

J.AI 2025 SUSTAINABILITY REPORT





Message from the Chairman

(GRI 2-22)

On behalf of the Board of Directors, the JMART Group recognizes and places great importance on advancing sustainable development across all dimensions – social, environmental, and corporate governance – firmly committed to conducting business with transparency, combating corruption in all forms, and upholding human rights as core principles. The Board believes that employees are the primary driving force behind the organization's success and sustainable growth, underpinned by the trust of all stakeholders.

The Board of Directors has set the direction and business management strategies in alignment with the organization's mission and vision, placing emphasis on continuous employee capability development, fostering a culture of mutual respect, and promoting a work environment conducive to well-being, engagement, and performance – all of which form the essential foundation for creating long-term sustainable value.

In the investment consideration process, the Board gives careful attention to a comprehensive assessment of various factors, including economic conditions, investment returns and risks, value creation through business collaboration (Synergy), as well as Environmental, Social, and Governance (ESG) factors, to ensure that investment decisions are made prudently, responsibly, and in alignment with the organization's sustainable growth.

In terms of corporate governance, the Board prioritizes enhancing an efficient, transparent, and accountable management system, as reflected in various assessment results – including receiving a "5-Star" rating in the AGM Quality Assessment (AGM Checklist), a 5-Star or "Excellent" rating in the Corporate Governance Report of Thai Listed Companies (CGR), and an "AA" rating in the SET ESG Rating.

The Board remains committed to continuously advancing its corporate governance and sustainability standards, progressing toward inclusion in the FTSE Russell ESG Score, in order to create long-term value and confidence for all stakeholders.

On behalf of the management team and all employees, we reaffirm our intention and commitment to driving continuous business growth with strong corporate governance and a genuine pursuit of becoming a truly sustainable organization. We would like to express our sincere gratitude to our shareholders, customers, employees, suppliers, business partners, government agencies, regulatory bodies, and all stakeholders for their continued trust, confidence, and support.



Mr. Pisnu Pong-Acha

Chairman of the Board

Message from the Chief Executive Officer

(GRI 2-22)

The business group's ecosystem, equipped with technology and digital innovation, will be the driving force behind business operations that are truly transparent and sustainable.

The JMART Group recognizes and places great importance on advancing sustainable development across all dimensions – social, environmental, and corporate governance – with a strong commitment to conducting business with transparency, firmly upholding anti-corruption principles in all forms, and respecting human rights as a core value. This is grounded in the Company's belief that employees are the vital driving force behind the organization's success and sustainable growth, supported by the trust of all stakeholder groups.

For this reason, the Company has established business management strategies in alignment with the organization's mission and vision, placing emphasis on continuous employee capability development, promoting a culture of mutual respect, embracing diversity and equality, while also prioritizing the creation of a work environment that fosters employee happiness, engagement, and pride in their work.

In the investment consideration process

The Company places great importance on carefully evaluating various factors at every stage, to ensure that investments are appropriate to economic conditions, generate suitable returns, and manage risks effectively – while also seeking opportunities to build upon investments through business collaboration to create shared value (Synergy) among partners and allies, with Environmental, Social, and Governance (ESG) factors serving as key considerations in decision-making.

Furthermore, the Company is committed to continuously enhancing organizational capabilities alongside implementing corporate social responsibility policies and serving as a positive role model for society, guided by the vision of **"Creating sustainable value for stakeholders through investment in retail, financial, and technology businesses to develop a sustainable Synergy Ecosystem."**



In terms of operations

The Company places great importance on having an efficient, transparent, and accountable management system, which is a key factor in strengthening confidence among all stakeholder groups and supporting stable and sustainable business growth. Operating under a commitment to ethical conduct and compliance with relevant laws, the Company has established a Good Corporate Governance Policy to elevate existing practices to be more systematic, with clear standards that can be effectively communicated to employees at all levels – thereby genuinely embedding a culture of good corporate governance. This is guided by the principles of Good Corporate Governance for listed companies, with comprehensive consideration of all stakeholders, including shareholders, investors, business partners, customers, employees, society, communities, and the environment.

Elevating Governance, Building Confidence, Toward Sustainable Growth

In 2025, the Company launched a Sustainability Website as an official, transparent, and accountable channel for communicating the Company's sustainability information and performance.

In addition, the Company received a "5-Star" rating in the AGM Quality Assessment (AGM Checklist) for listed companies on the Stock Exchange of Thailand for 2025, and its Corporate Governance Report of Thai Listed Companies (CGR) score improved to a 5-Star or "Excellent" level. The Company was also ranked at the "AA" level in the SET ESG Rating, an improvement from the previous year, reflecting continuous progress in sustainable business operations and helping to attract greater interest from investors and funds that prioritize ESG investing. Furthermore, the Company received certification as a member of the Thai Private Sector Collective Action Against Corruption (CAC), reinforcing its commitment to developing a business that values and upholds good governance principles.

To drive the organization toward sustainable growth in all dimensions, the Company places great importance on continuously elevating its corporate governance standards. In 2026, the Company is committed to advancing its corporate governance standards to the "Excellent" level, alongside strengthening ESG operational efficiency to improve its performance in the FTSE Russell index – reflecting continuous growth and the strength of responsible, transparent management that creates long-term value for all stakeholders.

The Company would like to express its sincere gratitude to shareholders, customers, employees, business partners, regulatory agencies, communities, and all stakeholders for their continued support and trust. The Company will remain committed to driving business growth in alignment with the country's economic development, in pursuit of long-term sustainable development goals.




Mr. Adisak Sukumvitaya
Chief Executive Officer

Sustainability Report 2025
Jaymart Group Holdings Public Company Limited

Table of Contents

Message from Chairman	02	Driving Economic Performance	
Message from Chief Executive Officer	03	Business Operations of the Company and Its Subsidiaries	66
Sustainability Performance	06	Risk Management	67
Vision and Mission	08	Business Continuity Planning	70
Sustainability Commitment and Strategy	09	Driving Environmental Performance	
Sustainability Performance Indicators	10	Environmental Policy	75
Sustainability Policy and Targets	11	Environmental Awareness and Capacity Building	76
Sustainability Governance Structure	12	Water Resource Management	77
Translating Responsible Business Conduct into Practice		Waste Management	79
Value Chain	14	Electronic Waste Management	84
Stakeholder Analysis in the Value Chain	15	Energy Management	86
Stakeholder Management	16	Paper Use Reduction and Management	89
Identification and Assessment of Material Sustainability Topics	18	Biodiversity	91
Prioritization of Material Sustainability Topics	19	Greenhouse Gas Emissions Management	95
Materiality Analysis	20	Driving Social Performance	
Sustainability Risk Management	25	Labor Rights and Fair Treatment	100
Emerging Risk Management	28	Child Labor Protection	104
Development of Innovation and Technology	30	Diversity and Equal Opportunity	106
Sustainable Growth with Business Partners		Employee Development and Career Advancement	110
Sustainable Procurement	37	Employee Engagement and Well-being	115
Sustainable Supply Chain Management	38	Occupational Health and Safety	121
Driving Business for Sustainability		Customer and Consumer Responsibility	128
Corporate Governance	44	Customer Data Protection and Privacy	130
Whistleblowing and Complaint	47	Customer Relationship Management	135
Human Rights	49	Community and Social Engagement	140
Code of Conduct and Anti-Corruption	54	Sustainability Performance	151
Information Security and Cybersecurity	58	About This Report	158
		GRI and SDGs Disclosure	159

Sustainability Performance



The Company received a 5-Star rating (Excellent Level) in the Corporate Governance Report of Thai Listed Companies (CGR).



The Company was rated “AA” in the SET ESG Ratings assessment.



The Company achieved a full score of 100 points and was awarded the “5-Trophy” (Excellent) level in the AGM Checklist.



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

Jaymart Group Holdings Public Company Limited (JMART) received a 5-Star rating (“Excellent” level) in the Corporate Governance Report of Thai Listed Companies (CGR), organized by the Thai Institute of Directors (Thai IOD). This recognition reflects the Company’s continuous progress and strong commitment to advancing its corporate governance practices.

