

[Translation]

Announcement

No. Bor Kor 005/04/2569

Environmental Policy and Guidelines

Policy Statement

Thai Group Holdings Public Company Limited and its subsidiaries (the “Company”) are determined to conducting business sustainably based on responsibilities toward the economy, society, and environment. The Company emphasizes and places significant value on minimizing environmental impacts arising from its business operations, products, and services. Accordingly, the Company sets this Environmental Policy and Guidelines based on the following key principles.

Policy Scope

This Environmental Policy and Guidelines apply to Thai Group Holdings Public Company Limited and all subsidiaries. The Policy shall be reviewed at least annually, or whenever there are changes in legal requirements, regulations, rules, or sustainability standards at both domestic and international levels, to ensure that it remains responsive to changes in the business context in an appropriate and effective manner.

Objectives

1. Environmental Awareness and Accountability

To ensure that employees at all levels understand their roles, duties, and responsibilities, and apply this Policy as a framework for conducting business with due consideration to environmental issues, including the management of natural resources and the environment, climate change, pollution prevention and control, ecosystem and biodiversity protection, water stewardship, energy conservation, chemical and hazardous substance management, and appropriate waste management practices.

2. Minimizing Environmental Impact

To minimize environmental impacts and promote the efficient use of natural resources in order to preserve ecological balance and biodiversity.

3. Alignment with Sustainability Commitments

To align operations with the Company’s sustainable development goals and the Paris Agreement, with the objective of limiting the global temperature increase to well below 2°C above pre-industrial levels and pursuing efforts to limit the increase to 1.5°C. The Company also supports the Principles for Sustainable Insurance (PSI) and conducts business in alignment with the United Nations Sustainable Development Goals (UN SDGs).

Roles and Responsibilities

Board of Directors

1. Policy Approval and Oversight

Review, approve, and periodically revise the Environmental Policy and Guidelines to ensure coverage across all business activities and stakeholders throughout the value chain.

2. Governance and Compliance Oversight

Oversee business operations to ensure compliance with applicable environmental laws, regulations, policies, and relevant environmental standards.

Management

1. Environmental Objectives and Performance Metrics

Establish environmental objectives, targets, and performance indicators.

2. Operational Standards and Procedures

Define standards, criteria, and operational procedures that align with this Policy and Guidelines and are appropriate to the Company's business context.

3. Assignment of Responsibilities

Appoint responsible persons and clearly define roles and responsibilities to oversee and ensure operational compliance with applicable laws, regulations, policies, and relevant guidelines.

4. Environmental Investment Planning

Establish environmental investment plans and implement effective tools to assess Environmental Return on Investment (EROI).

5. Policy Implementation and Support

Promote and support business operations in alignment with this Policy and Guidelines, as well as applicable legal requirements and international standards.

5.1 Environmental Risk and Impact Assessment

Assess environmental risks and impacts relating to air, water, noise, biodiversity, and waste, including the monetization of environmental impacts arising from the Company's business operations and resource and energy consumption. Appropriate and continuous mitigation and prevention plans shall be developed to ensure alignment with this Policy.

5.2 Communication and Awareness

Communicate this Policy and Guidelines to employees and all relevant functions to ensure proper understanding and implementation.

5.3 Whistleblowing Mechanisms

Establish channels for stakeholders to report environmental misconduct, including measures to protect whistleblowers, complainants, and information providers, while maintaining confidentiality.

5.4 Monitoring and Compliance

Monitor, supervise, and control operations to ensure compliance with relevant laws, regulations, policies, guidelines, and environmental standards, while continuously exploring opportunities for operational improvement.

5.5 Continuous Improvement and Decision Support

Monitor environmental impacts from operations and promote continuous improvement through clearly defined objectives, targets, and action plans, including environmental impact assessments to support operational decision-making.

5.6 Policy Review and Alignment

Regularly review and revise the Environmental Policy and Guidelines to ensure consistency with applicable Thai and international laws, regulations, and best practices.

Environmental Responsible Function

1. Planning and Target Setting

Establish operational plans and targets aligned with this Policy and Guidelines, including the Company's sustainability development goals and business context.

2. Coordination and Support

Support and coordinate among departments and individuals responsible for the Company's sustainability development to drive the implementation of environmental policies and practices in alignment with the Company's sustainable development objectives.

3. Guidance and Capacity Building

Provide guidance and practical recommendations to management and employees to ensure knowledge, understanding, and continuous stakeholder engagement throughout the value chain.

4. Training and Awareness Building

Organize training, communications, and awareness-building initiatives to promote consciousness and responsibility regarding natural resource conservation and environmental stewardship among stakeholders across the value chain on an ongoing basis.

5. Stakeholder Feedback and Improvement

Receive and consider feedback, suggestions, and complaints from employees and stakeholders to continuously improve the effectiveness of the Company's environmental management.

6. Monitoring and Analysis

Continuously monitor and analyze operational performance to ensure compliance with this Policy and Guidelines.

7. Environmental Data Collection and Reporting

Collect environmental data and provide recommendations regarding the establishment or revision of environmental management policies, standards, measures, and related action plans for senior management's consideration. Report environmental management performance to senior management on an annual basis.

