostering collaboration with external organizations, communities, and partners, in order to raise awareness and extend positive impacts on ecosystems. The Company has established targets to reduce ecosystem impacts from business activities, particularly in the areas of waste management and pollution reduction, which are key factors affecting the habitats of living organisms and the balance of nature. The Company integrates these approaches into its organizational operational processes in order to genuinely strengthen long-term sustainability.

Targets and Performance Results

Environmental and Biodiversity Promotion Projects

Target:
1 project per year

2025: 2 projects

Performance Results:

- In 2025, the Company implemented a total of 2 environmental and biodiversity promotion projects.

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Assessment of Biodiversity Impacts from Operational Areas

The organization has assessed the locations and characteristics of all operational areas — such as the head office and branch offices — which are situated in commercial development areas or urban zones. The assessment found that the organization's operational areas are not located in or adjacent to protected areas or areas of high biodiversity value, at either the national or international level.

Biodiversity-Related Impacts and Risks

The organization's business operations are predominantly located in commercial development areas or urban zones — such as the head office and branch offices — and the assessment found that the organization's operational areas are not located in or adjacent to protected areas or areas of high biodiversity value, at either the national or international level. As a result, the organization's activities, products, and services have a low level of impact on biodiversity.

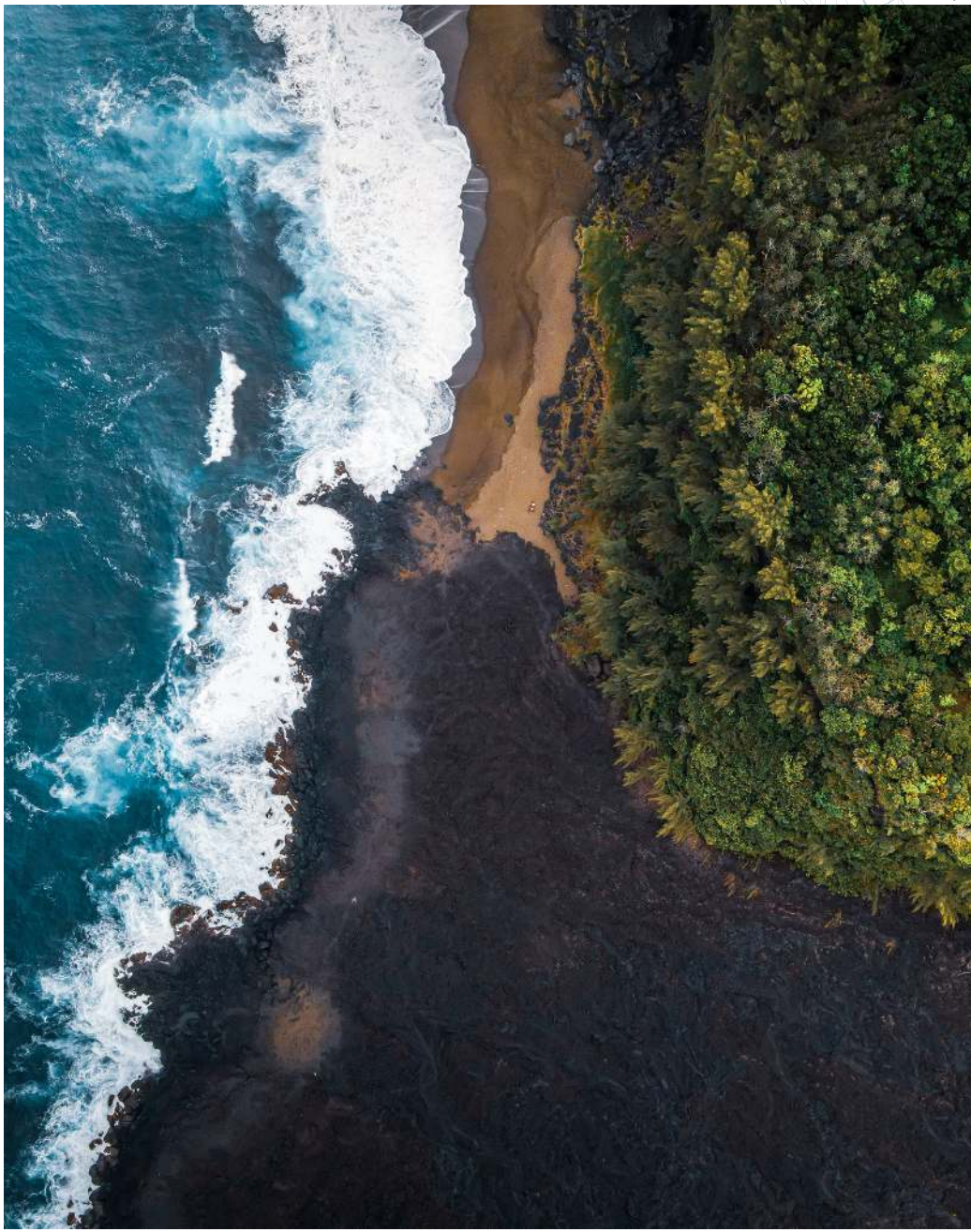
Nevertheless, the organization recognizes that business operations may generate indirect impacts on biodiversity — such as resource use, energy consumption, waste generation, and greenhouse gas emissions — which, in the absence of appropriate management, may increase environmental risks, risks of non-compliance with relevant laws and measures, and stakeholder expectations on environmental conservation and long-term biodiversity.

The organization, recognizing the potential indirect impacts, therefore focuses on reducing waste generation and efficient resource use through various measures, including reducing paper use and adopting electronic documents, sorting waste for recycling, reducing single-use packaging, and encouraging employees to use personal containers within the office, all of which contribute to reducing natural resource consumption and overall pressure on ecosystems.

Protection and Restoration of Habitats

During the reporting period, the organization did not conduct any activities relating to the protection or restoration of natural habitats, as the nature and locations of most operational areas are situated in commercial development zones or urban areas.

Nevertheless, the organization continues to regularly monitor and assess the environmental and biodiversity context, to ensure that the organization's business operations do not generate impacts on ecosystems and natural habitats in the future.



Management Approach

JMT places importance on biodiversity conservation, which forms the foundation of ecosystems and human quality of life, by conducting business responsibly while taking into account impacts on nature and surrounding living organisms. The Company has established a clear Biodiversity Policy, with the objective of reducing biodiversity loss by adhering to the Mitigation Hierarchy principle:

- Avoidance: Refraining from conducting activities in important natural areas
- Reduction: Improving processes to minimize environmental impacts
- Restoration: Implementing restoration of areas affected by operations
- Offsetting: Where avoidance is not possible, the Company will implement compensation measures in other appropriate areas

The Company's Biodiversity Policy is integrated with the organization's waste management approach, to help reduce ecosystem impacts both within and outside the business operational area, encompassing waste sorting, reduction of resource use, proper disposal of electronic waste, and promotion of awareness within the organization.

In addition, JMT places importance on listening to the voices of communities and all stakeholders who may be affected by the Company's activities. The Company has established a complaint reception and communication mechanism with communities and stakeholders, to ensure that the perspectives and concerns of neighboring communities are appropriately considered, particularly with respect to biodiversity conservation and sustainability.

BIODIVERSITY

Practices for Ecosystem and Biodiversity Conservation

JMT recognizes the interconnection between efficient waste management and the conservation of ecosystems and biodiversity, particularly with respect to reducing pollution that may impact the habitats of living organisms and the balance of nature. The Company therefore implements a waste management policy under a sustainable development approach, and supports the Sustainable Development Goals (SDGs) — specifically Goal 12: Responsible Consumption and Production, and Goal 15: Life on Land — through the following practices:



- **Reduce electronic waste and ensure proper disposal**

Prevent contamination of heavy metals and toxic substances in soil and water sources, which serve as habitats for various living organisms



- **Reduce resource and paper use**

Contribute to reducing deforestation and destruction of wildlife habitats



- **Waste sorting and recycling systems**

Reduce the volume of waste sent to landfill, which may encroach upon natural areas and cause damage to biodiversity sources



- **Building organizational consciousness**

Encourage employees to recognize the interconnection between waste generated in daily life and its impacts on the environment and living organisms



Biodiversity Performance Results

- **"Shop for the Planet – Plastic Bag-Free" Activity**

The organization has promoted the reduction of single-use plastics through the organization of the "Shop for the Planet — Plastic Bag-Free" activity, to raise awareness and encourage behavioral change among employees to participate in reducing environmental impacts. The activity campaigns for employees to avoid the use of single-use plastic bags and to instead use cloth bags, personal bags, or reusable packaging.

Under this activity, the organization disseminated knowledge regarding the impacts of plastic waste on the environment, and encouraged employees to bring cloth bags or environmentally friendly packaging for use when purchasing goods, food, or beverages within the organization, thereby reducing the volume of plastic waste generated from daily operations and promoting efficient resource use.

In addition, the activity fosters employee participation in driving the organization toward sustainable environmental operations, in alignment with the concept of efficient resource management, and supports waste reduction targets as well as operational approaches under the Circular Economy concept.






- **Halloween Go Green**

On 31 October 2025, the Company organized the "Halloween Go Green" activity at the Jaymart Building head office, with the objective of promoting employee participation in environmental conservation and raising awareness of waste management, resource reduction, and efficient resource use — under a fun and creative Halloween festival theme. The activity comprised:

- Office decoration using recycled materials
- Activity 1: Waste sorting workshop — Trick or Trash Challenge: Mission Haunted Bin
- Activity 2: Quiz activity — Boo or True?: Mission Solve the Riddle for the Planet

This not only created a lively and colorful working atmosphere, but also encouraged employees to develop sustainable waste sorting and resource reduction behaviors. The activity reflects the Company's commitment to building an environmentally friendly organization, while promoting an organizational culture that values sustainability alongside creativity and enjoyment in the workplace.







with an average of employees participating in both activities of **117 persons**

with an average level of knowledge and understanding regarding waste management and resource use of **93.4%**

Climate Change

Climate Change Management Plan

The Company is committed to continuously developing and elevating its climate change management plan, by establishing targets to reduce environmental impacts across all operational processes, alongside strengthening awareness and shared responsibility among employees and all stakeholders, in order to support the transition toward a low-carbon economy and long-term sustainable growth.

The Company systematically implements greenhouse gas emission reduction measures through the use of renewable energy within the organization — such as the installation of a Solar Rooftop electricity generation system — as well as improvements to cooling systems and building management, and the installation of automatic energy control systems to enhance energy efficiency.

In terms of resource management, the Company aims to become a Zero Waste organization by reducing the use of waste-generating materials, promoting sorting and recycling, and instilling environmental consciousness among employees through continuous communication and campaign activities to reduce greenhouse gas emissions in daily life.

Through these measures, the Company aims to build sustainability across all operational processes — not only to reduce environmental impacts, but also to strengthen collaboration and shared responsibility among all sectors in working toward a sustainable and environmentally friendly future.

Targets and Performance Results

Monitoring and Reporting:

- Reduce greenhouse gas emissions by at least 1 percent per year

Long-term:

- Achieve Net-Zero Emissions by 2050 (B.E. 2593)

2025 Total greenhouse gas emissions: 590.14 tCO2eq

Note: Data comparison is not possible as the Company has conducted data verification in accordance with the ISO 14064-1:2018 standard by BSI Group (Thailand) Limited for the first time, and has designated 2025 as the Base Year for reference of the organization's greenhouse gas emission data.



Organizational Greenhouse Gas Management Context and Approach

The Company places importance on managing greenhouse gas emissions from organizational operations. The nature of the Company's business is asset management and non-performing debt, with core operations conducted through office buildings and information technology systems. The Company's greenhouse gas emission sources therefore primarily arise from electricity consumption in offices and energy use from operational support activities, and do not primarily originate from industrial production processes.

The Company designates B.E. 2568 (C.E. 2025) as the greenhouse gas emission base year, to serve as a starting point for measuring and monitoring greenhouse gas emission reduction progress. In the base year, the Company's greenhouse gas emissions from operations (Scope 1 and Scope 2) totaled 590.14 Tones of Carbon Dioxide Equivalent (tCO_2e).

Such data has been prepared in accordance with internationally recognized calculation guidelines and in compliance with the ISO 14064-1:2018 standard, which is the international standard for organizational greenhouse gas accounting. The data has been verified for accuracy by an external verification body, BSI Group (Thailand) Limited, to ensure accuracy, transparency, and auditability.

Prior to the designation of the base year, the Company had continuously implemented energy efficiency improvement measures — such as upgrading electrical equipment and air conditioning systems to higher efficiency, systematic management of electricity use in offices, and installation of solar energy electricity generation systems — which have already increased the proportion of clean energy use within the organization to a certain extent. As a result, the base year emission figures reflect a level of operations that has already undergone efficiency improvements, rather than a pre-measure baseline. Therefore, further emission reductions in subsequent periods will require more intensive and systematic measures.

Nevertheless, the Company considers that the designation of the base year from actual operational levels reflects transparency and commitment to continuous improvement. In the initial phase, the Company has set greenhouse gas emission reduction targets for the first 3 years at a rate of 1 percent per year compared to the base year, focusing on improving energy efficiency, increasing the proportion of clean energy, and continuously managing resources within offices, so that emission reductions are achieved concretely and in alignment with the organization's capacity.

The Company is currently developing medium- and long-term greenhouse gas emission reduction plans, with the aim of achieving Net-Zero Emissions by B.E. 2593 (C.E. 2050). The approach will encompass both the reduction of direct operational emissions and consideration of future residual emission offsetting approaches through the support or purchase of carbon credits from projects certified under credible standards, under the principle of reduce first, offset later, to ensure that the achievement of the Net-Zero target is conducted responsibly and in alignment with sustainable development approaches.



Climate Change Impacts, Risks, and Opportunities

Although the Company does not operate in industries with high levels of greenhouse gas emissions, the nature of the Company's operations — which rely on office buildings, information technology systems, and field activities such as debt collection and asset inspection — means that the Company is associated with both direct (Scope 1) and indirect (Scope 2) energy use and greenhouse gas emissions. At the same time, climate change may affect economic stability, the debt repayment capacity of debtors, and the Company's long-term business continuity.

- **Physical Impact Dimension**

Extreme weather events — such as floods, storms, heatwaves, or wildfires — may affect offices, branches, and information technology infrastructure, causing operational disruption and additional costs. Field activities may not be conducted at full efficiency. In addition, natural disasters may affect the income and debt repayment capacity of debtors in affected areas, impacting the Company's asset quality and cash flow. Enhancing energy efficiency in offices, managing travel routes to reduce fuel consumption, and promoting operations through digital systems help reduce greenhouse gas emissions from organizational activities and strengthen the Company's role in reducing long-term environmental impacts. This is complemented by the formulation of a Business Continuity Plan (BCP) and spatial risk assessment, which enhance resilience and reduce potential financial losses.

- **Low-Carbon Economy Transition Dimension**

The introduction of stricter climate-related laws or measures, as well as international standard disclosure requirements, may increase costs associated with data collection, reporting, and risk management. In addition, volatility in energy and fuel prices may affect the costs of the Company's field activities. At the same time, if the Company does not integrate climate issues into its risk management processes and debtor portfolio management — such as failing to assess the risks of debtors in industries affected by low-carbon policies — the Company may face long-term asset quality risks. Nevertheless, incorporating climate issues into the Enterprise Risk Management (ERM) system, assessing risks of debtors in carbon-intensive industries, and establishing clear greenhouse gas emission reduction targets support the overall economic sector's adaptation, increase transparency toward stakeholders, and strengthen investor confidence.