- **SET ESG Ratings Assessment**

The SET ESG Ratings Assessment is an evaluation program for listed companies that operate their businesses sustainably, taking into consideration environmental, social, and governance (ESG) responsibilities. For the 2025 assessment, the Company achieved an “AA” rating, reflecting its strong commitment to systematically enhancing ESG performance and its ability to demonstrate tangible ESG outcomes at the organizational level.

- **AGM Checklist**

The Thai Investors Association organized the “AGM Quality Assessment Project” to evaluate the quality of annual general meetings of listed companies. For the 2025 assessment, the Company achieved a full score of 100 points and was recognized at the “5-Trophy” (Excellent) level, reflecting its strong commitment to transparency, shareholder rights, and best practices in conducting shareholders’ meetings.



About Jaymart

Jaymart Group Holdings Public Company Limited (“the Company” or “Jaymart Group”) was established on 27 December 1988 with an initial registered capital of Baht 2,000,000 to operate as a distributor of electrical appliances under installment payment schemes. The Company later expanded its distribution channels into the wholesale market, with key products including televisions, video players, and air conditioners.

In 1992, the Company commenced its mobile phone distribution business through cash sales, installment plans, and wholesale channels.

The Company was listed on the Stock Exchange of Thailand (SET) on 25 June 2009, offering 75 million newly issued shares to the public at an initial public offering (IPO) price of Baht 1.80 per share. As of 31 December 2025, the Company had a registered capital of 1,558,820,418 shares and a paid-up capital of 1,471,711,640 shares (including 7,739,300 treasury shares).

Currently, the Company operates as a holding company, investing in various businesses. Its core subsidiary is Jaymart Mobile Company Limited, which engages in both retail and wholesale distribution of mobile phones and related products. The subsidiary serves as an authorized distributor for all major mobile phone manufacturers, as well as network service providers and related equipment suppliers.



Head Office Location



Jaymart Group Holdings Public Company Limited
187, 189 Jaymart Building Ramkhamhaeng Road,
Rat Phatthana Saphan Sung, Bangkok 10240 Thailand



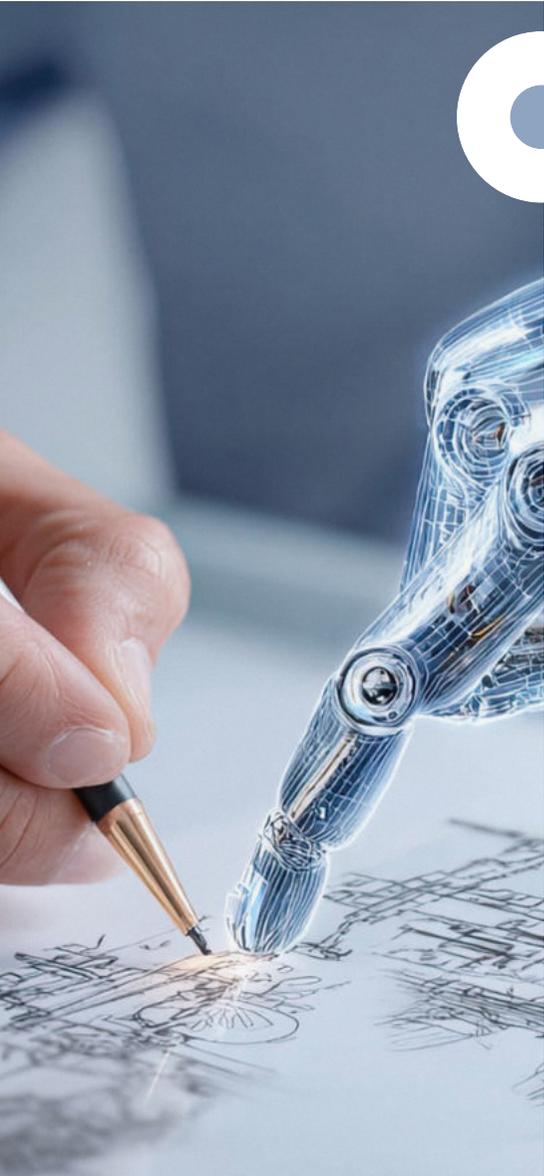
T.+66 02-483-7979



Email: Jaymartgroup_esg@jaymart.co.th

Website: <https://sustainability.jaymart.co.th/th/home>





Vision (GRI 2-1)

Create sustainable value for stakeholders, investing in retail finance and technology to establish a sustainable Synergy Ecosystem

Mission

J = Joyful

We strive to create a happy working environment. For the happiness of our employees.

M = Moral

We make commitments based on business ethics and good corporate governance.

A = Alliance

We create alliances and create cooperation in doing business. For the goal of becoming a leader in the retail and financial businesses.

R = Retail

We are committed to operating our retail business towards future expansion.

T = Technology

We are committed to developing new technology. To deliver a valuable digital platform to consumers.

JMART Sustainability Framework 2030

Building a Sustainable Synergy Ecosystem

The organization's commitment to creating a collaborative business ecosystem that drives sustainable growth through partnerships and integration among stakeholders. This approach lies at the heart of our sustainability efforts.

Environment

We are committed to minimizing our environmental impact through sustainable business practices by reducing resource consumption, lowering greenhouse gas emissions, and enhancing resource management efficiency to build a sustainable future for all.

Environmental strategic direction

Be prepared for environmental changes with technologies for a sustainable future.

- Responsible use of resources.
Ready to move towards Net Zero by 2050.



- Resource management
- Climate change
- Biodiversity

Social

We strive to create a positive social impact by improving quality of life, promoting equality, and fostering sustainable opportunities. Through empowering individuals at all stages of life, supporting access to technology, and facilitating learning at every level, we aim to build a sustainable learning society.

Social strategic direction

Promoting equal opportunities to create sustainable shared value for all.



- A company culture where everyone grows together, and where employees are treated fairly. According to international standards.
- Strengthen cooperation between organizations and the community.

- Human rights
- Caring for and enhancing the potential of employees.
- Community involvement

Governance and Economic

We are dedicated to enhancing business competitiveness, expanding consumer reach, and creating investment opportunities through business development and strategic partnerships. Our operations adhere to good corporate governance principles, strict compliance with laws and regulations, and the continuous advancement of technology and innovation to drive sustainable economic growth.

Corporate governance strategic direction

Create long-term stability through transparent and accountable governance.

- Collaborating with partners to drive innovation and sustainable business investments.
- Building consumer trust by promoting responsible marketing and product safety.
- Adhering to principles of good and responsible corporate governance.



- Sustainable returns
- Responsible marketing
- Product quality and safety.
- Data and information system protection.
- Innovation and technology
- Sustainable supply chain management
- Anti-corruption
- Corporate governance; risk management. And compliance with the law.



Sustainability Performance Indicators

ENVIRONMENT



	Short-term goals 2025	Long-term goals 2573	Performance results
Reduce water usage.	Reduce water consumption intensity by at least 2%.	Reduce water consumption intensity by at least 5%.	Water consumption is 1.63 m3/sq.m./year.
Reduction of Electricity Consumption	Reduce electricity consumption intensity by at least 2% compared to the base year.	Reduce electricity consumption intensity by at least 5% compared to the base year.	Electricity consumption is 160.55 kWh/sq.m./year
Reduce waste generation within the organization.	Reduce operational waste generation by 10% by 2026 compared to the base year.		The amount of waste within the organization decreased by 56.08% from the base year 2023.
Establishing collaboration for e-waste management.	Achieve an e-waste collection rate of 40% (base year 2023).		Electronic waste collection increased by 68.42% compared to the base year.
Achieve net-zero greenhouse gas emissions by 2050.	Performance under monitoring Base year adjusted to 2025 for data collection.		493.63 tonCO2e
Number of environmental and biodiversity promotion projects	1 project	5 projects	3 projects

SOCIAL



	Short-term goals 2025	Long-term goals 2573	Performance results
Complaints regarding human rights issues.	0 cases	0 cases	0 cases
Employee Engagement Survey	75%	95%	76.5%
Average Training Hours per Employee	6 hours/person/year	6 hours/person/year	8.02 hours/person/year
Workplace Fatality Statistics	0 cases	0 cases	0 cases
Community Engagement Score	75%	95%	82.41%
Number of Community Engagement Projects	2 projects	3 projects	7 projects

GOVERNANCE



	Short-term goals 2025	Long-term goals 2030	Performance results
Number of innovation and technology development projects	2 projects	10 projects	3 projects
Number of projects and collaborations with business partners/partners.	2 projects	10 projects	2 projects
Customer satisfaction survey (Net Promoter Score: NPS)	90%	95%	93%
Corporate Governance Assessment Program for Thai Listed Companies (CGR)	"Excellent" level	"Excellent" level	"Excellent" level
Cases of business ethics violations	0 cases	0 cases	0 cases
Cases of corruption violations	0 cases	0 cases	0 cases
Number of data privacy breach complaints	0 cases	0 cases	0 cases

Sustainability Policy

(GRI 2-23, 2-24)

Jaymart Group Holdings Public Company Limited and its subsidiaries conduct business based on the principles of good corporate governance, transparency, and accountability to all stakeholder groups, alongside comprehensive risk management, in order to achieve stable and sustainable long-term growth. The Company has established its Sustainability Policy as a guiding framework for directors, executives, and employees at all levels, systematically integrating economic, social, and environmental considerations into its strategies, business plans, and decision-making processes across the Group.