8. Communication with Business Partners

Communicate this Policy and Guidelines to suppliers and business partners to ensure compliance with relevant environmental laws, regulations, policies, and practices.

9. Public Disclosure

Disclose environmental performance to the public and stakeholders through the Company's annual report.

Employees

1. Policy Compliance

Learn, understand, and cooperate in complying with this Policy and Guidelines, including all relevant laws, regulations, and applicable standards.

2. Participation and Engagement

Participate in training programs and environmental-related activities on a continuous basis.

3. Whistleblowing and Reporting

Report any misconduct or actions that may constitute a violation of this Policy through the Company's whistleblowing channels.

Environmental Practices and Guidelines

1. Environmental Impact Prevention

Prevent adverse impacts on natural resources and the environment arising from business operations throughout the value chain.

2. Environmental and Energy Management Systems

Comply with environmental and energy management systems aligned with international standards, Thai laws, regulations, and other relevant requirements.

3. Resource Efficiency and Environmental Control

Establish targets, action plans, and measures to promote the efficient and responsible use of natural

resources, reduce electricity consumption, and improve water and waste management in order to control environmental impacts arising from business operations.

4. Resource and Organizational Support

Provide necessary support, including personnel, budget, time, training, and opportunities for participation and feedback to strengthen environmental management and energy conservation.

5. Environmental Awareness and Culture

Promote, support, and communicate environmental and energy conservation awareness among management and employees at all levels.

6. Sustainable Resource Management through the 5Rs Principle

Promote the efficient and sustainable use of natural resources through the 5Rs Principle, as follows:

- **Refuse:** Avoid the use of environmentally harmful substances, materials, products, and items.
- **Reduce:** Minimize consumption, resource use, and waste generation.
- **Reuse:** Encourage repeated use of products and materials.
- **Repair:** Repair products or equipment to extend usability.
- **Recycle:** Reprocess materials for reuse.

7. Waste Management

Implement proper waste management practices within the organization, including training management and employees on waste segregation and ensuring appropriate disposal of non-recyclable waste.

8. Stakeholder Integration and Supplier Support

Integrate environmental management with stakeholder collaboration and support business partners in aligning their operations with the Company's environmental policy.

9. Collaboration with External Stakeholders

Support and cooperate with private organizations, government agencies, and communities in campaigns and initiatives to conserve natural resources, preserve ecological balance, and foster a healthy environment.

10. Sustainable Operations and Eco-Friendly Products and Services

Continuously improve production, procurement, service, transportation, management, product design, and related activities to enhance operational efficiency while consistently delivering high-quality and environmentally friendly products and services to customers.

11. Technology and Innovation for Sustainability

Promote technology and innovation to optimize resource efficiency and reduce greenhouse gas (GHG) emissions across the value chain.

12. Supplier and Partner Communication

Communicate this Policy and Guidelines to suppliers and business partners to promote awareness and compliance with relevant environmental laws, regulations, policies, and practices.

13. Capacity Building for Green Business

Promote and support the enhancement of environmentally friendly business capabilities among suppliers, partners, and relevant stakeholders.

14. Environmental Performance Disclosure

Publicly disclose environmental performance through the annual report or other **appropriate channels**.

Training and Awareness

The Company shall communicate and disseminate its environmental policy and guidelines through appropriate training programs, meetings, or other suitable activities to directors, executives, employees, and external stakeholders, including suppliers, business partners, and the public throughout the value chain. Continuous evaluation shall be conducted to assess the effectiveness of such communication and implementation.

Whistleblowing and Reporting of Policy Violations

The Company provides channels for complaints and whistleblowing for any observed actions reasonably believed to constitute violations of the environmental policy and guidelines, in accordance with the Company's Whistleblowing Policy. Whistleblowers and complainants shall be protected, and all information provided shall be treated with strict confidentiality, without adverse effects on their employment status or responsibilities during the investigation process and after the completion thereof.

Disciplinary Measures and Prevention of Recurrence

All executives and employees are required to fully cooperate with both internal and external authorities in the event of an investigation. Any executive or employee who directly or indirectly violates or fails to comply with this Policy shall be subject to disciplinary actions in accordance with the Company's work rules and regulations. In cases of repeated violations, the Company shall consider enhanced disciplinary measures proportionate to the severity and impact of such misconduct.

Relevant Laws, Regulations, and Policies

- Relevant environmental laws and regulations of the Kingdom of Thailand
- Sustainability Policy and Guidelines of Thai Group Holdings Public Company Limited

- Climate Change Management Policy of Thai Group Holdings Public Company Limited
- Whistleblowing Policy and Guidelines of Thai Group Holdings Public Company Limited

This Environmental Policy and Guidelines have been approved by the Board of Directors Meeting No. 2/2026 on 26 March 2026 and shall commence from 26 March 2026 onwards.

Announced on 22 May 2026.

Mr. Chotiphat Bijananda

Chairman of Executive Board of Directors
Thai Group Holdings Public Company Limited