Climate Change Performance Results

Clean Energy Use from Solar Rooftop Installation

In 2025, JMT is committed to operating with the targets of reducing externally purchased energy and reducing greenhouse gas emissions. The Company has installed Solar Rooftop systems at the Jaymart Building (head office) and the New Ramkhamhaeng Building, to increase the use of renewable energy in the group's operations, covering the rooftop areas of Buildings A and B with a combined capacity of 171.13 kWp, and the New Ramkhamhaeng Building with a capacity of 418 kWp, installed by JGS Synergy Power Company Limited, a company within the Jaymart Group.

Clean energy consumption volume at the head office

- Total installed capacity **589.13** kWp
- Energy generated from Solar Rooftop **287,591.92** Kilowatt-Hours
- Greenhouse gas emissions reduced **134.65** tCO2eq

Summary of Greenhouse Gas Emission Reduction Results at the Head Office

Activity	Unit	Volume
Energy generated from Solar Rooftop	tCO2eq	134.65
Waste Sorting and Recycling • Paper: 4,962.00 kg • Plastic bottles: 368.20 kg • Glass bottles: 17.00 kg	tCO2eq	28.54
ToTal	**tCO2eq**	**163.19**

Greenhouse gas emissions reduced by **163.19 tCO2eq**

or equivalent to planting trees **18,132 ต้น**

*ใช้ค่า 9 kgCO2eq /ต้น/ปี ในการคำนวณ ดังนั้น 1,000 kgCO2eq หรือ 1 tCO2eq เทียบเท่าการปลูกต้นไม้ 111.11 ต้น และอ้างอิงข้อมูลปริมาณลดก๊าซเรือนกระจกจากองค์การบริหารจัดการก๊าซเรือนกระจก (องค์การมหาชน)

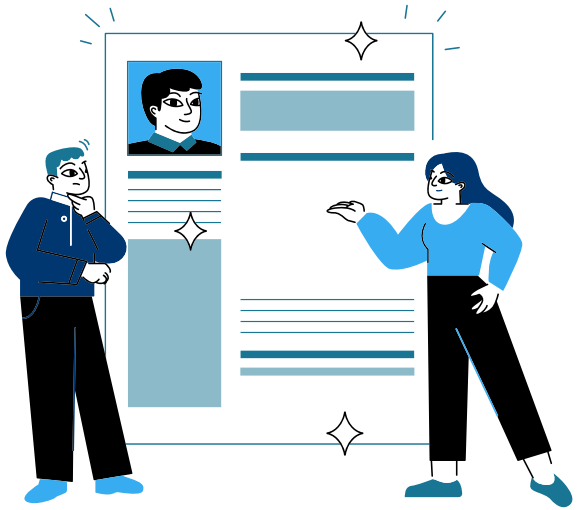




Social Business Drive

As a part of society, JMT Network Services Public Company Limited places importance on responsibility toward communities both in the areas surrounding its offices and at the Company's locations, as well as all related stakeholder groups, with a focus on promoting, supporting, and jointly driving activities that are beneficial to the development of quality of life and the well-being of communities. The Company places importance on building collaboration with external organizations and partner networks, to strengthen the capacity of communities to develop themselves in a robust and sustainable manner.

In addition, the Company remains committed to taking into account potential impacts on communities arising from the organization's business operations, which constitutes an important principle in creating business value that is aligned with the respect for human rights and operations founded on genuine responsibility toward communities and society.



Fair Treatment of Employees/Labor

(GRI 401)

Our Commitment

JMT Network Services Public Company Limited places importance on human resource management and development as a key factor in driving the organization toward sustainable growth, by establishing policies and practices encompassing recruitment, employment, personnel capacity development, and occupational quality of life, under the principles of fairness, transparency, and respect for human rights.

The Company conducts personnel recruitment and selection based on knowledge, capability, experience, and suitability for the position, while establishing fair and competitive remuneration and benefits that are no less than legally prescribed. In addition, the Company continuously promotes capacity development for employees at all levels through orientation, training, and diverse skills development to strengthen career advancement and enhance the organization's long-term capability.

The Company aims to create a good, safe, and hygienic working environment in accordance with occupational health principles and labor laws, and establishes a remuneration management process that is motivating, reflects the value of performance, and supports work-life balance for employees.

In addition, the Company treats all employees fairly and equally, respects fundamental employment rights, does not enforce forced labor, and does not support the use of child labor, while promoting the participation of youth and students through opportunities to join internship programs and dual education programs, to develop skills and prepare for the future labor market. This reflects the Company's commitment to developing human resources alongside the creation of sustainable social value.



Fair Treatment of Employees/Labor

(GRI 401)

- **Fair Employment and Equal Opportunity**

JMT is committed to promoting human rights and ethical business conduct, with key principles of fair employment, non-discrimination, and respect for the human dignity of all employees. The Company has therefore established a human resource management and development policy to serve as a code of practice for relevant parties, ensuring that remuneration and benefits are no less than legally prescribed.



- **Human Resource Management and Development Policy**

JMT Network Services Public Company Limited has established a human resource management and development policy to serve as principles and guidelines for relevant parties, placing importance on the recruitment and selection of personnel based on appropriate knowledge, capability, and experience, and the establishment of wages, remuneration, and benefits that are no less than legally prescribed and competitive within the same industry.

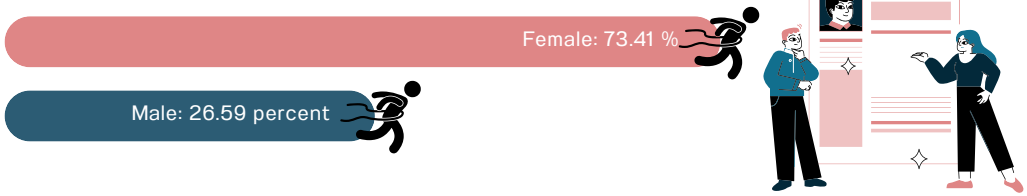
The Company treats all employees with equality and transparency, respects fundamental employment rights, does not enforce forced labor, does not support child labor, and manages working hours in compliance with labor laws and work-life balance. In addition, the Company promotes learning opportunities for youth and students through internship programs and dual education programs, to develop skills in an appropriate real working environment.

Human Resource Management and Development Policy

Recruitment and Employee Retention Approach

The Company conducts personnel recruitment and selection based primarily on position suitability, considering knowledge, capability, experience, and qualifications consistent with the nature of the work, including background and behavioral checks in accordance with Company regulations, in order to obtain quality personnel with professional ethics. This is accompanied by the establishment of wage and remuneration rates no less than legally prescribed, and considered to be competitive within the same industry, taking into account primarily the knowledge, capability, and experience of employees. In addition, the Company aims to promote a fair working environment conducive to development and career advancement, in order to retain personnel with potential within the organization in the long term.

2025 Annual Employment Data: Total employees – 2,309 persons



Protection of Fundamental Labor Rights and Employee Benefits

The Company places importance on respecting and protecting the fundamental labor rights of all employees equally, by operating in accordance with relevant labor laws and international human rights practices. The Company ensures that employees receive wages, remuneration, and benefits as legally prescribed in full, including the designation of working hours, rest periods, and holidays as required by law, and arranges for correct social security registration and contribution remittance. In addition, the Company supports the rights of employees to express opinions, communicate, and participate through appropriate and safe channels, in order to promote a positive relationship between employees and the organization.

The Company has policies and measures in place to prevent the use of child labor, forced labor, and all forms of harassment, as well as workplace discrimination, and provides a fair, transparent, and whistleblower-protecting complaint and reporting mechanism, so that employees are able to exercise their rights with confidence, and to support responsible and sustainable business operations.

Significant Labor Disputes	2023	2024	2025
Target – Number of significant labor disputes	0	0	0
Number of significant labor disputes	0	0	0

Maternity Leave and Parental Leave (GRI 401-3)

JMT Network Services Public Company Limited places importance on promoting work-life balance for employees, by providing maternity leave and parental leave in accordance with legally prescribed rights, in order to support employees in caring for their families during important periods, alongside building stability and a good quality of working life.

Practices for the Protection of Rights of Pregnant Female Employees

- The Company provides an appropriate and safe working environment that does not adversely affect the health of the mother and unborn child.
- Maternity leave rights are granted as legally prescribed, with fair maintenance of entitlements and benefits.
- Female employees are supported in adapting appropriately to their role as mothers and in returning to work without discrimination or loss of career opportunities

Women's Labor Rights Policy

Employee Remuneration and Benefits Policy



Employee Remuneration and Benefits

Practices Regarding Employee Remuneration and Benefits

The Company establishes a fair and appropriate remuneration structure, paying remuneration no less than legally prescribed, and formulating a salary structure based on job levels and job evaluation in the form of a range structure comprising minimum, midpoint, and maximum rates, to serve as a guideline for effective wage and salary management.
This includes the provision of additional benefits to comprehensively promote employee quality of life, such as cost-of-living allowance, position allowance, travel allowance, language proficiency allowance, experience allowance, provident fund, mobile phone allowance, health insurance, annual health check-up, gifts for illness or childbirth, funeral assistance, and other benefits in accordance with Company policy.

In addition, the Company places importance on the welfare and rights of employees, recognizing that employees are a valuable resource for the success and sustainable growth of the organization. The Company therefore provides benefits encompassing health, financial, safety, and work-life balance dimensions, in order to promote good quality of life, stability, and job satisfaction for employees.
Key benefits include:

- Health insurance and annual health check-up
- Establishment of a provident fund
- Holidays and annual leave in accordance with Company policy
- Safety measures and an appropriate working environment
- Organization of activities to strengthen relationships and unity within the organization

The Company is committed to creating a fair working environment conducive to efficient work, and supporting employee growth alongside sustainable organizational development.

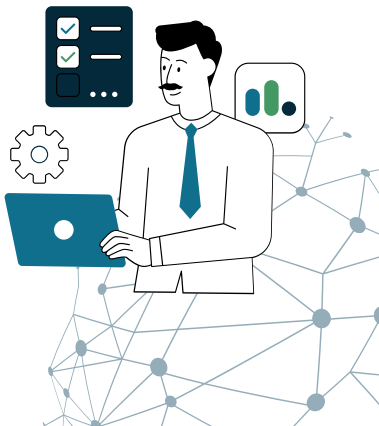
- In 2025, the Company paid total remuneration to employees amounting to

548,937,671.19 Baht

- Ratio of female to male employee remuneration

Female employees: percent **70.22**

Male employees: percent **29.78**



Employee Care (GRI 2-30 , 401-2)

Welfare Committee in the Establishment

The Company has established a Welfare Committee in the Establishment in accordance with Section 96 of the Labour Protection Act B.E. 2541, as a mechanism for promoting good labor relations and providing employees with the opportunity to express opinions and suggest approaches regarding the Company's welfare provisions appropriately.
The Welfare Committee in the Establishment has the authority and duty to jointly deliberate, provide consultation, and recommend opinions to the Company on the provision of employee welfare, including the inspection, oversight, and monitoring of welfare operations provided by the Company, as well as submitting opinions and approaches for the development of welfare that is beneficial to employees to the Labor Welfare Committee.
The Welfare Committee serves as an important mechanism for overseeing that the Company's welfare provisions are appropriate, fair, and consistent with the needs of employees, in order to elevate the quality of working life and support sustainable long-term business operations.



Promotion of Savings and Financial Security for Employees

Provident Fund (PVD)

The Company recognizes the importance of building long-term financial security and stability for employees, and has therefore established a Provident Fund (PVD) program to promote savings discipline and support employees' financial preparation for post-retirement life.
The program is open for voluntary employee participation, whereby employees may select their contribution rate to the fund as appropriate, while the Company makes matching contributions to the fund in accordance with established conditions, which helps strengthen continuous savings motivation.
In addition, the Company regularly communicates and provides employees with knowledge on financial management, financial planning, and provident fund benefits, so that employees are able to make appropriate investment plan decisions in accordance with their life stage and acceptable risk level, thereby promoting good quality of life, employment stability, and long-term sustainable organizational growth.

Provident Fund	2025
Employees who are provident fund members (%)	12.13%
Amount contributed by the Company to the provident fund (Baht)	2,875,243.00

Employee Joint Investment Program (EJIP)

The Company has established an Employee Joint Investment Program (EJIP) to encourage employees to participate in long-term savings and investment, alongside building engagement between employees and the organization, by providing opportunities for employees to invest jointly with the Company under established conditions.
The EJIP aims to support the building of future financial security for employees and to strengthen appropriate investment knowledge and understanding. The Company makes co-investments or provides additional benefits in accordance with the program's criteria, as an incentive for continuous savings and investment.
This program reflects the Company's commitment to caring for and developing the long-term quality of life of employees, as well as aligning the objectives of both employees and the organization, which constitutes an important foundation for stable and sustainable growth.

Employee Joint Investment Program (EJIP)	2025
Employees participating in the EJIP program (%)	4.11%
Amount contributed by the Company to the EJIP program (Baht)	1,056,043.00



Protection of Child Labor Rights

(GRI 3-3 , 408)

Management of Child Labor Rights Protection Issues

JMT is committed to respecting, promoting, and protecting the rights of children across all dimensions of business operations, recognizing that children and youth are a vulnerable group that may be affected by organizational operations both directly and indirectly. Although children and youth may not be directly within the business value chain, they are current and future consumers, as well as young people gaining experience and developing skills within the organization, playing an important role in the long-term sustainable growth of the Company group.

The Company places importance on conducting business responsibly, adhering to the principles of non-violation of children's rights, non-use of child labor, and non-support of any activities that may negatively impact the development, well-being, safety, and dignity of children and youth. The Company aims to integrate child rights issues as part of its policies, work processes, and organizational culture, in order to create an environment that is safe, fair, and conducive to appropriate learning and development.

JMT also adheres to the UNICEF Child Rights and Business Principles as an operational framework, while promoting knowledge, awareness, and continuous participation among employees at all levels in respecting and protecting children's rights, so that child rights operations form part of driving the organization toward sustainable growth in all dimensions.

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Organizational Policies and Practices on Child Labor Rights Protection

JMT recognizes the importance of protecting children's rights and is committed to conducting business without supporting the use of child labor in any form. The Company has therefore established clear policies and practices on child labor use, to ensure that employment and activities involving children and youth are conducted correctly, appropriately, and in compliance with labor laws, international human rights principles, and sustainable business practices.

JMT has provided opportunities for students and youth to participate in internship programs and skills development programs appropriately, under a supervision framework that places primary importance on the safety, development, and rights of children and youth, with clear practices established to prevent the use of child labor in all forms, through the following support and promotion approaches:

Compliance with Labor Laws and Human Rights Standards on Employment

The Company requires that all job applicants and employees across all employment types — comprising permanent employees, contract employees, and temporary employees — must be no less than 20 years of age, to ensure that employment is appropriate to the level of maturity and responsibility of the position. The Company carefully verifies the age of job applicants prior to every instance of employment, in order to prevent the concealment of information and employment below the Company's prescribed age threshold.