In the economic and governance dimension, the Company aims to deliver appropriate and sustainable returns to shareholders under strong corporate governance practices and strict compliance with applicable laws and regulatory requirements. Investment decisions are undertaken within the Enterprise Risk Management (ERM) framework, with careful consideration of returns, risks, and environmental, social, and governance (ESG) factors prior to approval. In addition, the Company emphasizes fair customer treatment, supported by appropriate sales quality control and service management systems, as well as clear complaint-handling mechanisms. Robust information security measures and personal data protection practices are implemented to build trust and confidence among customers, investors, and all stakeholders.

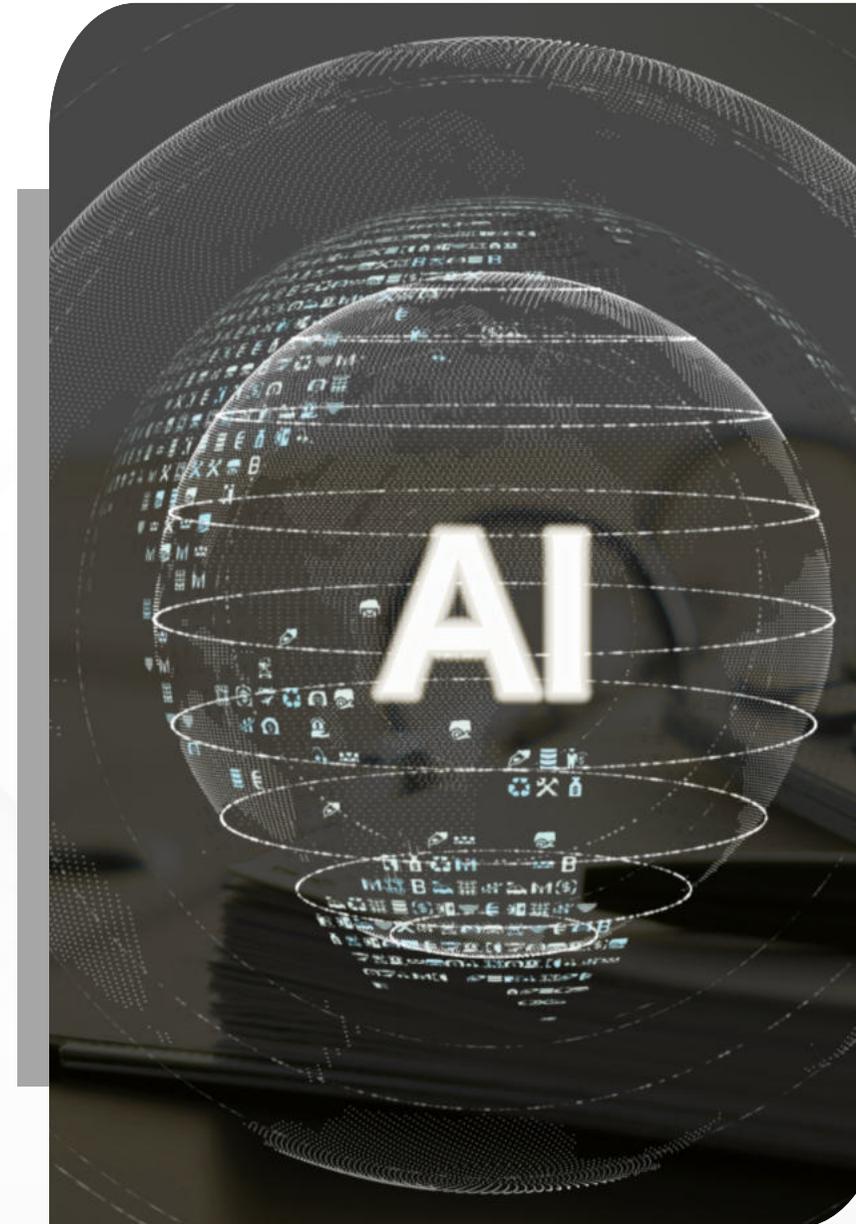
In the social dimension, the Company is committed to respecting human rights, promoting equality, and preventing discrimination. It does not support the use of illegal labor and encourages business partners and suppliers to operate responsibly. The Company continuously enhances employee capabilities through individual development plans and upskilling initiatives aligned with business directions, while ensuring occupational health, safety, and a suitable working environment. Furthermore, the Company consistently undertakes social contribution activities aimed at improving quality of life and fostering long-term positive relationships with communities.

In the environmental dimension, the Company recognizes the environmental impacts arising from its operations and has established appropriate management approaches in strict compliance with relevant laws and regulations. It promotes efficient resource and energy utilization, waste reduction, and pollution prevention. The Company also supports the adoption of innovation and technology to improve operational processes, such as increasing the use of digital systems to reduce paper consumption and advancing environmentally friendly business practices.

The Company regularly monitors and evaluates its sustainability performance and periodically reviews its policies to ensure alignment with the evolving business context, stakeholder expectations, and national and international sustainable development goals. Through these efforts, the Company strives to create balanced and sustainable value for shareholders, stakeholders, and society as a whole.



[Sustainability Policy](#)
Or [Click](#)





Sustainability Governance Structure

(GRI 2-9, 2-13, 2-14)

Jaymart Group Holdings Public Company Limited has established a sustainability governance framework at all levels of the organization by integrating sustainability practices into corporate management, risk management mechanisms, corporate governance culture, and business development across its subsidiaries.

This integrated approach ensures that the Group’s businesses grow steadily in alignment with regulatory requirements and international best practices, while strengthening transparency, accountability, and sustainable operations throughout the entire Group.



Roles and Responsibilities in Sustainability Management

• Board Level

The Board of Directors of Jaymart Group Holdings Public Company Limited is responsible for the highest level of oversight of sustainability, corporate governance, and sustainability-related risks across the Group. The Board establishes the direction, policies, and targets relating to economic, social, environmental, and governance (ESG) matters to ensure alignment with the Company’s vision and strategies.

The Board ensures that all subsidiaries operate with transparency, accountability, and in accordance with international standards. The Board plays an important role in overseeing the overall sustainability of the organization to support stable growth and create long-term value for all stakeholders.

• Committee Level

The Board of Directors has appointed a Board Committee, namely the Nomination, Remuneration, Corporate Governance and Sustainability Development Committee, to support the Board in overseeing sustainability matters. The Committee is responsible for reviewing and providing recommendations on policies, strategies, and standards related to corporate governance, transparency, anti-corruption, and human rights. The Committee also oversees the assessment of material sustainability topics (Materiality), the management of sustainability-related risks, and climate-related risks in accordance with international frameworks.

The Committee receives progress reports from the Sustainability Working Group on a quarterly basis, or when significant events occur, for consideration and further review. The Committee evaluates the information and prepares policy recommendations for submission to the Board of Directors on matters requiring Board approval or policy-level decision-making such as the approval of sustainability policies, the management of significant risks, climate-related targets, or the Group’s strategic sustainability action plans.

• Sustainability Working Group

The Sustainability Working Group is responsible for translating the direction and policies set at the Board level into practical implementation. The Working Group develops sustainability action plans, coordinates with business units across the Group, and monitors sustainability performance. Its responsibilities cover the assessment of sustainability-related risks, preparation of greenhouse gas emissions data, energy management, human rights, regulatory compliance, and environmental, social, and governance (ESG) initiatives.