Operational Scope Covering All Processes

The Company designates the protection and respect of children's rights as part of responsible business conduct. The operational scope of child rights covers personnel at all levels of the organization — from the Board of Directors, management, managerial-level employees, and operational-level employees — as well as business partners, business allies, contractors, and external parties involved in the Company's activities throughout the value chain.

The Company places importance on activities, work processes, and business decisions that may generate impacts on the rights of children and youth, both directly and indirectly, with a focus on preventing violations of children's rights in all forms, supporting a safe and appropriate environment that respects the human dignity of children and youth, and encouraging all relevant parties to be aware of and strictly adhere to child rights protection principles.



Internship, Dual Education, and Cooperative Education Programs

The Company places importance on human resource development and support for the education sector, by providing opportunities for students to participate in internship programs to build real work experience, develop skills aligned with labor market needs, and prepare for future employment — as part of the organization's social responsibility and sustainable development operations.

In implementing such programs, the Company places them under a supervision framework that places primary importance on the safety, development, and rights of children and youth, with clear practices established to prevent the use of child labor in all forms, through the following support and promotion approaches:

- **Minimum Age Designation for Interns or Youth from Dual Education Programs**

The Company establishes minimum employment ages in compliance with labor laws and international human rights principles, and carefully verifies the age of job applicants prior to employment, to ensure that no employment below the prescribed threshold occurs.

- **Designation of Scope and Nature of Work Appropriate to Age and Capability**

Intern students will be assigned appropriate tasks, with mentor employees providing guidance, monitoring work performance, and evaluating internship results against established criteria. In addition, the Human Resources department oversees welfare, allowances, and the creation of a safe and fair work experience, in order to strengthen skills, knowledge, and appropriate work attitudes within the organization.

- **Providing Opportunities for Children and Youth to Express Opinions or Report Concerns Appropriately**

The Company provides opportunities for children and youth to express opinions or report concerns that may arise appropriately, and places importance on providing care and assistance in the event of accidents or unexpected incidents during work, to ensure that basic protection is received fairly.

Program Performance Results for 2025	Training Duration	Number of Students Participating
Internship	2-3 months and 6 months	54 persons
Dual Education System	1-year and 2-year training contracts	71 persons
Cooperative Education	4 months	7 persons

Project promotion expenditure
5,307,806 (Baht)

Rate of employment opportunity conversion
5%

Diversity and Equal Opportunity (GRI 405)

Our Commitment

JMT Network Services Public Company Limited is committed to promoting diversity and creating equal opportunities for all employees, adhering to the principles of respect for human dignity, difference, and equality, without discrimination on the basis of gender, age, ethnicity, religion, disability, family status, or any other personal characteristic.

The Company places importance on fair human resource management across all processes — from recruitment, hiring, development, performance evaluation, promotion, and remuneration — as well as providing a safe, open, and participatory working environment for employees at all levels, so that everyone is able to demonstrate their full potential.

The Company believes that diversity and equal opportunity are important foundations for building a strong organizational culture, promoting innovation, effective collaboration, and supporting long-term sustainable organizational growth.





Diversity and Equal Opportunity Management

Non-Discrimination Policy and Practices

JMT Network Services Public Company Limited conducts business by respecting human rights principles and adhering to equality and non-discrimination across all human resource management processes — from recruitment and personnel selection, wage and benefits determination, training and capacity development, performance evaluation, and promotion — using fair, transparent, and equal criteria for employees at all levels.

The Company encourages all employees to have equal access to opportunities, activities, and supervision from their superiors without discrimination, while requiring employees to treat all stakeholder groups fairly and without improper favoritism. The Company believes that equality in collaboration is an important foundation for building unity, cooperation, and a positive organizational culture, under strict adherence to business ethics principles.

Organizational Diversity Promotion Approach

JMT Network Services Public Company Limited places importance on promoting diversity and equal opportunity within the organization, recognizing that all employees are valuable resources and an important driving force for the sustainable growth of the Jaymart Group. The Company aims to build an organizational culture that respects human dignity, embraces differences, and provides all employees with the opportunity to demonstrate their full potential. (GRI 405-2)

JMT's human resource management is conducted on the basis of fairness, transparency, and non-discrimination, encompassing recruitment, hiring, appointment, development, performance evaluation, and promotion, with primary consideration given to knowledge, capability, and suitability for the position, without discrimination on the basis of gender, age, ethnicity, religion, domicile, sexual orientation, or disability.



Organizational Diversity Promotion Approach

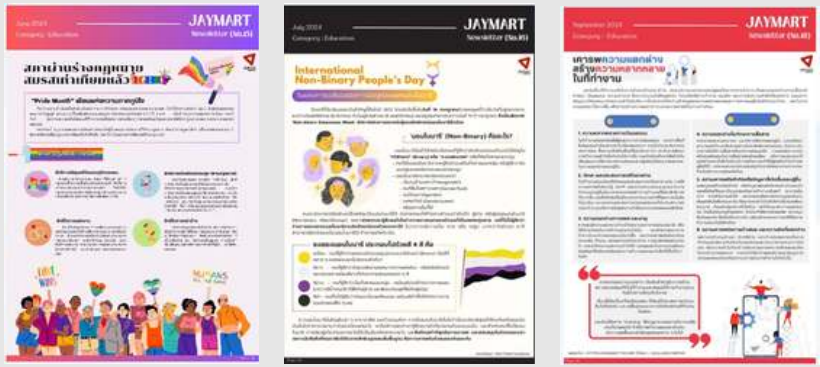
JMT promotes and encourages employees to treat one another with respect and equality, under the Company's strict business ethics principles. The Company has established organizational diversity promotion approaches, placing importance on the acceptance of employee differences across all dimensions and non-discrimination in all human resource management processes — from recruitment and personnel selection, development and performance evaluation, through to career advancement.

The Company also aims to create an open, safe, and participatory working environment for all employee groups, supporting employees in expressing opinions, collaborating creatively, and accessing organizational opportunities, activities, and resources equally, in order to promote an organizational culture that respects diversity and supports long-term sustainable Company growth.

In 2025, JMT Network Services Public Company Limited continuously promoted and supported activities related to diversity, equality, and the embracing of differences within the organization, with the following key operations:

- **Public Relations and Knowledge Provision on Respect and Non-Discrimination**

JMT Network Services Public Company Limited places importance on building awareness of mutual respect and non-discrimination in the workplace, by conducting public relations activities and providing employees with knowledge on the principles of respect for human dignity, equality, and acceptance of differences through internal organizational communication channels — such as internal communications, email, and various public relations materials — in order to strengthen correct understanding and encourage employees to treat one another with respect, fairness, and in alignment with the Company's business ethics principles.



- **Organization of Diversity Promotion Activities within the Organization**

The Company has organized internal organizational activities that provide employees from diverse backgrounds with opportunities to participate, exchange opinions, and collaborate creatively, in order to strengthen an open, friendly, and difference-respecting working atmosphere, leading to a strong organizational culture and supporting long-term sustainable growth.



"Photo Booth Rainbow Frame Station" Activity

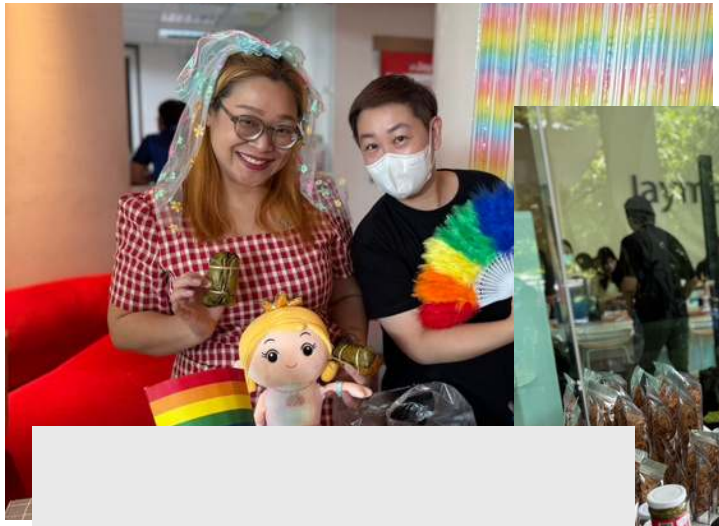
To promote the acceptance of diversity and the embracing of differences within the organization, by providing employees with the opportunity to dress in colors of their choice and participate in photography in a fun and friendly atmosphere through creative expression, strengthening positive relationships among employees, and reflecting an organizational culture that respects differences, promotes equality, and encourages the participation of all employee groups — which constitutes an important foundation for the Company's sustainable growth.












"Pride Jai Market" Activity

In June 2025, Jaymart Group Holdings Public Company Limited, together with its subsidiaries including JMT Network Services Public Company Limited, organized the "Pride Jai Market" — an internal employee market — on the occasion of Pride Month, to provide a space for employees to express their creativity, identity, and pride in diversity.

The event featured stalls from employees across various functions within the Jaymart Group, presenting handmade products, a variety of food, and creative activities that reflect the identity and individuality of each person. The atmosphere was friendly and filled with positive energy, reflecting an organizational culture that respects diversity and promotes the participation of all employee groups.

The Company recognizes the importance of honoring and supporting the rights of diverse groups, and is committed to building an open, friendly, and equal-opportunity organizational culture — not only as a fundamental human rights principle, but to drive collective sustainable growth in the working society.

Support and Promotion of Employment for Persons with Disabilities



JMT recognizes the potential of persons with disabilities as a valuable part of the workforce, and therefore places importance on promoting equal employment opportunities without discrimination. The Company supports the employment of persons with disabilities in positions suited to their individual capabilities, so that they are able to perform their duties effectively and take pride in their roles.

The Company ensures a safe and accessible working environment, and promotes equality among employees, so that employees develop an open attitude toward diversity and difference, fostering harmonious coexistence within the organization. The Company aspires for employees with disabilities to have opportunities to work, to be able to generate income to support themselves and their families, and to have an improved quality of life in the long term — which is an integral part of sustainable organizational development and genuine respect for the dignity of every individual.

Number of Employees with Disabilities (Persons)

2023	2024	2025
20	23	22

Ratio of Basic Wage and Remuneration of Women to Men

JMT Network Services Public Company Limited places importance on equality in employment and remuneration determination, with the aim of ensuring that all employees receive compensation appropriate to their role, responsibilities, and capabilities without discrimination, regardless of gender, age, or social status.

The Company establishes wage and basic remuneration structures based on job position, job level, and performance, without regard to gender, in order to promote gender equality and equal opportunities in the workplace. The Company regularly monitors and reviews the ratio of basic wage and remuneration of female and male employees, to ensure that compensation policies and practices are consistent with the principle of non-discrimination and support an organizational culture that respects diversity — which is an essential foundation for sustainable organizational growth.

From the analysis of the ratio of basic wage and remuneration of female employees compared to male employees in 2025:

0.85 : 1

From the analysis of the ratio of basic wage and remuneration of female employees compared to male employees, the ratio was found to be at a level of 0.85, reflecting that the average wage of female employees is approximately 85 percent of that of male employees. The Company places importance on determining remuneration based on knowledge, capabilities, experience, nature of work, and performance, without discrimination on the basis of gender.



Employee Capability Development and Career Advancement Promotion

(GRI 3-3 , 404)

Our Commitment

JMT Network Services Public Company Limited places importance on the continuous development of employee capabilities and the promotion of career advancement, with the aim of creating opportunities for learning and skill development aligned with changes in business and technology, through training, leadership development, and the building of future-essential skills. The Company promotes a fair and equitable working environment that provides opportunities for employees at all levels to fully demonstrate their potential, while supporting a transparent performance evaluation and career advancement system, in order to strengthen employee engagement and the long-term sustainable growth of the organization.

Targets and Performance

Personnel Training and Development – Average Training Hours

Target: Not less than 6 hours / person / year

2025: Average training hours of 32 hours / person / year

2025: Total training expenditure of 893,954.36 Baht

Management of Employee Capability Development and Career Advancement Promotion

The human resource management of JMT Network Services Public Company Limited operates under organizational-level governance, with the Human Resources Department playing an important role in planning and driving strategies to systematically develop employee capabilities. The Company recognizes that investment in employee training and development is not merely a means of creating motivation and satisfaction among employees, but also an important tool for building personnel with the knowledge, capabilities, and skills aligned with the long-term needs of the organization.

For this reason, the Company has initiated and implemented skill development programs that are diverse and comprehensive across all dimensions, whether in promoting advancement in personal skills, developing capabilities along career pathways, and building readiness for future change. These programs begin with the analysis and identification of Skill Gaps to understand which areas the Company's personnel need to strengthen or develop, followed by training to enhance existing skills (Upskilling) and build new skills (Reskilling), so that all employees are able to adapt and develop themselves appropriately for their assigned roles, as well as fully respond to the Company's strategy and vision.

In addition, the Company places importance on developing personnel in alignment with the continuous changes occurring in today's world, whether in adapting to rapidly evolving new technologies, compliance with new laws and regulations, and the adoption of modern technology to support business activities — all to ensure that the Company's employees are prepared to face challenges and changes in every situation.
The Company is confident that developing employees to their fullest potential not only enhances operational efficiency, but also strengthens a solid foundation for competitiveness in the industry, sustainable growth, and long-term business leadership.



Target Knowledge or Skills for Development

The Company places importance on the continuous preparation and development of personnel skills, in order to strengthen the capacity to adapt in alignment with the organization's business objectives and operational direction, within the context of a rapidly and continuously changing environment — whether in terms of rapidly evolving and complex technological change, the shifting and diverse adaptation of consumer behavior, as well as market competition that increasingly challenges business operations.

To respond to these factors, the Company has placed particular emphasis on training and developing the capabilities of personnel, focusing on building a solid and sustainable foundation for learning and developing new skills, so that all employees are prepared to cope with changes that arise — both in work related to new technologies, the improvement of service approaches to respond to evolving customer needs, as well as the strengthening of the organization's competitive capabilities in the market.

Personnel development of this nature not only helps enhance the current capabilities of employees, but also helps build readiness for the future, reduces risks arising from changes in the industry, and strengthens a solid foundation for the organization, enabling it to move forward steadily and sustainably in the long term.

Training Courses Conducted in 2025

(GRI 404-1)

Employee Skill Development – Foundational Category

- Monthly New Employee Orientation Program
- Company Regulations and Benefits
- Personal Data Protection Act B.E. 2562
- Debt Collection Act B.E. 2558
- Knowledge of Credit
- Work Groups and Specialized Terminology for Debt Collectors
- Introduction to the Debt Collection Tracking Program
- Introduction to the Autodialer Program
- Guidelines for Customer Negotiation in Accordance with the Debt Collection Act B.E. 2558

Employee Skill Development – Good Corporate Governance Category

- Course on the Role of Executives and Employees in Anti-Corruption

Course: Moving Forward Together with the Autodialer System

- Review of Autodialer Program Usage (Autodialer System Comprehension Test)
- Guidelines for Customer Negotiation via the Autodialer System

Course: Debt Collection Officer Skills

- Moving Forward Together with HR-HOME
- Qualifications of a Debt Collection Officer
- Effective Communication Techniques
- Basic Legal Knowledge
- Negotiation / Practical Conversation Exchange

Course: Effective Debt Collection

- Review of the Debt Collection Act and Examples of Complaint Cases
- Debt Collection Techniques
- Precautions in Debt Collection
- Litigation and Enforcement Proceedings and Examples of JMT's Legal Case Statuses

Course: Capability Enhancement for the Debt Collection Department

- Capability Enhancement in Debt Collection — Low-Collection Employee Group, Personal Loan Segment
- Capability Enhancement in Debt Collection — Low-Collection Employee Group, Hire Purchase Contract Segment
- Capability Enhancement in Debt Collection — Low-Collection Employee Group, Litigation Work Segment

Course: Capability Enhancement for the Debt Collection Department – Provincial Branches

- Characteristics of Credit in Branches
- Guidance in the Form of Coaching

Course: Supervisory Skills Development

- Effective Communication Techniques
- Effective Work Planning
- Mentoring and Coaching
- Decision-Making and Problem-Solving

Course: Leadership Skills Development

- Team Management Techniques
- Communication Techniques with Subordinates
- Work Planning and Goal Setting for the Team
- Effective Work Delegation Techniques



Jaymart Group
Talent Business Workshop 2025

On 28–29 August 2025, the JMART Group organized a "Talent Business Workshop" for middle-level executives (Talent & Successor) to collectively drive the organization's vision, broaden strategic perspectives, analyze overall business challenges, and create opportunities for greater acquaintance among executives from subsidiary companies.

The workshop focused on developing new skills through learning the application of AI Tools relevant to real-life work, whether in meeting summarization, information search, document preparation, slide creation, or even illustration design, with live demonstrations and hands-on practice, so that executives are able to effectively apply these tools in their work.

In addition, the workshop featured the sharing of the JMART Group's future growth vision, along with an exchange of perspectives on new business opportunities that are opening up, as well as the role of the new generation of executives in helping elevate JMART's image to be more contemporary.





- Participants >> 44 Persons
- Satisfaction evaluation results were received from workshop participants, comprising 4 topics as follows:
  - Appropriateness of Content
  - Alignment of Content with Objectives
  - Application of Content
  - Duration of Training

76.39%

Results of Knowledge Comprehension Assessment for Training Courses in 2025

Course	Number of Participants	Comprehension Assessment
Debt Collection Officer Skills (2)	718	58.90%
Debt Collection Officer Skills (3)	791	83.33%
Capability Enhancement for the Debt Collection Department – Provincial Branches	1432	86.37%
Debt Collection Act B.E. 2558	2637	85.87%
Personal Data Protection Act B.E. 2562	5478	84.85%
Leadership Skills Development	85	86.67%
Supervisory Skills Development	428	-

Average Training Hours

32 Hours / Person / Year

Employees Receiving Performance Evaluation

100%

*Employees at Head Office



Promotion of Relations and Employee Engagement

Our Commitment

JMT Network Services Public Company Limited places great importance on human resource development, with the goal of building employees who are expert in various fields, while also being happy and satisfied in their work within the organization. With the conviction that employees are a vital force in driving the organization toward sustainable success, the Company has developed plans that comprehensively cover skill promotion, specialized capability development, and the building of an organizational culture that supports effective collaboration.

One of the key strategies of JMT Network Services Public Company Limited is to care for employees across all dimensions, from developing knowledge and skills through academic training to promoting continuous learning opportunities. In addition, the Company organizes activities to promote relationships through activities emphasizing communication and collaboration, annual celebrations, recreational activities, and social projects that allow employees to work together in creating value for both the organization and the community. Having diverse activities helps create a friendly working atmosphere, increases employee happiness, and promotes a sense of belonging to the organization.

The retention and care of high-potential employees is one of the key missions of JMT Network Services Public Company Limited, through creating a working environment conducive to self-development, valuing employee opinions, and providing opportunities for all employees to participate in driving the organization. The Company believes that building engagement between employees and the organization is an important factor that will help retain and attract capable personnel to move forward together toward shared goals.

Targets and Performance

Employee Engagement Score

Target: Not less than 75 percent

2025: Employee Engagement Score of 76.06 percent



Employee Engagement Development and Retention Plan

JMT Network Services Public Company Limited places importance on the development of Employee Engagement and the long-term retention of high-potential personnel, with the conviction that employees are a vital mechanism in driving the organization toward sustainable growth. The Company has therefore established an operational plan that comprehensively covers the creation of a working environment conducive to happiness, personnel capability development, and the promotion of employee participation at all levels.

- The Company promotes employee engagement through open internal communication, listening to employee opinions and suggestions, as well as organizing activities that strengthen relationships and effective collaboration, including recreational activities, team-building activities, and social activities, in order to reinforce a sense of belonging to the organization and pride in being an employee of the Company.
- The Company believes that long-term employee retention must come together with the building of strong engagement and relationships between employees and the organization, through the establishment of clear strategies aligned with the organizational culture, by clearly communicating the Company's mission and vision so that employees understand and feel the importance of their role in driving the organization toward future success. In addition, the Company has established career development plans that support continuous career growth, so that employees can clearly see their growth pathway within the organization — which helps reinforce their confidence that they are an important part of co-creating the Company's long-term success and sustainable growth.



Employee Engagement Survey Results

In 2025, JMT Network Services Public Company Limited conducted an Employee Engagement Survey, in which employees participated in completing the questionnaire, and the average engagement score was 76.06 percent, an increase compared to 2024, in which the average score was 72.65 percent.

Average Employee Engagement Score in 2025 was at percent

76.06

comprising a total of 5 assessment categories as follows:

- Category 1: Duties, Responsibilities, and Benefits
- Category 2: Organizational Relationships
- Category 3: Safety, Occupational Health, and Working Environment
- Category 4: Capability Development and Career Advancement
- Category 5: Leadership and Communication

The improved assessment results reflect the effectiveness of the Company's employee care policies and approaches. Overall, it was found that employees have a stronger sense of belonging to the organization and a higher level of engagement — which is an important factor in strengthening operational efficiency and the long-term sustainable growth of the organization.

Performance Results – Employee Engagement Development and Retention

Merit-Making Alms-Giving Ceremony on the Occasion of the 2025 New Year

On 7 January 2025, JMART Group Holdings Public Company Limited and its subsidiaries, including JMT Network Services Public Company Limited, organized a merit-making alms-giving ceremony on the occasion of the 2025 New Year at the JMART Building, Head Office, to mark the beginning of the new year with new beginnings, to enhance auspiciousness in life, and to strengthen engagement between employees and the organization, as well as to promote cultural wisdom.













Staff Party 2025

JMT Network Services Public Company Limited organized an annual employee celebration at the Head Office and regional branches to bid farewell to the old year and welcome the New Year 2025, with the objective of expressing gratitude and recognition to all employees who have dedicated themselves to performing their duties to the fullest throughout the past year.

The event aimed to boost morale and spirit, as well as to facilitate relationship-building activities among employees and colleagues, which helps strengthen a friendly working atmosphere, unity, and engagement within the organization. The Company extends its gratitude to all employees and relevant parties who have been a part of its success, and is pleased to have driven the organization forward together throughout the past year, in pursuit of sustainable growth.

Joyful and Cheerful Songkran 2025

On the occasion of the Songkran Festival 2025, which is regarded as the Thai traditional New Year, the JMART Group and JMT organized a water-pouring and blessing-seeking ceremony from the executive team, to express respect and remembrance, as well as to preserve and carry forward the cherished Thai cultural traditions. The event was filled with a warm, friendly, and joyful atmosphere.

All employees had the opportunity to express their respect and seek blessings for an auspicious start to the new year, while also helping to strengthen the relationship between executives and employees, which is an essential foundation for happy and sustainable collaboration.





"Im Aroi by HR JMT" Program

A welfare program aimed at providing snacks and beverages to employees within the JMT Network Services Public Company Limited group of companies, to boost morale and motivation in performing their duties, while supporting employees in being able to work continuously. The program is implemented regularly every month.





Scholarships for Employees' Children

To boost the morale and motivation of employees, JMT Network Services has established a scholarship program for employees' children, to provide assistance and alleviate the educational expenses of employees' children at JMT and its subsidiaries, thereby promoting quality educational opportunities for employees' children. Under the program, 20 scholarships are awarded to employees' children per year, at 5,000 Baht per scholarship, with total scholarship funding of 100,000 Baht (One Hundred Thousand Baht) per year. Employees of JMT Network Services Public Company Limited and its subsidiaries with continuous service of 5 years or more from the date of commencement of employment are eligible, subject to conditions as determined by the Company. Recipients are selected on an annual basis with no obligations whatsoever.













"Talad Jai" – Entrepreneurial Skills Promotion for Employees

JMT and JMART Group organized the "Talad Jai" activity for the third consecutive year in the form of an in-house market, which provides an opportunity for employees within the group of companies to sell products and services within the Company every first Friday of the month. The activity helps create a vibrant working atmosphere, while promoting Entrepreneurship Skills such as business thinking, marketing planning, and responding to customer needs.

In addition, the "Talad Jai" activity also creates opportunities for employees to generate supplementary income, develop personal potential, and cultivate an entrepreneurial mindset, alongside strengthening relationships, a sense of belonging to the organization, and engagement within the organization — reflecting the Company's commitment to personnel development and creating a working environment conducive to sustainable growth.



Provincial Branch Workshop

The Human Resources Department organized recreational Workshop activities for employees at provincial branches, to strengthen positive relationships between employees and the organization, promote a friendly and open working atmosphere, as well as help reduce work-related stress and create Work-Life Balance — which plays an important role in strengthening employee engagement with the organization and supporting sustainable organizational development. The activities reflect the organization's commitment to comprehensively caring for human resources under the social operational framework, by placing importance on creating a working environment that promotes diversity, participation, and equality, in order to support the sustainable growth of the organization alongside the improvement of employees' quality of life across all operational areas.





Merry Christmas X JMT Group

The Company organized a "Merry Christmas" activity, distributing sweets and gifts to employees within the JMT Group, to deliver happiness, boost morale and motivation, and strengthen positive relationships within the organization through the creation of a working atmosphere conducive to engagement and happiness at work.





"Warm Organizational Bonds" Program

The Human Resources Department organized the "Warm Organizational Bonds Program," a recreational activity to strengthen positive relationships between employees and the organization, and to promote a working atmosphere conducive to collaboration and organizational engagement. The activity also included a review and communication of information regarding employee benefits, as well as regulations and operational guidelines, in order to build correct understanding and alignment across the organization — which is an important part of supporting effective human resource management and sustainable business operations.







Occupational Health and Safety (GRI 403)

Our Commitment

Well-being, safety, and the working environment are important factors that help enable employees to perform their duties effectively. JMT Network Services Public Company Limited is committed to reducing workplace accidents and injury rates to zero, by managing and complying with safety and occupational health measures in accordance with relevant laws, regulations, and requirements.

The Company places importance on creating an appropriate working environment, alongside the regular assessment and review of safety and occupational health risks in operations, in order to prevent and reduce risks of workplace accidents, injuries, and illnesses, as well as pursuing opportunities for continuous improvement and development of the organization's safety systems and measures — to promote employee well-being and confidence in performing their duties, as well as to enhance preparedness for unexpected situations.

Targets and Performance

Lost-Time Injury Rate of Employees

Target: Equal to Zero

2025: Zero

Lost-Time Accident Rate of Employees

Target: Equal to Zero

2025: Zero

Number of Employees Injured from Work to the Point of Lost Time of 1 Day or More

Target: Equal to Zero

2025: Zero

Number of Employees Fatally Injured from Work (Persons) (Permanent Employees Only)

Target: Equal to Zero

2025: Zero

Occupational Health, Safety, and Working Environment Policy

The Company establishes policies and guidelines on safety, occupational health, and the working environment, which fall under the Human Rights Policy, to serve as comprehensive preventive measures to protect employees from hazards that may arise from work, through the improvement and maintenance of a safe workplace, along with the development of a hygienic working environment. Workplace management is carried out in accordance with established standards to ensure that the workplace and working environment are free from hazards.

In addition, the Company has established quantitative targets, such as the reduction of both lost-time and non-lost-time accidents, as one of the key strategies employed by the Company, to ensure that employees work in a safe and healthy environment. The implementation of these measures not only helps reduce occupational risks, but also builds confidence among employees and encourages them to work at maximum efficiency.
The Company is confident that creating a safe and hygienic working environment will help reduce the risk of accidents and enable employees to work efficiently, while also promoting employees' sense of confidence in their own safety and health — which is an important factor in the sustainable development and growth of the Company.

Compliance with Labor and Safety Laws

The Company strictly complies with labor laws, laws on safety, occupational health, and the working environment, as well as relevant laws and requirements, in order to protect the fundamental rights of employees and create a safe working environment. The Company regularly monitors, reviews, and assesses legal compliance to ensure that operations are conducted correctly, transparently, and in accordance with established standards, while also appointing responsible persons and relevant parties in safety operations to ensure effective implementation.



Occupational Health and Safety Management Plan

Establish Quantitative Targets

Establish quantitative targets for the development of occupational health and safety relating to employees and workers, such as targets for the reduction of workplace accidents and the control of the Lost Time Injury Frequency Rate (LTIFR) to an appropriate level or zero.

Promotion and Development of Safety Knowledge

Conduct activities to continuously promote the knowledge, awareness, and safety and occupational health skills of employees, such as fire prevention and suppression training, fire evacuation drills, and training on safety, occupational health, and the working environment, as well as disseminating knowledge through the posting of informational notices or announcements via email to employees.

Monitoring, Evaluation, and Disclosure

Monitor and compile workplace safety statistics, such as the number and rate of accidents, absenteeism rate, and occupational illness rate, as well as disclosing the Lost Time Injury Frequency Rate (LTIFR), together with identifying preventive and risk mitigation measures and plans for the continuous improvement and development of the occupational health and safety system.

Occupational Health and Safety Management Guidelines

The Company establishes guidelines for occupational health and safety management, focusing on creating a working environment that is safe, hygienic, and conducive to employee well-being, as follows:

Building and Workplace Safety Management

Regularly inspect the safety and operational readiness of buildings, premises, and related equipment, such as elevators, lighting systems, electrical appliances, and electronic equipment, while recording inspection results and carrying out immediate maintenance and repairs upon identifying defects, with warning signs posted during repair works.

Accident and Damage Prevention

Prohibit the placement of obstructions in walkways or on staircases, and require that the use of vehicles within the Company's premises be conducted with caution. Prohibit any actions that may cause danger to life, property, and the Company's buildings and premises.

Surveillance and Employee Participation

Require employees to immediately report safety incidents or risks directly to the responsible department upon discovery, in order to prevent and reduce the risk of accidents.

Promotion of Hygiene and an Appropriate Working Environment

Promote the practice of the 5S principles in the workplace, provide clean drinking water and sufficient and hygienic restroom facilities, as well as regularly maintain cleanliness and waste disposal in all areas.

Safety Preparedness

Provide fire evacuation training and drills for employees at all levels at least once a year, to enhance preparedness in responding to emergencies.