The Working Group monitors the performance of each business unit on a quarterly basis in line with the data collection cycle and prepares progress reports for submission to the Sustainability Committee. These reports support the Committee in overseeing and evaluating the effectiveness of the Group’s sustainability performance.



Translating Responsible Business Conduct into Practice

(GRI 2-24)

Our Commitment

Jaymart Group Holdings Public Company Limited has established policies on responsible business conduct covering key areas including business ethics, anti-corruption, respect for human rights, and fair treatment of stakeholders. The Board of Directors and relevant sub-committees are responsible for overseeing and monitoring the implementation of these policies to ensure effective governance and accountability.

The Company assigns clear responsibilities for policy implementation to management and relevant functions at all levels, integrating these policies into its corporate strategy, operational policies, and related procedures to ensure consistent and continuous application across the organization.

In addition, the Company extends its policy implementation to suppliers and business partners through the establishment of a Supplier Code of Conduct, as well as ongoing communication and monitoring of compliance throughout the value chain.

To support effective implementation, the Company provides continuous training and awareness programs for directors, executives, and employees to ensure proper understanding and practical application of the policies in their day-to-day operations.



Value Chain (GRI 2-6)

Consumer Needs Analysis

Understand market needs and trends and use them to provide targeted products.

- Analyze consumer data
- Segment customers to develop strategies for each group.
- Analyze new trends in the industry

Marketing and Sales

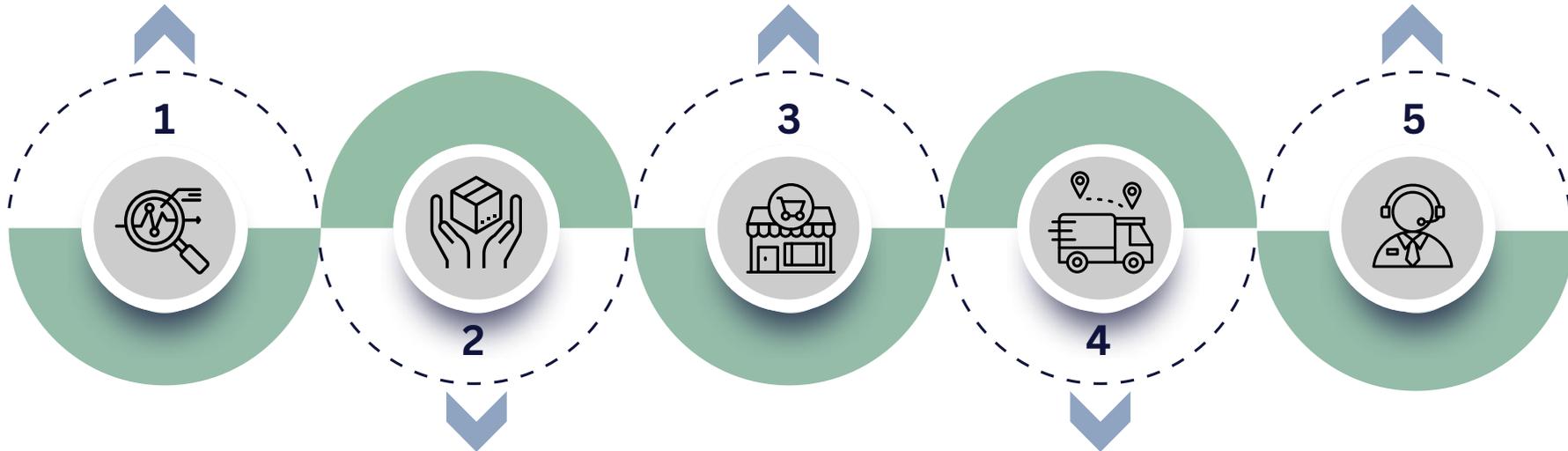
Promote corporate image, develop diverse and efficient product delivery channels

- Build brand awareness
- Marketing strategy
- Running promotional campaigns
- Develop sales channels

After-sales service

Build long-term relationships and maintain customer trust.

- Channels for consultation, product warranty and after-sales service
- Listen to customer feedback to improve our services.
- Deliver a great customer experience through our expert staff.



Sourcing products and building partnerships

Provide products that meet your needs, build partnerships with partners and suppliers.

- Select potential partners and take into account sustainable operations.
- Build strategic partnerships
- Select standard products

Storage and distribution

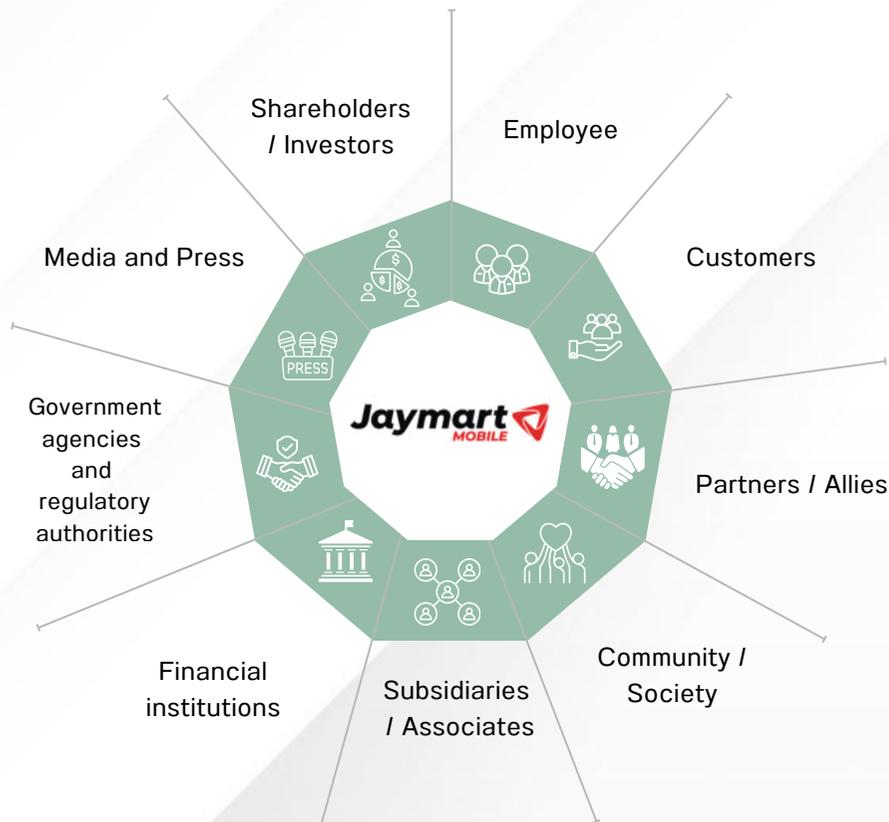
Efficient, fast and environmentally friendly delivery process

- Improving transport efficiency
- Warehouse Management
- Transport that reduces greenhouse gas emissions /environmental impact

Stakeholder Analysis in the Value Chain

(GRI 2-29)

Jaymart Group Holdings Public Company Limited and its subsidiaries (the “Group”) place strong importance on the comprehensive and fair treatment of all stakeholder groups. This includes actively listening to their opinions, suggestions, expectations, and concerns. The Group systematically gathers and considers relevant stakeholder information—covering both primary and secondary stakeholders—to continuously improve and enhance its operations. The Company is firmly committed to treating stakeholders with integrity, transparency, equality, and fairness, in alignment with the principles of good corporate governance. It also prioritizes transparent, accurate, and timely communication to ensure that the legitimate interests of all stakeholder groups are duly considered and protected at all times.



Stakeholder Management

1. Identify

Identifying and assessing the importance of stakeholders based on the impact of the group's operations and the level of influence stakeholders have on the group's operations. This includes identifying key individuals responsible for stakeholder management.

2. Analyze

Analyzing the issues of stakeholder groups based on the feedback and concerns received through various communication channels. This involves analyzing the needs, expectations, concerns, risks, and opportunities of each stakeholder group to develop management plans and organizational strategies for maximum effectiveness.