Structure of the Occupational Safety, Health, and Working Environment Committee

Workplace safety is a shared responsibility of management and employees. To ensure cooperative and effective safety management, the Company is required to establish an Occupational Safety, Health, and Working Environment Committee, as follows:

Chairman

- Committee Members
- Secretary



The Committee shall have the following duties:

1. Survey occupational safety, health, and the working environment.
2. Report and recommend measures or improvement approaches to ensure compliance with laws on workplace safety and/or workplace safety standards, for the safety of employees, contractors, and external persons entering to work or use services at the establishment, to the employer.
3. Promote and support occupational safety, health, and working environment activities of the establishment.
4. Establish safety regulations and workplace safety standards of the establishment for submission to the employer.
5. Formulate policies, annual work plans, projects, or activities on occupational safety, health, and the working environment, including off-the-job safety, to prevent and reduce the occurrence of accidents, hazards, or work-related illnesses or unsafe working conditions, for submission to the employer.
6. Formulate projects or training plans on occupational safety, health, and the working environment, including training on the roles, duties, and responsibilities in safety for employees, supervisors, executives, employers, and personnel at all levels, for submission to the employer.
7. Monitor the progress of matters submitted to the employer.
8. Report annual performance results, including identifying problems, obstacles, and recommendations in the performance of the Committee's duties, for submission to the employer.

Promotion of Safety, Occupational Health, and Working Environment

(GRI 403-3 , 403-4)

Safety, Occupational Health, and Working Environment Training

In 2025, JMT Network Services Public Company Limited placed importance on occupational health and safety management, by continuously organizing fire prevention and suppression training and drills for employees, in order to enhance preparedness for emergencies that may affect lives and property.

The training covered the correct use of firefighting equipment, recognition of warning signals, and fire evacuation drills in simulated scenarios, with expert safety trainers delivering knowledge and organizing hands-on practical activities, to strengthen employees' knowledge, understanding, and confidence in conducting themselves correctly and safely. The aforementioned operations reflect the Company's commitment to creating a safe working environment and supporting long-term sustainable business operations.

New employees attended the training

100%

Number of 60 Persons

Objective of the Training



Strengthen knowledge and understanding of basic fire prevention and suppression methods



Practice skills in the correct and safe use of firefighting equipment



Learn evacuation procedures in the event of an emergency



Build employee confidence and preparedness in responding to real situations







Cleaning Campaign Activity

The Company organizes 5S activities under the concept of "Zero Mass — No Clutter on This Desk" on a continuous monthly basis, to promote employee awareness of systematic, clean, and safe workplace organization. The implementation of such activities helps reduce the risk of accidents, increases work efficiency, and creates a working environment conducive to employee well-being, while also supporting the cultivation of an organizational culture of responsibility and continuous improvement.







Safety Public Relations and Knowledge Dissemination

To enable various departments within the group of companies to respond and operate during crises or various emergency situations — whether arising from natural disasters, accidents, or hostile actions against the organization — without allowing such crises or emergency situations to result in business disruption or the inability to continue business operations.



Occupational Health and Work Welfare

(GRI 403-6)

Welfare Supporting and Facilitating Occupational Health and Safety

Annual Health Check-up 2025

JMT Network Services Public Company Limited has consistently placed importance on the health and well-being of its employees, as good health is the foundation of efficient and safe work performance, enabling employees to work to their full potential while maintaining a good quality of life.

In 2025, the Company continued to organize its annual health check-up program, entrusting Kasemrad Ramkhamhaeng Hospital — a healthcare provider with recognized standards and expertise in health screening — to conduct examinations for employees through a comprehensive program covering all dimensions, including:

- Body mass index measurement, blood pressure, and vital signs
- Vision examination and physical examination by specialist physicians
- Chest and cardiac X-ray
- Detailed blood and urine tests, such as complete blood count, blood sugar, lipids, cholesterol, liver and kidney function, uric acid, and hepatitis B screening

This program aims to ensure that all employees, including those across the Group's companies, receive comprehensive health assessments and are able to plan their own healthcare appropriately and sustainably — genuinely promoting both quality of life and work performance.





Get-Well Gift Baskets for Employees

The Company places importance on employee welfare and quality of life in all dimensions, and provides get-well gift baskets for employees who are ill, as an expression of care and concern from the organization toward employees and their families. This serves to boost morale and support recovery, while fostering long-term confidence and organizational commitment — reflecting the Company's dedication to promoting employee well-being and sustainable organizational growth alongside quality human resource development.







Employee Assistance and Relief in Disaster Situations

The Company places importance on caring for and standing by its employees in all circumstances, particularly during disasters or emergency events that affect daily life and work. In 2025, the Company implemented assistance and relief measures for employees affected by flood situations in the southern region, to alleviate hardship and strengthen morale so that they could resume their daily lives and work with stability.

The Company provided emergency relief funds totaling

60,000

Baht.





Employee Health and Welfare

JMT Network Services Public Company Limited has established an on-site medical room within the workplace to provide basic healthcare for employees and to support occupational safety, health, and well-being in the course of their work. Essential first aid equipment is provided, along with guidelines for the care and assistance of employees in cases of illness or emergency.





Employee Fitness Room

The Company has established a fitness room for employees within the workplace, to promote long-term employee well-being through support for regular exercise and preventive healthcare — as part of a comprehensive approach to enhancing employee quality of life. This serves as an important element in fostering good well-being and productive work performance, contributing to sustainable organizational growth.





Relaxing With

The Company provides relaxation massage services for employees of the JMART and JMT groups, to promote comprehensive health and well-being. The service combines relaxation massage with health advisory guidance to help alleviate work-related stress, reduce occupational muscle pain, and restore physical and mental balance. Employees may access the service during designated periods set by the Human Resources Department, which are organized on a regular monthly basis, once per month, in order to support good well-being and sustainably enhance work performance.



Promoting Workplace Hygiene

The Company places importance on the comprehensive health, safety, and well-being of employees, and consistently implements workplace hygiene measures to prevent health risks and maintain a safe and appropriate working environment. These include disinfection spraying to prevent communicable diseases in office areas, pest and vector control spraying to reduce the risk of vector-borne diseases, and continuous maintenance of cleanliness in buildings and common areas. Such measures help reduce the risk of disease transmission, strengthen employee confidence in their working environment, and support the creation of a working environment conducive to good well-being and enhanced work performance.






AI

Customer / Consumer Responsibility

Our Commitment

JMT Network Services Public Company Limited, as a leader in debt management and financial services, is committed to conducting business responsibly and fairly, guided by policies that prioritize the rights and interests of customers and consumers.

The Company places importance on transparency and fairness at every stage of its operations — from debt management planning and advisory services through to customer communication — adhering to principles that emphasize personal data protection, customer confidentiality, and strict compliance with relevant legal standards. The Company also emphasizes building trust through clear and accountable communication, as well as continuous follow-up services, to ensure that customers receive a positive experience and confidence in the services provided.

The Company believes that honesty and professionalism in operations are the critical foundation for sustainable business. JMT places importance on designing services that address customer needs across all dimensions, with the best interests of customers in mind, alongside building confidence in a transparent and fair financial system.

With this vision, the Company is committed to delivering the highest level of customer satisfaction, while playing a role in developing fair and innovative debt management and financial systems, in support of the organization's objectives and to drive stable long-term growth.





Marketing Communication of Products and Services

(GRI 417)

JMT Network Services Public Company Limited (the "Company") operates debt management and financial services businesses, with a commitment to ethical, transparent, and fair business conduct toward consumers, alongside emphasis on the protection of the rights of customers, business partners, and all stakeholder groups. The Company recognizes that its sales and marketing processes must be held to clear, verifiable standards and must be consistent with relevant requirements, laws, and practices.

The Company is committed to operating under the principles of corporate governance and transparent business conduct, with social responsibility and business ethics as core priorities, so that all sales and marketing activities reflect honesty, fairness, and consumer responsibility at every stage — serving as an integral part of building confidence among stakeholders and supporting sustainable long-term organizational growth.

Responsible Marketing and Advertising Practices

1. Operations and Service Standards
   - The Company promotes transparent, accountable, and fair sales and marketing processes, with a primary focus on maximizing customer satisfaction. Service procedures are continuously developed and improved to enhance efficiency, quality, and responsiveness, as well as to address evolving customer needs and expectations.
2. Pricing and Service Terms
   - The Company sets product and service prices appropriately in accordance with economic conditions, operating costs, and market competition, adhering to the principles of fairness, transparency, and non-exploitation of customers. Price offerings and service terms must follow established procedures and receive approval from authorized persons in accordance with the Company's internal regulations, to ensure appropriate controls and accountability.
3. Service Delivery to Customers
   - The Company delivers products and services to customers accurately, completely, and in accordance with agreed terms, promoting cooperation among relevant departments to ensure smooth service delivery and a positive customer experience at every stage of the service process.
4. Legal and Business Ethics Compliance
   - Sales and marketing operations must strictly comply with relevant laws, regulations, and announcements of government authorities. All employees must adhere to and comply with the Company's code of conduct, avoiding any actions that may cause misunderstanding, conflict with good governance principles, or adversely affect the organization's reputation and credibility.

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Customer Data Retention and Privacy

(GRI 3-3 , 418)

Customer Personal Data Protection Policy

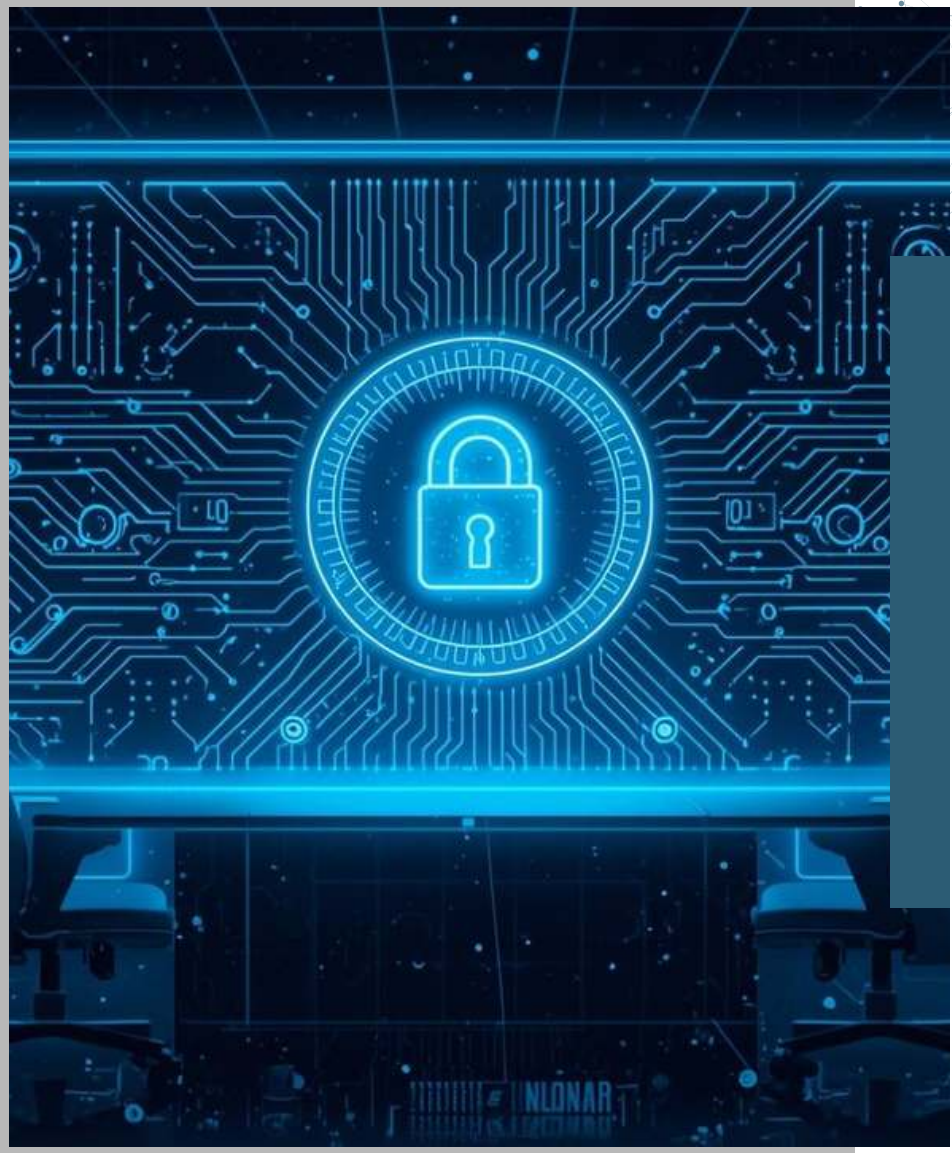
JMT Network Services Public Company Limited places the highest importance on the security and privacy of customers' personal data, recognizing the significance of proper and secure data retention and management, so that customers can be assured that their data will be protected to the highest standard in accordance with international norms. JMART's personal data protection policy aims to safeguard customer data throughout every process — from collection, storage, and processing through to use — in order to prevent unauthorized access, use, or disclosure of data, and to ensure strict compliance with relevant laws and regulations.

In addition, the Company places importance on compliance with personal data protection laws under the Personal Data Protection Act (PDPA) and international data protection standards, to provide customers with confidence in the security of the data entrusted to the Company, and to strengthen trust across the Company's various business operations. Through these stringent data protection measures, the Company is able to conduct its business with stability while maintaining long-term customer and consumer confidence — representing an elevation of service delivery and responsible, sustainable business conduct.

Targets and Performance

- No cases of violation, theft, or loss of collected customer data
- No incidents or cases of personal data leakage

The organization adopts information security management principles in accordance with the ISO/IEC 27001 standard to mitigate the risk of data leakage.



Personal Data Protection Practices for Customers



Transparent Data Collection

- The Company collects customers' personal data only to the extent necessary and relevant to service delivery — such as names, addresses, telephone numbers, and transaction data — with explicit consent obtained from customers.

Secure Data Storage

- JMART employs high-standard technology systems, such as data encryption and servers equipped with cybersecurity protection, to prevent data leakage or unauthorized access.

Appropriate Data Processing and Use

- The Company uses personal data for clearly defined purposes relevant to customer service delivery — such as improving service quality, developing new products, and formulating special offers — with strict access controls in place.

Definition of Roles and Responsibilities within the Organization

- Roles and responsibilities are assigned to personnel responsible for personal data security, and regular employee training is conducted to ensure knowledge and understanding of the PDPA and international standards.

Data Risk Management

- JMART continuously conducts data risk assessments to identify and manage vulnerabilities that may pose risks to personal data.

Personal Data Protection Governance Structure of the JMART Group

In accordance with the Personal Data Protection Act B.E. 2562, the JMART Group places importance on operations relating to the collection, use, or disclosure of personal data, adhering to the principles of accuracy, transparency, and fairness, while strictly complying with the requirements of relevant laws, in order to strengthen confidence among customers, business partners, and employees of the JMART Group.

To ensure that personal data protection operations are conducted efficiently and in compliance with the law, the JMART Group has appointed a Personal Data Protection Committee and Working Committee (Data Protection Officer: DPO Team) within the organization, with clearly defined roles, duties, and responsibilities as follows:

Personal Data Protection Committee (DPO)

Personal Data Protection Working Committee



Roles and Responsibilities

Personal Data Protection Committee

Responsible for overseeing, establishing policies, measures, and guidelines for the processing of personal data across the Group in compliance with the Personal Data Protection Act B.E. 2562, encompassing the provision of advice and data protection risk assessment, review and oversight of relevant policies, management of data subject rights requests, monitoring of compliance across each company within the Group, oversight of remediation and reporting in the event of personal data breaches, as well as regularly reporting performance outcomes to the Board of Directors.

Personal Data Protection Working Committee (DPO)

Serves as the central point for receiving data subject rights requests and breach notifications from each company within the Group, including the collection and preliminary assessment of incident information to support decision-making, as well as acting as the Focal Point coordinator for reporting relevant information and issues to the Personal Data Protection Committee, in order to ensure that personal data protection management is conducted efficiently and in compliance with the law.

Personal Data Protection

Disclosure of Personal Data

JMT Network Services Public Company Limited recognizes the importance of maintaining the strict confidentiality of your personal data, and is committed to complying with all relevant laws and regulations in every circumstance. However, in certain situations, the Company may be required to disclose your personal data to external service providers who have been carefully selected and are responsible for supporting or performing functions related to the Company's service delivery — such as information technology service providers, document delivery service providers, or legal service providers. The Company will disclose or transfer your personal data only when necessary and within the scope of the purposes previously communicated to you, and guarantees that such external parties will handle your personal data securely and in accordance with established data protection standards. The Company will take appropriate measures to ensure that your personal data is not used for purposes other than those intended or disclosed without authorization in any circumstance.

Rights of Data Subjects

The Company respects your rights as a data subject under applicable laws. You may contact the Company to exercise your rights, which include: the right to withdraw consent; the right to access and obtain a copy of personal data; the right to request rectification of personal data to ensure accuracy; the right to receive personal data in cases where the Company has made such data available in a format that is generally readable or usable by automated tools or devices, including the right to request that such data be transmitted or transferred to another data controller; the right to object to the processing of personal data; the right to request erasure, destruction, or anonymization of personal data when it is no longer necessary; the right to request suspension of the use of personal data; or the right to lodge a complaint.

Channels for Receiving Complaints or Notifications Regarding Customer Data

Address : 187 Jaymart Bldg., 4-6 th Fl., Ramkhamhaeng Rd.,Rat Phatthana, Sapansoong, Bangkok 10240

Tel : 02-483-7979

E-mail : Dpo_Jaymart@jaymart.co.th

Website : https://www.jmtnetwork.co.th/th/investor-relations/corporate-governance/whistleblowing

Data Security Measures

- Implement data security measures appropriate to the sensitivity level of the data
- Prevent unauthorized access, use, modification, or disclosure of personal data
- Assess and manage personal data protection risks throughout the data processing workflow
- Oversee the exercise of data subject rights and manage requests in a systematic manner
- Regularly review and update security measures in compliance with relevant laws
- Strengthen employee awareness through PDPA and IT Awareness training
- Appoint a PDPA consultant to elevate operations to international standards

In 2025, the Company provided employees with training under the "PDPA Awareness Training" course to strengthen understanding of the Personal Data Protection Act (PDPA) and appropriate operational practices within the organization.

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Participating departments: IT, HR, Audit, Building, Purchase, and Sales

Employee comprehension level: Very Good (86.6%)

Training course provided:
Personal Data Protection Act (PDPA) B.E. 2562
*(Self-paced learning)

100% of new employees completed the training

Headquarters and branch employees of JMT Network Services Public Company Limited

Employee comprehension level: Very Good (84.85%)

In 2025, no personal data breach incidents or cybersecurity incidents with significant impact on stakeholders, the Company's financial position, or business operations were recorded. Any incidents that may have occurred at the operational level were managed appropriately in accordance with established internal control processes.

Personal Data Breach Response Process



01

Identify the data breach incident

Assess the risk for each data breach incident and manage the identified risks

02

DPO Team monitors and implements preliminary corrective measures

DPO Working Committee monitors >> assesses the situation >> contains the damage incurred

03

Data Breach Report

DPO Team reports the Data Breach incident to the Personal Data Protection Committee within 72 hours >> notifies affected data subjects

04

Manages the issue through to resolution

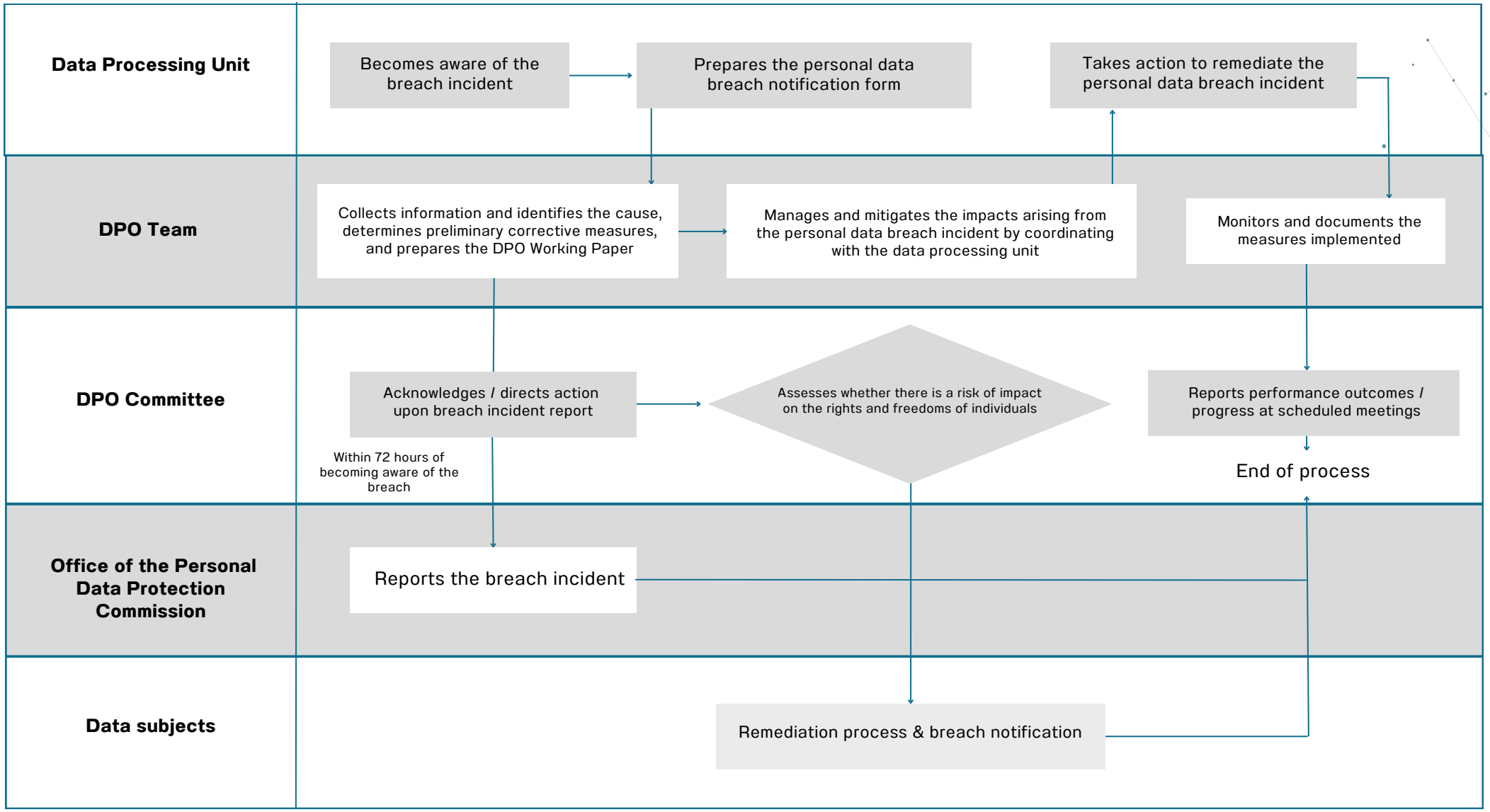
In cases where the issue cannot be resolved, consideration shall be given to invoking the Business Continuity Plan (BCP) and monitoring until the issue is resolved

05

Evaluates the root cause and improves the plan

Assesses Root Cause for improvement >> reviews the risk management plan

Personal Data Breach Incident Management Process





Customer Relationship Management

(GRI 3-3 , 416)

Our Commitment

JMT Network Services Public Company Limited is committed to delivering the highest level of customer satisfaction across all aspects of its service, with an emphasis on transparent, attentive, and quality operations. The Company recognizes that customer satisfaction is a key factor in building confidence and long-term relationships, and therefore places importance on continuously improving and developing its services to align with customer needs and expectations.

With the intention of creating the best possible experience for customers, the Company is committed to providing friendly, attentive, and professionally consultative services — particularly in the areas of debt management and financial advisory. The Company places importance on clear, transparent, and straightforward communication throughout every process, so that customers receive complete information and have confidence in the services provided.

In addition, the Company continuously develops its service standards through employee training and the adoption of modern technology, in order to enhance service efficiency and respond to customer needs promptly and comprehensively. The Company focuses on building long-term relationships with customers by offering appropriate services and privileges, such as points accumulation, special promotions, and flexible debt repayment restructuring.

With clear objectives and continuous development, JMT Network Services Public Company Limited is committed to delivering the highest level of customer satisfaction, while strengthening trust and confidence in its services, with the aim of becoming a leading organization of choice for customers over the long term.

Targets and Performance

Achieving customer satisfaction across all service channels

Target:
Not less than 90%

2025: Average customer satisfaction score of 80.22%

The assessment comprises 3 dimensions: Service Efficiency and Quality, Data Security and Corporate Governance, and Sustainability and Social Responsibility.

Note: In 2025, the Company's average customer satisfaction level was 80.22%, which remains below the established target of 90%. The Company has utilized these assessment results for in-depth analysis to identify areas requiring improvement and to define a systematic approach for elevating service quality — with a focus on enhancing the customer experience, raising service standards, and responding to customer needs more effectively, as an integral part of building long-term confidence and relationships with customers.

Customer Relationship Management: CRM

- **Building Customer Trust and Engagement**

  The Company places importance on customer relationship management, in order to build lasting trust and engagement with all customer groups. The Company focuses on developing high-quality, transparent service delivery that comprehensively addresses customer needs across all processes.

- **Delivering a Friendly and Professional Service Experience**

  The Company emphasizes friendly, attentive, and professionally consultative service delivery, placing importance on creating a positive experience at every customer touchpoint — encompassing debt follow-up and management, financial advisory services, and the presentation of options appropriate to each customer's circumstances.

- **Personnel Capability Development and Service Standards**

  The Company establishes specialized teams to handle a diverse range of situations, and continuously develops employee capabilities through training in communication, service delivery, and problem-solving, in order to elevate service standards across all dimensions.

- **Building Long-Term Customer Relationships**

  The Company focuses on offering services that address long-term needs, such as personal financial management advisory, debt restructuring, and flexible debt repayment planning, in order to support customers' financial stability.

- **Committed to Sustainable Growth Together with Customers**

  Through an operational approach that prioritizes quality, attention to detail, and transparency, the Company is committed to building confidence in every service interaction, while developing the organization toward sustainable growth alongside creating value for customers and all stakeholder groups.

- **Listening to Customer Feedback for Continuous Service Improvement**

  JMT welcomes customer complaints in order to gain direct understanding of customers' actual concerns, and manages them through a systematic complaint handling process. This enables complaints to be utilized for continuous service development and improvement. The Company communicates relevant issues to concerned departments so that they are aware of the problems and can take corrective action to enhance operational efficiency. The Company also maintains close coordination with customers to provide updates on the progress of actions taken.



Management Approach: Customer Complaint Handling Plan

The Company has a Customer Relationship Management unit responsible for receiving and managing customer complaints, as well as regulations and guidelines relating to customer complaints regarding the debt collection practices of the Company's employees, with the following objectives:

1. To reduce complaints arising from debt collection operations
2. To establish quality debt collection services
3. To address and respond to customer complaints in a satisfactory manner
4. To prevent the recurrence of complaints

The Company categorizes customer complaints into 4 types based on the severity of impact to the Company, as follows:

General complaints relating to debt collection operation
improper conduct by employees, such as contacting debtors outside designated hours, excessive contact frequency, contacting more than once per day, or use of impolite or sarcastic language.

Complaints relating to conduct that causes harm to customers and third parties
เ such as the use of abusive or threatening language, inappropriate remarks that affect third parties, or the sending of letters, postcards, faxes, messages, or voicemail with the intent to disclose customer information, or conducting surveys.

Complaints submitted through regulatory or supervisory authorities
such as the Office of the Consumer Protection Board (OCPB), the Bank of Thailand, government agencies, and others — which may affect the Company's reputation.

Complaints that cause direct damage to the Company
such as complaints submitted through the media, which may cause serious reputational harm to the Company or give rise to legal proceedings.

Complaint Handling and Resolution Process

- The Customer Relationship Management unit receives complaints from the Company's various customer channels, such as the Marketing Department complaint center, email, Facebook Inbox, postal mail, financial institutions, complaints through various media, and government agencies.
- The officer responsible for handling customer complaints contacts the customer to verify the facts (to inquire into the specific details of the complaint and ascertain the customer's needs, among other matters).
- The complaint center forwards the matter to the relevant supervisor for fact-finding. The officer against whom the complaint was made completes a complaint explanation form with details of the incident, including the date and time of occurrence, details of the incident, results of the internal investigation, reasons for the conduct in question, and other relevant information.
- The Customer Relationship Management officer summarizes the information from both parties and presents it to management for consideration of the details and facts from both the customer's and the employee's perspectives, and a determination is made as to whether the officer committed a violation.
- If it is determined that the employee did commit a violation as complained, the manager imposes disciplinary action in accordance with the Company's regulations.
- The Customer Relationship Management officer contacts the customer to apologize in cases where the employee's violation is confirmed, and communicates the facts and outcome of the complaint handling process to the customer.
- A summary of complaint handling outcomes is reported to the Company's management and relevant parties once per month.

Resolution Timeframe

Resolution must be completed within 24 hours (1 day). In cases where the complaint is complex to investigate, resolution must be completed within 3 business days. Following resolution, the Collection Department must conduct a follow-up call to assess the customer's satisfaction with the Customer Relationship Management officer's service on the next business day after the investigation summary has been submitted.

Receiving complaints and suggestions from customers through multiple channels

- Contact Center : 1527
- E-mail : customerservice@jmtnetwork.co.th
- Website : https://www.jmtnetwork.co.th/th/contact-us
- Facebook : JMT Network Service Public Co.,Ltd.



Creating Opportunities for Access to Products and Services

Our Commitment

JMT Network Services Public Company Limited is committed to creating opportunities for all customer groups to access the Company's products and services on an equal, fair, and responsible basis. The Company places importance on developing innovation, leveraging digital technology to enhance service delivery efficiency, and designing products that are aligned with the needs and financial capacity of each customer group. The Company focuses on building a business ecosystem that promotes inclusive access to financial services, reduces economic and social inequality, and fosters knowledge and understanding of appropriate financial service usage, in order to improve the quality of life of customers and create shared value with all stakeholder groups, leading to sustainable long-term growth.





Operations on Creating Opportunities for Access to Products and Services

JMT Network Services Public Company Limited is committed to promoting inclusive access to financial products and services through the development of the Jaii Dee application, a digital channel designed to enhance convenience, speed, and security in accessing the Company's services. The application is designed to be user-friendly and accommodates a diverse range of customers, including those who may have limitations in accessing financial services through traditional channels.

The Company focuses on leveraging digital technology to enhance the customer experience, reduce complex procedures, increase transparency in service delivery, and support access to information necessary for appropriate financial decision-making, while promoting knowledge of responsible use of financial services, as part of its commitment to reducing economic and social inequality and creating shared value for stakeholders over the long term.