3. Manage

Management should cover all aspects, from planning and developing action plans related to each stakeholder group to ensuring comprehensive responses to identified issues and concerns. Effective communication management is also necessary to create mutual understanding among all parties, along with the development of new approaches or processes to enhance efficiency and build mutual acceptance.

4. Review & Improve

Regularly reviewing and improving by evaluating the performance, reporting the results of stakeholder management, including the scope of operations, impacts, and benefits from the company's actions towards stakeholders. The company will then develop and update action plans and collaborate processes to keep them aligned with current circumstances.



Stakeholder Engagement Policy
Or Klik





Stakeholder Management

Stakeholder	Expectations	Responses	Communication Channels
<p>Shareholders / Investors</p> 	<ul style="list-style-type: none"> • Business performance and growth, with responsible investment practices • Ensuring stability for shareholders • Managing opportunities and risks • Operating with transparency, fairness, and in accordance with good governance principles • Communicating and disclosing transparent information 	<ul style="list-style-type: none"> • Reviewing the company's strategies and goals to ensure fair returns • Considering communication of information to help investors and shareholders understand various issues, including the company's management approach • Measures for managing opportunities and risks • Distributing transparent and verifiable information 	<ul style="list-style-type: none"> • Meetings with securities analysts and investors of the group • Presentations at the Opportunity Day event organized by the Stock Exchange of Thailand • Presentations at the Digital Roadshow event organized by the Stock Exchange of Thailand • Annual General Meeting of Shareholders • Annual Report and Sustainability Report • Company website and the Stock Exchange of Thailand website • Company's investor relations channels • Channels for complaints and suggestions
<p>Employee</p> 	<ul style="list-style-type: none"> • Employee development, opportunities, and career growth • Benefits, compensation, and fair treatment • Creating a positive work environment while promoting physical and mental well-being • Operating with transparency, fairness, and in accordance with good governance principles 	<ul style="list-style-type: none"> • Developing clear employee development plans and career growth pathways • Reviewing compensation and benefits to align with company performance and industry standards • Organizing activities or projects to promote well-being at work • Organizing participation activities that align with corporate values • Communicating policies, procedures, and transparent auditing systems 	<ul style="list-style-type: none"> • ESG Newsletters • Annual Report and Sustainability Report • Employee surveys • Activities and exclusive programs for employees • Company website and corporate social media • Communication channels through company • email: Jaymart People • Channels for complaints and suggestions
<p>Customers</p> 	<ul style="list-style-type: none"> • Quality products and services that offer good value at a reasonable price 	<ul style="list-style-type: none"> • Committed to continuously developing products and services • Set reasonable and fair pricing that offers good value • Enhance after-sales services to meet customer needs 	<ul style="list-style-type: none"> • Employees and sales representatives • Company website and social media • Complaints and suggestions channels
<p>Partners / Allies</p> 	<ul style="list-style-type: none"> • Operate transparently, fairly, and in accordance with good governance principles 	<ul style="list-style-type: none"> • Fair procurement processes • Communicate anti-bribery and anti-corruption policies • Inform partners about sustainable procurement policies • Build relationships and collaborations in business operations • Hold meetings to exchange information and feedback 	<ul style="list-style-type: none"> • Annual and sustainability reports • Periodic joint meetings • Company website / Phone / Email • Complaints and suggestions channels



Stakeholder	Expectations	Responses	Communication Channels
<p>Community / Society</p> 	<ul style="list-style-type: none"> Supporting projects and activities for social and community development Environmental and social impacts that may arise from business operations Transparent communication and disclosure of information 	<ul style="list-style-type: none"> Supporting budgets and projects for community and social development Efficient resource management Managing environmental and social impacts that may arise from business operations Disclosing transparent and verifiable information 	<ul style="list-style-type: none"> Annual Report and Sustainability Report Company Website and Corporate Social Media Community and Social Activities Complaint / Feedback Channels
<p>Subsidiaries / Associates</p> 	<ul style="list-style-type: none"> Management of joint venture businesses Building business collaboration under a framework of good governance and corporate governance 	<ul style="list-style-type: none"> Emphasizing collaboration (Synergy) and building strong relationships with investment partners 	<ul style="list-style-type: none"> Monthly / Quarterly inter-company meetings
<p>Financial institutions</p> 	<ul style="list-style-type: none"> Business performance and growth Conducting business with transparency and in accordance with good corporate governance principles 	<ul style="list-style-type: none"> Providing continuous information through both online and offline meetings Organizing management meetings to communicate and provide information to financial institutions Hosting analyst and institutional investor meetings 	<ul style="list-style-type: none"> Annual Report and Sustainability Report Analyst and investor meetings Management meetings to provide information to financial institutions Company website and the Stock Exchange of Thailand website
<p>Government agencies and regulatory authorities</p> 	<ul style="list-style-type: none"> Compliance with relevant laws, regulations, and rules Adherence to good governance principles 	<ul style="list-style-type: none"> Strictly complying with relevant laws, regulations, and rules Adhering to good corporate governance principles Cooperating with and supporting the various operations of government and regulatory agencies 	<ul style="list-style-type: none"> Annual Report and Sustainability Report Meetings / Discussions Participation in seminars and consultations Participation in government and regulatory networks
<p>Media and Press</p> 	<ul style="list-style-type: none"> 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 disclosure of information 	<ul style="list-style-type: none"> 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 verifiable information 	<ul style="list-style-type: none"> Communication through media-related activities such as press conferences, interviews, and press releases Annual Report and Sustainability Report Company website and corporate social media Complaint / Feedback channels



Identification and Assessment of Material Sustainability Topics

(GRI 3-1)

Jaymart Group Holdings Public Company Limited conducts materiality prioritization based on the principle of Double Materiality to ensure that disclosures reflect:

- The impacts the organization has on the economy, society, and environment (Impact Materiality)
- Sustainability risks and opportunities that may affect the organization's financial position, performance, cash flows, and cost of capital (Financial Materiality)

The assessment results are used to determine strategic priorities and are integrated into enterprise risk management.

Understanding the Organizational Context

The Company analyzes both internal and external business contexts by considering strategy, organizational structure, significant risks, operational performance, economic conditions, relevant regulations, and stakeholder expectations. On this basis, the Company identifies sustainability topics linked to its business nature and value chain, with reference to relevant reporting standards, to ensure comprehensive coverage of environmental, social, and governance issues that are material to the organization.

Impact Materiality Assessment

The Company assesses the impacts arising from its business operations on stakeholders, society, and the environment, based on the following key criteria:

- Severity
- Scope
- Irremediability
- Likelihood

The assessment covers both negative and positive impacts, with scores assigned according to the Company's defined criteria, and the results are used to identify topics that are material to society and the environment.

Financial Materiality Assessment

The Company assesses the financial materiality of risks and opportunities associated with each sustainability topic using the following criteria:

- Magnitude of financial impact
- Likelihood

The assessment of financial impact magnitude covers effects on revenue, operating profit, cash flows, operating expenses, capital expenditure, and cost of capital, with reference to the financial thresholds defined by the Company. The Company conducts assessments across short-, medium-, and long-term horizons, and uses the highest score occurring within each time period as the basis for determining the level of financial materiality.

Prioritization and Determination of Material Topics

The Company considers the results of both assessment dimensions together, applying scoring thresholds to classify topics as Low, Medium, or High. Topics scoring high in either or both dimensions are designated as material topics and are integrated into the organization's strategy formulation, risk management plans, and disclosures. The assessment results are presented in the form of a Double Materiality Matrix to clearly and transparently reflect the level of significance of each topic.

Prioritization of Material Sustainability Topics

(GRI 3, 3-2)



Environmental Dimension

- SM1 Resource Management
- SM2 Climate Change
- SM3 Biodiversity



Social Dimension

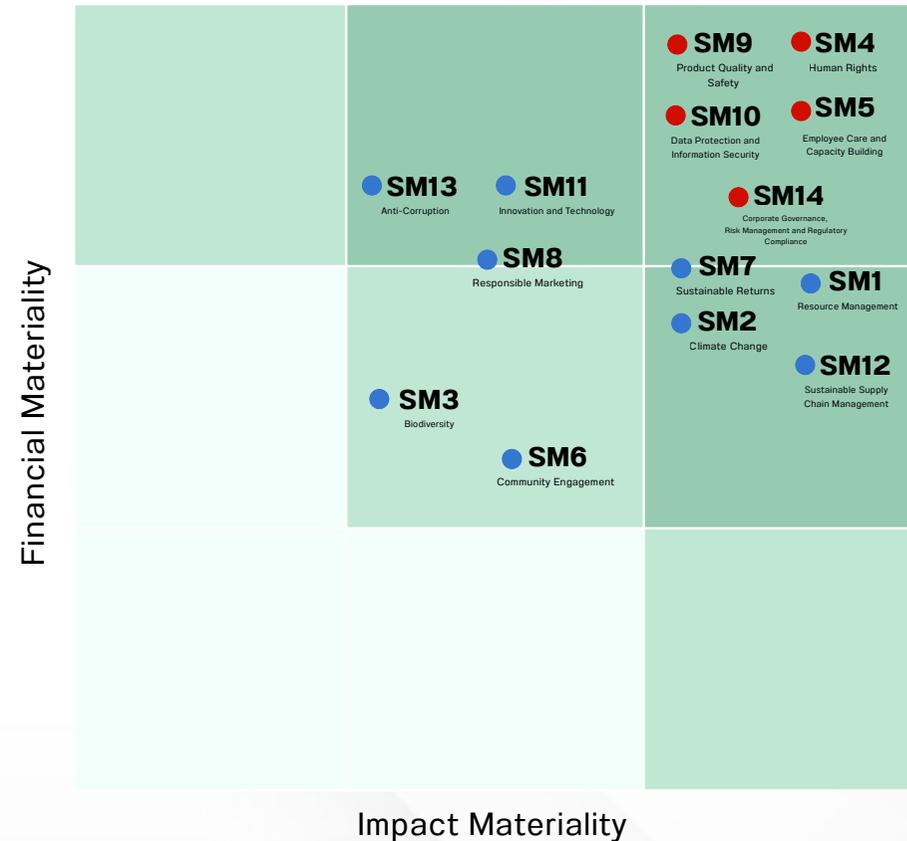
- SM4 Human Rights
- SM5 Employee Care and Capacity Building
- SM6 Community Engagement



Corporate Governance and Economic Dimension

- SM7 Sustainable Returns
- SM8 Responsible Marketing
- SM9 Product Quality and Safety
- SM10 Data Protection and Information Security
- SM11 Innovation and Technology
- SM12 Sustainable Supply Chain Management
- SM13 Anti-Corruption
- SM14 Corporate Governance, Risk Management and Regulatory Compliance

● Double Materiality



Material Topics Review

The Company conducts an annual review of material topics to ensure they remain aligned with the evolving business context, organizational strategy, relevant regulations, and stakeholder expectations. The review considers both the dimensions of impact on the economy, society, and environment, as well as risks and opportunities that may affect the Group's financial position and operational performance. 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 continuous oversight, and prepares a comprehensive annual performance report to disclose information to stakeholders in a transparent and accountable manner.



Material Sustainability Topics Analysis

Material Sustainability Topics	Environmental and Social Impacts	Impacts on the Organization	Stakeholders	SDGs
<p>SM1 Resource Management</p>	<p>(-) The JMART Group's business operations involve continuous resource consumption, including electrical energy, office supplies, product packaging, and electronic equipment. Without an efficient resource management system, this may lead to excessive resource use, increased waste generation, and a broader burden on the environmental system — particularly from electronic waste and packaging materials, which have long-term and cumulative environmental impacts.</p> <p>(+) Efficient resource management, such as reducing energy consumption, proper waste management, and promoting the use of renewable resources, helps mitigate environmental impacts and supports responsible resource utilization. Such practices also enhance the organization's image as an environmentally and socially responsible entity.</p>	<p>(-) Inefficient resource use leads to unnecessarily higher costs in electricity, consumable materials, and waste management. Ineffective management of electronic equipment and inventory may result in losses from obsolete or damaged goods, directly impacting profitability — particularly in the retail business with a large branch network.</p> <p>(+) Improving energy and resource efficiency helps reduce long-term operating costs. Proper inventory control reduces losses and improves inventory turnover, resulting in greater cash flow stability and supporting sustainable profitability.</p>	<ul style="list-style-type: none"> • Employees • Communities and Society • Shareholders / Investors • Government and Regulatory Agencies 	
<p>SM2 Climate Change</p>	<p>Although the JMART Group does not operate directly in industries with high greenhouse gas emissions, its business nature — which relies on a retail branch network, office buildings, information technology systems, and financial services — makes the organization sensitive to both physical impacts from severe climate conditions and transition risks from regulatory and capital market changes. These factors can significantly affect business continuity, revenue, costs, and stakeholder confidence.</p> <p>Physical Impacts</p> <p>(-) Extreme weather events such as flooding, heatwaves, or power outages may disrupt normal operations of retail branches, distribution centers, and offices, as well as affect the functioning of information technology systems and digital platforms. This can prevent employees from working continuously and restrict customers' access to services. Such impacts tend to be widespread and directly affect multiple key stakeholder groups in a significant manner.</p> <p>(+) Location-based climate risk assessments and comprehensive business continuity planning help mitigate potential damage from severe events and enhance the organization's readiness to maintain service continuity for customers and stakeholders.</p> <p>Transition Impacts</p> <p>(-) Changes in legislation, disclosure standards, and investor expectations regarding greenhouse gas management may increase the burden of data collection, reporting, and operational process improvements. If the organization is unable to adapt in a timely manner, this could significantly affect market and investor confidence.</p> <p>(+) Establishing a clear climate change governance structure, systematically identifying risks and opportunities, and improving energy efficiency help enhance the organization's image as an environmentally responsible entity and build long-term trust among investors and business partners.</p>	<p>Physical Impacts</p> <p>(-) Property damage from flooding or extreme weather events may result in repair costs, opportunity costs from branch closures, and disruption to digital systems, directly affecting revenue and cash flows during the period of the event.</p> <p>(+) Investment in risk mitigation measures — such as backup power systems, location diversification, and business continuity planning — helps reduce long-term revenue losses and emergency expenses.</p> <p>Transition Impacts</p> <p>(-) Costs associated with developing greenhouse gas management systems, preparing reports in accordance with relevant standards, and improving energy efficiency may increase short-term operating expenses. Furthermore, if the organization is unable to demonstrate readiness in climate risk management, this could significantly affect investor confidence and raise financing costs.</p> <p>(+) Reducing energy consumption at branches and offices helps lower long-term electricity costs, while having a clear climate governance and risk management structure strengthens capital market confidence, supports access to funding sources, and preserves long-term enterprise value.</p>	<ul style="list-style-type: none"> • Shareholders / Investors • Financial Institutions • Government and Regulatory Agencies • Communities and Society 	