- **Jaii-Dee Application**



The Jaii-Dee application is a platform that serves as an advisor to consumers anytime, anywhere on debt management matters, with a commitment to creating opportunities for access to products and services that meet the needs of all user groups. This begins with the design of a user-friendly and intuitive interface to enable all users to access services with ease, including the use of simple language and symbols to reduce barriers for users who are unfamiliar with technology.

In terms of technology, Jaii-Dee has developed the application to be compatible with both iOS and Android operating systems, alongside a website linked to the application to provide broader and more convenient access. The platform also builds user confidence through clear product information and by providing opportunities for users to submit feedback and reviews, in order to foster trust in the services. Through these approaches, the Jaii-Dee application is able to create equal opportunities for access to products and services, fulfilling both its business objectives and its commitment to sustainable social support.

Debt Mediation and Debt Restructuring Program

JMT Network Services Public Company Limited implements a debt mediation program to expand access to debt resolution solutions for customers comprehensively across all areas, with a focus on assisting customers with outstanding balances to restructure their debt obligations in a manner appropriate to their individual financial capacity, in order to support sustainable financial rehabilitation. The program covers the resolution of multiple debt types, including credit card debt, personal loans, auto loans, motorcycle loans, and other credit products under the management of the Company and its subsidiaries. The Company places importance on a mediation process that is fair, transparent, and gives primary consideration to the repayment capacity of each customer.

The Company believes that the implementation of the debt mediation program not only helps alleviate the debt burden of customers, but also contributes to creating sustainable financial solutions, enabling customers to overcome financial crises and return to the economic system with stability, as part of the Company's commitment to creating shared value with society and stakeholders over the long term.



In 2025, the Company has implemented the Debt Mediation and Debt Restructuring Program.

A total of 72 instances

*Covering all 6 regions of Thailand.

The 2nd Annual Debt Resolution Fair, 2025

JMT Network Services Public Company Limited participated in "The 2nd Annual Debt Resolution Fair, 2025" on 29–30 August 2025 at Centra Life Hotel, Government Complex and Convention Center, Chaeng Watthana, Bangkok, under the theme "Building a Culture of Fairness," to support the systematic and equitable resolution of public debt problems. The debt mediation fair was organized with the objective of assisting and alleviating the burden of household debt, supporting individuals in managing their financial obligations appropriately, thereby leading to an improvement in quality of life and long-term economic stability.

During the event, the Company provided debt mediation, debt negotiation, and legal consultation services to customers experiencing debt-related difficulties, and organized an exhibition booth to offer legal advisory services on enforcement proceedings, information on debt resolution approaches, dispute mediation, and appropriate debt management, enabling the public to access accurate and transparent information for effective financial planning. Such operations reflect the Company's commitment to assisting customers in finding appropriate financial solutions, reducing debt burdens, and achieving sustainable financial rehabilitation, while promoting equitable access to debt resolution processes and creating shared value with society and stakeholders over the long term.



Community and Social Engagement

(GRI 413)

Our Commitment

JMT Network Services Public Company Limited is committed to conducting its business operations in parallel with active participation in sustainable community and social development. The Company places importance on creating shared value with all stakeholder groups through supporting social activities, improving the quality of life of communities, promoting economic opportunities, and implementing projects that address the long-term needs of society. The Company conducts its operations with consideration for the impacts on communities and society across all dimensions, while promoting the participation of employees, business partners, and allies in collectively driving ongoing social activities, in order to build a strong society, reduce inequality, and support balanced and sustainable growth.

Targets and Performance Results

Number of Community and Social Disputes

Target:
Zero Disputes

2025: No community and social disputes recorded.

Number of Community Engagement Projects

Target:
No fewer than 2 projects per year

2025: 4 community engagement projects

Community Satisfaction Survey

Target:
No less than 75%

2025: Average Community Satisfaction Survey Score – 66.41%

Comprising a total of 3 assessment dimensions, namely: satisfaction with the Company's operations, community participation and relations, and overall satisfaction.

Note: The Company's community satisfaction survey result was 66.41%, against the established target of no less than 75%. The Company places importance on feedback from communities and has utilized the evaluation results as key input for continuously improving operational effectiveness and better responding to the needs of communities.

Community and Social Engagement Policy

The Company is committed to strengthening the capacity of communities and society to grow sustainably over the long term, through supporting the improvement of the quality of life of community members, with a focus on capacity building in areas such as education, vocational skills development, and the creation of economic opportunities, so that communities are able to effectively and sustainably improve their own quality of life. In the conduct of its business operations, the Company also takes into account the impacts on communities and society at all levels, emphasizing the participation of all relevant parties, including employees, business partners, and allies, in collectively creating a society that is balanced across economic, social, and environmental dimensions, in accordance with the following approaches:

- Promoting economic development and the quality of life of communities
- Conserving the environment and natural resources
- Encouraging employee participation in community development
- Building collaboration with public and private sector organizations

The Company is committed to being an organization that drives sustainable change through responsible business conduct toward communities and society, and to creating a better society for both present and future generations, guided by the principles of sustainable development and the participation of all sectors, in order to create a livable and sustainable world for all in the long term.

Community and Social Development and Engagement Plan

JMT Network Services Public Company Limited places importance on conducting its business operations in parallel with the development and improvement of the quality of life of communities and society, with a commitment to building positive and sustainable relationships with communities in the areas where the Company operates, while promoting the participation of all stakeholder groups, in order to achieve concrete and sustainable social development outcomes.

- Promoting the Quality of Life and Well-Being of Communities

  The Company implements corporate social responsibility (CSR) activities that are designed to appropriately address the needs of communities, such as supporting education, providing scholarships and learning materials, promoting health and physical activity, and supplying essential household necessities, in order to help improve the quality of life and strengthen communities over the long term.

- Expanding Collaboration with Civil Society Organizations and Private Sector Organizations

  The Company has plans to expand collaboration with civil society organizations, foundations, and private sector organizations, in order to enhance the effectiveness and diversity of social initiatives, covering target groups including children and youth, the elderly, persons with disabilities, and vulnerable groups, as well as to support the development of projects that generate long-term social benefits.

- Monitoring, Evaluation, and Continuous Improvement

  The Company regularly monitors and evaluates its community development and engagement activities, while providing opportunities for communities and all stakeholder groups to participate in the Company's activities and projects, including the expression of opinions, suggestions, and complaints, in order to apply the evaluation results to improve and enhance the effectiveness of its projects in alignment with the Company's sustainable development approach.



Community and Social Development and Engagement in 2025

Donation of Used Calendars to the Educational Technology Center for the Blind

Jaymart Group Holdings Public Company Limited, in collaboration with JMT Network Services Public Company Limited, organized a used calendar donation drive to collect and deliver calendars to the Educational Technology Center for the Blind, Pak Kret District, Nonthaburi Province. The initiative aims to repurpose donated calendars for the production of Braille learning materials and three-dimensional educational aids, to be used as teaching and learning tools to enhance access to education, support access to learning materials, and promote the quality of life of visually impaired persons. Furthermore, the initiative promotes the efficient and most beneficial use of resources, alongside environmental stewardship through material reuse.

A total of
314
volumes were collected.





Sharing Kindness : Flood Victim Relief Activity

JMT Network Services Public Company Limited and Jaymart Group Holdings Public Company Limited, together with their subsidiaries, in collaboration with the Baan Nok Kamin Foundation, implemented the "Tarn Nam Jai" project to provide relief assistance to flood victims in the Southern region. With the cooperation of Jaymart Group employees, essential household and consumable items were collected, including rice, canned food, dog and cat food, as well as various necessities, for urgent delivery to the affected areas, with the aim of alleviating the hardship of those severely impacted by the flooding.







Sharing Kindness: Sharing Kindness for Youth – Year 4

During November to December 2025, JMT Network Services Public Company Limited and Jaymart Group Holdings Public Company Limited, together with their subsidiaries, organized the "Sharing Kindness for Youth" Project — Year 4, which is one of the Company's annual social contribution initiatives. The project's key objective is to foster and instill a spirit of sharing and social participation among employees within the organization. The project focuses on bringing joy and encouragement to underprivileged youth in society through the collection of gifts and essential items for daily use, in order to support and improve the quality of life of the children. All gifts donated and collected by employees this year were delivered to the Baan Nok Kamin Foundation, an organization that plays a significant role in assisting, caring for, and supporting children who lack social opportunities, so that the children feel warmth, receive appropriate care, and have the opportunity to develop their lives sustainably. The gift-giving activity was held on 24 December 2025, coinciding with the joyful and warm Christmas festive season.







Kathin Ceremony

The Jaymart Group and its subsidiaries demonstrated their commitment to supporting and preserving Buddhism through the organization of a Kathin Samakkhi (Unity Robe Offering) Ceremony at Wat Tham Phra Bamphen Bun, Phan District, Chiang Rai Province. The event was held to uphold Buddhist traditions and foster social harmony and unity. On this occasion, the JMT Group collectively contributed a total of THB 225,000 in Kathin offering funds to support the temple's restoration and Buddhist activities, reflecting the Group's ongoing commitment to community development and sustainable social contribution.



Budget for Community and Social Support and Development

The budget for community and social support and development represents funds allocated by the Company to carry out corporate social responsibility (CSR) activities, with the objective of creating shared value and positive impact for communities, society, and all stakeholder groups in a continuous and sustainable manner. In 2025, the Company allocated a dedicated budget to support the implementation of CSR activities, with a focus on the preservation and promotion of Buddhism, as well as initiatives aimed at strengthening community resilience — all of which form an integral part of the Company's commitment to sustainable social development.

Activity / Project	2025 Budget (Baht)
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (JMT)	200,000
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (J Asset Management)	5,000
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (Jaymart Insurance Broker)	5,000
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (K.T. Appraisal)	5,000
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (True Valuation)	5,000
Kathin Ceremony, Wat Bamphen Bun — Annual 2025 (JK Asset Management)	5,000
Total Budget for Community and Social Support and Development	**225,000**



Sustainability Performance Data

Environmental Performance Data				
Indicator	**Unit**	**2023**	**2024**	**2025**
จำนวนเหตุการณ์ละเมิดกฎหมาย หรือการสร้างผลกระทบต่อสิ่งแวดล้อมของบริษัท	Incidents	0	0	0
การจ่ายค่าปรับจากการละเมิดด้านสิ่งแวดล้อมที่เกิดขึ้นกับบริษัท	Incidents	0	0	0
การบริหารจัดการน้ำ				
ปริมาณการใช้น้ำทั้งหมดขององค์กร	Cubic Meters (m^3)	N/A	N/A	26,706.68
ปริมาณการใช้น้ำต่อตารางเมตรต่อปี	Cubic Meters/Square Meter/Year	N/A	N/A	1.69
การบริหารจัดการขยะและของเสีย				
ปริมาณขยะและของเสียรวมทั้งหมด	Kilograms (kg)	49,912.70	55,166.00	23,739.20
ปริมาณขยะและของเสียที่นำไปกำจัดด้วยวิธีการฝังกลบ	Kilograms (kg)	42,941.00	43,461.50	18,409.00
ปริมาณขยะและของเสียที่นำไปกำจัดด้วยวิธีการรีไซเคิล	Kilograms (kg)	6,971.70	11,704.50	5,330.20
ปริมาณขยะและของเสียต่อจำนวนพนักงานต่อคนต่อปี	kg/person/year	N/A	N/A	28
การบริหารจัดการกระดาษ				
ปริมาณการใช้กระดาษรวม	Kilograms (kg)	N/A	N/A	93,828.50
ปริมาณกระดาษรีไซเคิล	Kilograms (kg)	N/A	N/A	4,962.00
การบริหารจัดการพลังงาน				
ปริมาณพลังงานไฟฟ้าที่ใช้ทั้งหมด	Kilowatt-Hours (kWh)	N/A	N/A	1,095,409.39
ปริมาณพลังงานไฟฟ้าที่ซื้อจากภายนอก	Kilowatt-Hours (kWh)	N/A	N/A	807,817.47
ปริมาณพลังงานไฟฟ้าที่ผลิตได้ (Solar Roofrop)	Kilowatt-Hours (kWh)	N/A	N/A	287,591.92
ปริมาณพลังงานไฟฟ้าที่ใช้ทั้งหมด	Terajoules (TJ)	N/A	N/A	3.943473804
ปริมาณพลังงานไฟฟ้าที่ซื้อจากภายนอก	Terajoules (TJ)	N/A	N/A	2.908142892
ปริมาณพลังงานไฟฟ้าที่ผลิตได้ (Solar Roofrop)	Terajoules (TJ)	N/A	N/A	1.035330912
ปริมาณพลังงานไฟฟ้าที่ใช้ทั้งหมดต่อตารางเมตรต่อปี	Kilowatt-Hours/Square Meter/Year	N/A	N/A	69.14
ปริมาณพลังงานจากน้ำมันเบนซิน	Liters (L)	N/A	N/A	37,129.00
ปริมาณพลังงานจากน้ำมันดีเซล	Liters (L)	N/A	N/A	25,454.11

Environmental Performance Data				
Indicator	**Unit**	**2023**	**2024**	**2025**
Total Greenhouse Gas Emissions at Headquarters				
Total Direct and Indirect Greenhouse Gas Emissions (Scope 1-2)	Tonnes of Carbon Dioxide Equivalent (tCO_2e)	N/A	N/A	590.14
Direct Greenhouse Gas Emissions (Scope 1)	Tonnes of Carbon Dioxide Equivalent (tCO_2e)	N/A	N/A	186.31
Indirect Greenhouse Gas Emissions from Purchased Energy (Scope 2)	Tonnes of Carbon Dioxide Equivalent (tCO_2e)	N/A	N/A	403.83
Greenhouse Gas Emissions Intensity per Square Meter (Carbon Intensity)	Tonnes of Carbon Dioxide Equivalent (tCO_2e)	N/A	N/A	0.037251582

หมายเหตุ :
- Greenhouse gas emissions data is not directly comparable to prior years, as 2025 marks the first year in which the Company has undergone greenhouse gas emissions verification in accordance with ISO 14064-1: 2018
- Conducted by BSI Group (Thailand) Company Limited. Accordingly, 2025 has been designated as the Base Year for the Company's greenhouse gas emissions reporting reference.
- The boundary of greenhouse gas emissions reporting covers only the headquarters of JMT Network Services Public Company Limited and its subsidiaries under the Company's governance and within the same office premises, namely JK Asset Management Company Limited and J Asset Management Company Limited.