Material Sustainability Topics	Environmental and Social Impacts	Impacts on the Organization	Stakeholders	SDGs
<p>SM3 Biodiversity</p>	<p>(-) Although the JMART Group's business operations do not directly utilize biological resources in production processes, the development and use of commercial spaces in urban areas, energy consumption, and reliance on the electronics supply chain are indirectly linked to natural resource use and land-use changes at the upstream level. The production of raw materials, rare earth metals, and electronic components may involve mining or activities that impact ecosystems. Without proper supplier selection and oversight, the organization may be indirectly associated with broader impacts on ecosystems and biodiversity.</p> <p>(+) Establishing supplier selection criteria that take environmental standards into account, reducing resource consumption, and managing waste efficiently help alleviate pressure on ecosystems within the supply chain. Additionally, supporting environmental projects or natural resource restoration activities can contribute to promoting biodiversity conservation at the local level.</p>	<p>(-) In the context of JMART, financial risks from biodiversity are indirect in nature, as the organization does not directly rely on biological resources. However, if stricter environmental requirements emerge within the supply chain — such as sustainable raw material sourcing standards or supplier due diligence requirements — this may increase procurement or supplier oversight costs in the future.</p> <p>(+) Responsible supply chain management that takes ecosystem impacts into consideration helps reduce reputational risks and strengthens confidence among investors who prioritize ESG issues. Although the direct financial impact may not be significant, it contributes to the organization's long-term stability and image.</p>	<ul style="list-style-type: none"> • Communities and Society • Government and Regulatory Agencies • Suppliers / Business Partners 	
<p>SM4 Human Rights</p>	<p>(-) Businesses within the Group involved in customer services, debt management, and product sales through digital channels carry risks of affecting individuals' fundamental rights, such as the right to human dignity, the right to privacy, and the right to fair treatment. Inappropriate communication or debt collection processes, unauthorized disclosure of personal data, or non-transparent provision of financial product information may cause direct harm to individuals. Such impacts are of "high severity" as they relate to dignity and fundamental rights, and may extend broadly given the Group's large customer base, making this a significant issue in terms of impact materiality.</p> <p>(+) Establishing policies and practices that respect human rights — such as fair debt collection guidelines, personal data protection, and transparent product information disclosure — helps reduce the risk of rights violations, strengthens customer trust, and builds sustainable business relationships, generating significantly positive outcomes for a broad range of stakeholders.</p>	<p>(-) Human rights violations can translate into direct financial risks, such as litigation, fines from regulatory agencies, or disputes with customers. Furthermore, reputational damage may lead to a loss of customer confidence and reduced service usage — particularly in financial services and trust-dependent businesses — which can significantly impact revenue and enterprise value.</p> <p>(+) Conducting business within a clear human rights framework helps reduce legal and reputational risks, and increases confidence among customers and investors — particularly those who prioritize ESG — generating positive effects on revenue stability and long-term fundraising capacity.</p>	<ul style="list-style-type: none"> • Employees • Customers • Suppliers / Business Partners • Communities and Society • Government and Regulatory Agencies 	
<p>SM5 Employee Care and Capacity Building</p>	<p>(-) Businesses within the JMART Group rely on employees across sales, financial advisory, debt management, and digital system development functions. Without adequate investment in skill development and employee care, employees may lack product knowledge, customer service capabilities, or essential skills, affecting service quality, operational performance, and increasing the risk of operational errors. Furthermore, the absence of clear career advancement pathways and a suitable working environment may reduce motivation and increase turnover rates broadly, representing a significant impact on the internal workforce.</p> <p>(+) Continuous skill development — such as product training, digital upskilling, and leadership development — helps enhance customer service capabilities, reduce operational errors, and build work confidence. Employees who are competent and well-supported tend to demonstrate higher organizational commitment, resulting in significantly greater workforce stability and business operational continuity.</p>	<p>(-) The loss of experienced or specialized employees — such as sales staff with established customer bases or skilled debt management officers — may lead to an immediate decline in revenue. Additionally, high turnover rates generate recruitment and training costs, along with productivity gaps that directly impact profitability, particularly in businesses where revenue depends on service quality and customer relationships.</p> <p>(+) Investment in human capital enhances workforce productivity (revenue per employee), reduces turnover costs, and improves service quality, resulting in greater customer satisfaction and continued service usage. Furthermore, highly skilled personnel support the development of digital platforms and new innovations, helping to expand revenue and strengthen long-term competitiveness.</p>	<ul style="list-style-type: none"> • Employees • Shareholders / Investors • Associated Companies / Subsidiaries 	



Material Sustainability Topics	Environmental and Social Impacts	Impacts on the Organization	Stakeholders	SDGs
<p>SM6 Community Engagement</p>	<p>(-) Since the majority of JMART Group's retail branches are located within shopping centers as space tenants, the organization does not play a direct role in infrastructure development or land use at the local level. However, business activities such as employment, branch management, and waste management may have operational-level impacts on surrounding communities. Without proper management, this may affect the satisfaction of service users or nearby communities to a limited extent.</p> <p>(+) Local workforce employment, economic income generation, and participation in community public benefit activities help strengthen positive relationships between the organization and communities. Although the organization is not a direct project developer, it can play a positive role through responsible business conduct in the area.</p>	<p>(-) Financial risks from community-related issues are limited, as the organization does not directly own or develop real estate projects. However, events that affect local reputation — such as complaints from service users or employees — may impact sales at the affected branch in the short term.</p> <p>(+) Strong local relationships help support customer loyalty and enhance the organization's image as a socially responsible entity, contributing to long-term revenue stability, even though the direct financial impact may not be significant.</p>	<ul style="list-style-type: none"> • Communities and Society • Employees • Media and Press • Shareholders / Investors 	
<p>SM7 Sustainable Returns</p>	<p>(-) If the organization prioritizes short-term profits without considering 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 stability of stakeholders, including customers, employees, and shareholders in the long term.</p> <p>(+) Conducting business with a focus on generating sustainable returns through comprehensive risk management, maintaining credit portfolio quality, and developing businesses aligned with market potential, helps create stability for stakeholders, strengthen employment security, and support the organization's balanced long-term growth.</p>	<p>(-) The inability to generate stable and consistent returns may undermine investor confidence, resulting in a decline in share value and reduced access to funding sources. Furthermore, profit volatility or deteriorating asset quality in the financial business may significantly affect the Group's cash flows and financial stability.</p> <p>(+) Generating sustainable returns through appropriate risk management, cost control, and business innovation development helps enhance competitiveness, strengthen cash flow stability, and support long-term enterprise value, while also maintaining continuous shareholder and investor confidence.</p>	<ul style="list-style-type: none"> • Shareholders / Investors • Financial Institutions • Associated Companies / Subsidiaries • Employees 	
<p>SM8 Responsible Marketing</p>	<p>(-) Incomplete, unclear, or benefit-focused marketing communications that fail to sufficiently disclose terms and conditions may cause customers to misunderstand product features, installment terms, or subsequent financial obligations — particularly in businesses involving credit or installment payments. If customers receive incomplete information, this may lead to debt burdens beyond their repayment capacity, affecting fairness and long-term confidence. Furthermore, the use of personal data for marketing purposes without explicit consent may infringe upon customers' privacy rights and create widespread impacts.</p> <p>(+) Establishing transparent, clear, and comprehensive marketing communication practices that fully disclose terms and conditions helps customers make decisions based on accurate information, reduces misunderstandings, and minimizes subsequent disputes. Responsible communication helps build trust between the organization and customers, and significantly supports long-term relationships.</p>	<p>(-) Instances of inappropriate marketing communication may lead to complaints, regulatory scrutiny, or litigation, resulting in direct costs. Furthermore, reputational damage may cause customers to lose confidence and choose competitors' services, significantly affecting sales and revenue — particularly in businesses that rely primarily on trust.</p> <p>(+) Responsible marketing helps reduce legal risks and disputes, increases customer satisfaction, and promotes continued service usage. Maintaining long-term customer trust supports stable revenue and strengthens brand position in the market.</p>	<ul style="list-style-type: none"> • Customers • Government and Regulatory Agencies • Media and Press • Suppliers / Business Partners 	