Social Performance Data				
Indicator	**Unit**	**2023**	**2024**	**2025**
Number of Employees				
Total Number of Employees	Persons	2,137	2,225	2,309
Total Number of Male Employees	Persons	537	586	614
Male Employees as a Percentage of Total Employees (%)	(%)	25.13	26.34	27.00
Total Number of Female Employees	Persons	1,600	1,639	1,695
Female Employees as a Percentage of Total Employees (%)	(%)	74.87	73.66	73.00

Social Performance Data				
Indicator	**Unit**	**2566**	**2567**	**2568**
Number of Employees by Age Group				
Total Number of Employees Aged Below 30 Years	Persons	1,209	1,199	1,238
Employees Aged Below 30 Years as a Percentage of Total Employees (%)	(%)	56.57	53.89	53.62
Total Number of Male Employees Aged Below 30 Years	Persons	296	322	340
Male Employees Aged Below 30 Years as a Percentage of Total Employees (%)	(%)	13.85	14.47	14.72
Total Number of Female Employees Aged Below 30 Years	Persons	913	877	898
Female Employees Aged Below 30 Years as a Percentage of Total Employees (%)	(%)	42.72	39.42	38.89
Total Number of Employees Aged 30-50 Years	Persons	916	1,011	1,051
Employees Aged 30-50 Years as a Percentage of Total Employees (%)	(%)	42.86	45.44	45.52
Total Number of Male Employees Aged 30-50 Years	Persons	233	257	266
Male Employees Aged 30-50 Years as a Percentage of Total Employees (%)	(%)	10.90	11.55	11.52
Total Number of Female Employees Aged 30-50 Years	Persons	683	754	785
Female Employees Aged 30-50 Years as a Percentage of Total Employees (%)	(%)	31.96	33.89	34.00
Total Number of Employees Aged Above 50 Years	Persons	12	15	20
Employees Aged Above 50 Years as a Percentage of Total Employees (%)	(%)	0.56	0.67	0.87
Total Number of Male Employees Aged Above 50 Years	Persons	8	7	8
Male Employees Aged Above 50 Years as a Percentage of Total Employees (%)	(%)	0.37	0.31	0.35
Total Number of Female Employees Aged Above 50 Years	Persons	4	8	12
Female Employees Aged Above 50 Years as a Percentage of Total Employees (%)	(%)	0.19	0.36	0.52

Social Performance Data				
Indicator	**Unit**	**2566**	**2567**	**2568**
Number of Employees by Position				
Total Number of Operational-Level Employees	Persons	1,898	2,220	2,304
Operational-Level Employees as a Percentage of Total Employees (%)	%	88.82	99.78	99.78
Total Number of Male Operational-Level Employees	Persons	485	582	611
Male Operational-Level Employees as a Percentage of Total Employees (%)	%	22.70	26.16	26.46
Total Number of Female Operational-Level Employees	Persons	1,413	1,638	1,693
Female Operational-Level Employees as a Percentage of Total Employees (%)	%	66.12	73.62	73.32
Total Number of Management-Level Employees	Persons	1	2	2
Management-Level Employees as a Percentage of Total Employees (%)	%	0.08	0.06	0.09
Total Number of Male Management-Level Employees	Persons	0	1	1
Male Management-Level Employees as a Percentage of Total Employees (%)	%	0.00	0.04	0.04
Total Number of Female Management-Level Employees	Persons	1	1	1
Female Management-Level Employees as a Percentage of Total Employees (%)	%	0.08	0.02	0.04
Total Number of Senior Management-Level Employees	Persons	3	3	3
Senior Management-Level Employees as a Percentage of Total Employees (%)	%	0.14	0.13	0.13
Total Number of Male Senior Management-Level Employees	Persons	0	3	2
Male Senior Management-Level Employees as a Percentage of Total Employees (%)	%	0.00	0.13	0.09
Total Number of Female Senior Management-Level Employees	Persons	3	0	1
Female Senior Management-Level Employees as a Percentage of Total Employees (%)	%	0.14	0.00	0.04
Employee Remuneration				
Total Remuneration of All Employees	Baht	482,904,433.25	526,463,746.29	548,937,671.19
Total Remuneration of Male Employees	Baht	139,268,648.18	150,859,723.30	163,459,326.60
Male Employees' Remuneration as a Percentage of Total Employee Remuneration (%)	%	28.84	28.66	29.78
Total Remuneration of Female Employees	Baht	343,635,785.07	375,604,022.99	385,478,344.59
Female Employees' Remuneration as a Percentage of Total Employee Remuneration (%)	%	71.16	71.34	70.22
Ratio of Average Remuneration of Female Employees to Male Employees	Times	0.83 : 1	0.89 : 1	0.85 : 1

Social Performance Data				
Indicator	**Unit**	**2023**	**2024**	**2025**
Total remuneration of operational-level employees	Baht	470,013,017.67	512,543,030.29	535,236,698.19
Total remuneration of male operational-level employees	Baht	126,377,232.60	136,939,007.30	152,103,151.62
Male operational-level employees' remuneration as a percentage of total employee remuneration (%)	%	26.17	26.01	27.71
Total remuneration of female operational-level employees	Baht	343,635,785.07	375,604,022.99	383,133,546.59
Female operational-level employees' remuneration as a percentage of total employee remuneration (%)	%	71.16	71.34	69.80
Total remuneration of management and senior management	Baht	12,891,415.58	13,920,716.00	13,700,973.00
Total Remuneration of Male Management and Senior Management	Baht	12,891,415.58	13,920,716.00	11,356,175.00
Male Management and Senior Management Remuneration as a Percentage of Total Employee Remuneration (%)	%	2.67	2.64	2.07
Total Remuneration of Female Management and Senior Management	Baht	-	-	2,344,798.00
Female Management and Senior Management Remuneration as a Percentage of Total Employee Remuneration (%)	%	-	-	0.43
Employees Enrolled in the Provident Fund				
Total Number of Employees Enrolled in the Provident Fund	Baht	204	231	280
Employees Enrolled in the Provident Fund as a Percentage of Total Employees (%)	%	9.55	10.38	12.13
Total Amount of Company Contributions to the Provident Fund	Baht	2,283,968.00	5,209,374.00	2,875,243.00
Company Contributions to the Provident Fund as a Percentage of Total Employee Remuneration (%)	%	0.47	0.99	0.52
Employees Enrolled in the Employee Joint Investment Program (EJIP)				
Total Number of Employees Enrolled in the EJIP	Persons	N/A	N/A	95
Employees Enrolled in the EJIP as a Percentage of Total Employees (%)	%	N/A	N/A	4.11
Total Amount of Company Contributions to the EJIP	Baht	N/A	N/A	1,056,043.00
Company Contributions to the EJIP as a Percentage of Total Employee Remuneration (%)	%	N/A	N/A	0.19
Employee Capability Development				
Total Training Hours of All Employees for the Year	Hours	N/A	N/A	175,424.00
Average Training Hours per Employee	Hours /person/ year	32	32	32
Average Training Days per Employee	Days/person/year	N/A	N/A	4
Expenditure on Employee Training and Development	Baht	149,520.00	1,167,812.09	893,954.36

Social Performance Data				
Indicator	**Unit**	**2023**	**2024**	**2025**
Employee Occupational Health, Safety and Working Environment				
Total employee working hours	Hours	N/A	N/A	5,274,849.80
Number of work-related injury or accident incidents resulting in lost workdays	Incidents	0	0	0
Number of employees injured at work resulting in absence of 1 day or more	Incidents	0	0	0
Number of employee fatalities resulting from work-related incidents	Persons	0	0	0
Maternity Leave and Paternity Leave				
Number of employees who utilized maternity leave and paternity leave	Persons	N/A	N/A	6
Number of employees who returned to work	Persons	N/A	N/A	1
Return-to-work rate (%)	%	N/A	N/A	17.00
Employee Turnover				
Total number of employees who resigned	%	709	809	174
Turnover rate as a percentage of total employees (%)	%	29.63	31.78	7.54
Voluntary turnover rate (%)	%	29.63	31.78	7.54
Employees with Disabilities				
Total number of employees with disabilities	Persons	20	23	22
Employees with disabilities as a percentage of total employees (%)	%	0.94	1.03	0.96
Number of male employees with disabilities	Persons	11	12	11
Male employees with disabilities as a percentage of total employees (%)	%	0.51%	0.54%	0.48
Number of female employees with disabilities	Persons	9	11	11
Female employees with disabilities as a percentage of total employees (%)	%	0.42%	0.49%	0.48
Labor Disputes				
Number of significant labor disputes	Cases	0	0	0
Number of disputes related to child labor and women's labor rights	Cases	N/A	N/A	0
Employee Engagement				
Employee engagement score	%	N/A	72.65	76.06

About This Report

JMT Network Services Public Company Limited is committed to transparent and accountable sustainability communication. The Company has prepared this 2025 Sustainability Report with the objective of presenting and communicating material sustainability matters to all stakeholder groups. The report encompasses the Company's strategic framework, operational approaches, and sustainability performance across four key dimensions — governance, economic, social, and environmental — as well as material sustainability topics in support of the United Nations Sustainable Development Goals (UN SDGs), for the awareness of both internal and external stakeholders.

The scope of this report covers JMT Network Services Public Company Limited and its subsidiaries over which the Company holds management authority or operational control. This 2025 Sustainability Report was published in March 2026.

Reporting Framework

JMT Network Services Public Company Limited has prepared this Sustainability Report in accordance with internationally recognized reporting frameworks, reflecting the Company's unwavering commitment to responsible business conduct, transparency, and accountability to all stakeholder groups. The content and performance disclosures presented in this report are aligned with and responsive to the following standards:

- United Nations Sustainable Development Goals (UN SDGs)
- Global Reporting Initiative Sustainability Reporting Standards (GRI Standards)

In determining the report's content, boundary, and scope of disclosure, the Company has undertaken a thorough assessment of material sustainability topics with significant impacts across economic, social, and environmental dimensions, as well as the expectations and interests of all relevant stakeholder groups. This process ensures that the information disclosed is both comprehensive and balanced, enabling stakeholders to make informed assessments of the Company's sustainability performanc

Report Assurance

The core content and key data presented in this report have been reviewed and verified by the Company's Board of Directors and senior management across all relevant functions, to ensure that the information disclosed is accurate, complete, and aligned with the organization's material sustainability topics, as well as responsive to the expectations of all stakeholder groups.

To further strengthen the credibility and transparency of the disclosures, this report has undergone an assurance process on the following material topic:

- Climate Change — Organizational Greenhouse Gas Emissions: The Company's greenhouse gas emissions data has been verified and certified in accordance with ISO 14064-1: 2018 by an independent third-party assurance provider, BSI Group (Thailand) Company Limited.

Reporting Boundary

Reporting Period

- 1 January 2025 – 31 December 2025

Scope of Disclosure

- The JMT Group comprises JMT Network Services Public Company Limited and its subsidiaries in which JMT holds a controlling interest of more than 50% of the issued share capital.

Boundary of Content

- The report's content is determined in accordance with the outcomes of the Company's Material Topics Assessment, reflecting sustainability issues that are material to JMT's business context and strategic direction, as well as the expectations of stakeholders across JMT's value chain.

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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 2025 to 31 December 2025.

GRI Standards	Disclosure	Location [AR/SD/Wedsite]	SDGs
General Disclosure			
GRI 2: General Disclosures 2021	2-1 Organizational details	SD Page 6-7 , 59-61	16 , 18
	2-3 Reporting period, frequency and contact point	SD Page 141	16
	2-5 External assurance	SD Page 141	16
	2-6 Activities, value chain and other business relationships	SD Page 12	8 , 12 , 17
	2-7 Employees	SD Page 92-110 , 136-140	8 , 5
	2-8 Workers who are not employees	SD Page 96-97	8
	2-9 Governance structure and composition	SD Page 11	16 , 5
	2-11 Chair of the highest governance body	SD Page 2	16
	2-14 Role of the highest governance body in sustainability reporting	SD Page 11	12 , 16
	2-21 Annual total compensation ratio	SD Page 138-139	8 , 10
	2-22 Statement on sustainable development strategy	SD Page 2	8 , 12 , 13 , 16
	2-23 Policy commitments	SD Page 10	16 , 8
	2-24 Embedding policy commitments	SD Page 10	16 , 8
	2-25 Processes to remediate negative impacts	SD Page 76	17
	2-28 Membership associations	SD Page 13-15	16 , 17
	2-29 Approach to stakeholder engagement	SD Page 13-15	16 , 17
Material topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	SD Page 16	12 , 16 , 17
	3-2 List of material topics	SD Page 17-22	12 , 16
Economic performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 58-61	8 , 9 , 12 , 16
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	SD Page 24	13 , 12 , 7 , 9

GRI Standards	Disclosure	Location [AR/SD/Wedsite]	SDGs
Anti-corruption			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 47-48	16 , 8
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruptionriod, frequency and contact point	SD Page 24	16
	205-2 Communication and training about anti-corruption policies and procedures	SD Page 48-50	16 , 4
	205-3 Confirmed incidents of corruption and actions taken	SD Page 47	16
Energy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 78-79	7 , 13 , 12
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SD Page 80 , 135	7 , 13
	302-2 Energy consumption outside of the organization	SD Page 80 , 135	7 , 13 , 12
	302-3 Energy intensity	SD Page 135	7 , 13
	302-4 Reduction of energy consumption	SD Page 79-80	7 , 13 , 12
Water and effluents			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 72-73	6 , 12 , 13
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	SD Page 73	6 , 12 , 13
	303-2 Management of water discharge-related impacts	SD Page 73	6
	303-3 Water withdrawal	SD Page 73	6 , 12
	303-5 Water consumption	SD Page 135	6 , 12
Emissions			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 87-88	13 , 7 , 12
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SD Page 136	13 , 7
	305-2 Energy indirect (Scope 2) GHG emissions	SD Page 136	13 , 7
	305-4 GHG emissions intensity	SD Page 136	13 , 7 , 12
	305-5 Reduction of GHG emissions	SD Page 89	13 , 7 , 12

GRI Standards	Disclosure	Location [AR/SD/Wedsite]	SDGs
Waste			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 74-75	12 , 13 , 11
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	SD Page 75	12 , 13
	306-2 Management of significant waste-related impacts	SD Page 75	12
	306-3 Waste generated	SD Page 75 . 135	12
	306-4 Waste diverted from disposal	SD Page 75 . 135	12 , 13
	306-5 Waste directed to disposal	SD Page 75 . 135	12
Employment			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 93	8
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SD Page 140	8
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	SD Page 94-95 , 115-116	8
	401-3 Parental leave	SD Page 94	5 , 8
Occupational health and safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 112-113	8 , 3
GRI 403: Occupational Health and Safety 2018	403-1 Occupational health and safety management system	SD Page 113	8 , 3
	403-3 Occupational health services	SD Page 114-116	8 , 3
	403-4 Worker participation, consultation, and communication on occupational health and safety	SD Page 112-113	8 , 3
	403-5 Worker training on occupational health and safety	SD Page 114	8 , 3
	403-6 Promotion of worker health	SD Page 115-116	8 , 3
	403-9 Work-related injuries	SD Page 111	8 , 3
	403-10 Work-related ill health	SD Page 111	8 , 3
Training and education			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 102-103	4 , 8
GRI 401: Employment 2016	404-1 Average hours of training per year per employee	SD Page 102	4 , 8
	404-2 Programs for upgrading employee skills and transition assistance programs	SD Page 105	4 , 8
	404-3 Percentage of employees receiving regular performance and career development reviews	SD Page 105	4 , 8

GRI Standards	Disclosure	Location [AR/SD/Wedsite]	SDGs
Diversity and equal opportunity			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 98-100	5 , 10
GRI 405: Diversity and Equal Opportunity 2016	405-2 Ratio of basic salary and remuneration of women to men	SD Page 101	5 , 10
Child labor			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 96-97	8 , 16
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	SD Page 97	8 , 16
Local communities			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 130-131	11 , 17
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	SD Page 132-133	11 , 17
Customer health and safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 118-119	3 , 12
Customer privacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 120-124	16 , 19
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	SD Page 122	16 , 19

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