Material Sustainability Topics	Environmental and Social Impacts	Impacts on the Organization	Stakeholders	SDGs
<p>SM9 Product Quality and Safety</p>	<p>(-) If products lack quality or fail to meet safety standards, they may cause direct harm to consumers — such as property damage, injury, or health risks — particularly in products related to electronic devices or batteries, which carry high technical risks. Defects in even a limited number of product models can amplify impacts across a large number of consumers through an extensive distribution network, making this significant in terms of both severity and scope of impact.</p> <p>(+) Rigorous quality control, selection of suppliers with established standards, and pre-sale safety testing help reduce consumer risks and prevent potential harm. Consistently maintaining safety standards will build brand confidence and significantly support long-term customer relationships.</p>	<p>(-) In cases of product quality issues, the organization may incur direct costs such as product recall expenses, customer compensation, insurance claims, and crisis management costs. Furthermore, reputational damage may lead to declining sales, loss of customer loyalty, and significantly impact long-term revenue.</p> <p>(+) Consistently maintaining quality standards helps reduce claim costs, minimize losses from defective products, and increase customer satisfaction — leading to repeat purchases and word-of-mouth referrals, generating positive effects on revenue, competitiveness, and long-term enterprise value.</p>	<ul style="list-style-type: none"> • Customers • Suppliers / Business Partners • Government and Regulatory Agencies • Shareholders / Investors 	
<p>SM10 Data Protection and Information Security</p>	<p>(-) Organizations that rely on customer data, financial information, and digital systems in their business operations face significant risks if data breaches or cyberattacks occur, directly affecting the privacy rights of a large number of customers and stakeholders. Personal data that is misused may cause financial damage, reputational harm, or personal security risks — some of which cannot be fully remedied. The impacts therefore carry both significant "severity" and "broad scope."</p> <p>(+) Having a robust data security system helps protect customers' privacy rights, reduces the risk of data breaches, and strengthens confidence in digital service usage. Such trust is a critical factor in the long-term relationship between the organization and its customers and stakeholders.</p>	<p>(-) Cybersecurity incidents or data breaches can generate 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 revenue decline and potentially affecting fundraising capability or significantly increasing the cost of capital.</p> <p>(+) Investing in cybersecurity systems and effective data governance helps reduce the likelihood of high-impact incidents, maintains business continuity, and preserves customer and investor confidence, generating positive effects on revenue, cash flow stability, and long-term enterprise value.</p>	<ul style="list-style-type: none"> • Customers • Employees • Shareholders / Investors • Associated Companies / Subsidiaries • Financial Institutions 	
<p>SM11 Innovation and Technology</p>	<p>(-) The use of automated systems or artificial intelligence without appropriate governance may cause business decisions to be inaccurate or fail to fully reflect comprehensive data, potentially affecting fairness and transparency in customer service — particularly in data analysis processes, risk assessment, and financial services. Furthermore, developing technology without sufficiently considering its impacts on stakeholders may reduce long-term confidence in the organization.</p> <p>(+) Conversely, developing and deploying innovation within a clear governance framework helps improve operational efficiency, reduce errors, and elevate service quality. Data and analytics technology supports more accurate decision-making, generating positive effects on customer experience, service speed, and organizational adaptability.</p>	<p>(-) Investing in technology without thorough cost-benefit evaluation, or deploying systems without adequate governance, may result in sunk costs, operational risks, and reputational damage, significantly affecting revenue and enterprise value. Furthermore, system errors or inaccurate decisions may increase the costs of problem resolution and complaints.</p> <p>(+) Investing in innovation that aligns with business strategy helps improve efficiency, reduce operating costs, and create opportunities for developing new products or services. Data technology supports more accurate risk management and helps strengthen long-term revenue stability.</p>	<ul style="list-style-type: none"> • Customers • Employees • Shareholders / Investors • Associated Companies / Subsidiaries • Financial Institutions 	



Material Sustainability Topics	Environmental and Social Impacts	Impacts on the Organization	Stakeholders	SDGs
<p>SM12 Sustainable Supply Chain Management</p>	<p>(-) The JMART Group's businesses rely on a large number of electronics manufacturers, distributors, and logistics service providers. If suppliers do not maintain appropriate labor, human rights, or environmental standards, this may result in impacts on workers throughout the supply chain — such as working in unsafe conditions or labor rights violations — as well as environmental impacts from upstream production processes. Although the organization is not a direct cause of these impacts, it is connected through procurement and business collaboration, representing indirect impacts that are broad in scope and significant in nature.</p> <p>(+) Establishing supplier selection criteria that take labor, environmental, and business ethics standards into consideration helps reduce the likelihood of negative impacts within the supply chain and promotes responsible practices across the industry. Having a continuous supplier assessment and monitoring system helps elevate overall supply chain standards and generates broadly positive impacts on labor and the environment.</p>	<p>(-) If suppliers encounter product quality issues, labor standard violations, or legal disputes, this may affect the continuity of product procurement and directly impact brand image. Furthermore, over-reliance on certain manufacturers or distributors may increase supply chain disruption risks, significantly affecting sales and cash flows — particularly in the retail business where consistent product availability must be maintained.</p> <p>(+) Systematic supplier relationship management, procurement source diversification, and establishing clear procurement standards help reduce supply chain disruption risks, improve inventory stability, and support consistent revenue maintenance. Additionally, a high-standard supply chain helps strengthen customer and investor confidence, which has a positive effect on long-term enterprise value.</p>	<ul style="list-style-type: none"> • Suppliers / Business Partners • Government and Regulatory Agencies • Shareholders / Investors • Communities and Society 	
<p>SM13 Anti-Corruption</p>	<p>(-) If corruption occurs in procurement processes, supplier contracting, or debt management, it may create unfairness in business operations, affect stakeholders' rights, and distort market competition mechanisms. Corruption at the branch or business unit level may amplify impacts broadly, given the organization's large operational network structure. Such impacts significantly affect transparency, credibility, and public confidence.</p> <p>(+) Establishing clear anti-corruption policies and preventive measures, robust internal controls, and safe whistleblowing mechanisms help reduce the likelihood of non-transparent conduct, strengthen an ethics-based organizational culture, and increase trust from both internal and external stakeholders.</p>	<p>(-) Corruption cases may lead to direct financial damage such as asset losses, unfair transactions, regulatory fines, and legal expenses. Furthermore, reputational damage may cause customers, investors, and business partners to lose confidence, significantly affecting revenue and enterprise value — particularly in financial businesses where trust is the fundamental foundation.</p> <p>(+) An effective corruption prevention and control system helps reduce financial losses, mitigate legal risks, and maintain cash flow stability. Conducting business with transparency strengthens investor confidence and supports long-term access to funding sources.</p>	<ul style="list-style-type: none"> • Employees • Suppliers / Business Partners • Government and Regulatory Agencies • Shareholders / Investors • Media and Press 	
<p>SM14 Corporate Governance, Risk Management and Regulatory Compliance</p>	<p>(-) If governance and risk management systems are ineffective, the organization may make decisions without comprehensive risk information, leading to business operations that are inconsistent with relevant laws or standards. Particularly within a Holding structure with multiple subsidiaries, errors or internal control deficiencies in one company can amplify impacts across the entire Group, significantly affecting shareholders, customers, creditors, and employees broadly — in terms of transparency, fairness, and confidence in the business system.</p> <p>(+) A robust governance system ensures that strategic decision-making operates within a clear risk control framework, reduces the likelihood of corruption or systemic errors, and creates transparency in information disclosure to stakeholders, resulting in significantly greater trust and long-term business operational stability.</p>	<p>(-) Governance failures or non-compliance with laws can translate into direct financial costs such as administrative fines, litigation, internal control remediation expenses, and loss of investor confidence, which may significantly affect share price, fundraising capability, and cost of capital. Furthermore, unmanaged risks may lead to unexpected business losses and directly impact cash flows.</p> <p>(+) An effective risk management system helps identify and control risks before damage occurs, reduces the likelihood of emergency expenses, maintains credit ratings, and supports access to funding sources under favorable terms, resulting in greater cash flow stability and supporting long-term value creation.</p>	<ul style="list-style-type: none"> • Shareholders / Investors • Associated Companies / Subsidiaries • Financial Institutions • Government and Regulatory Agencies • Media and Press 	

Sustainability Risk Management

In today's world filled with volatility — whether rapid economic changes, climate uncertainty, technological advancements, or increasingly severe cyber threats — organizations must face risks that are more diverse and complex than ever before. Risk management is therefore not merely a tool for mitigating potential risks, but also a critical component of good corporate governance that reflects an organizational culture committed to transparency, accountability, and long-term sustainability. Risk management in the modern era must be comprehensive, systematic, and accountable — not only responding to potential events, but also emphasizing anticipation and proactive management, while considering impacts on stakeholders across all dimensions. Organizations with strong governance view "risk" as a strategic decision-making tool to build confidence and shared value.

JMART integrates the principles of good corporate governance and sustainable business operations with risk management. The organization manages risk under the Enterprise Risk Management (ERM) approach in accordance with the COSO Framework, covering relevant risks across strategic, financial, operational, and legal dimensions, as well as sustainability risks and emerging challenges — such as climate change, global regional security situations, technology, and increasingly severe cyber threats. The Company places importance on appropriate risk assessment to enable it to comply with its policies and vision in driving the organization toward achieving its strategic goals. The Company has integrated risk management into its corporate governance system by establishing dedicated risk oversight committees, along with defining clear policies and practices to address challenges arising from economic, social, and environmental factors that the organization may encounter in its business operations.

Risk of Personal Data Breach and Non-Compliance with PDPA



JMART Group faces risks from personal data breaches and non-compliance with PDPA legislation, as it collects, uses, discloses, and processes large volumes of data belonging to customers, debtors, members, tenants, service users, and employees across multiple systems and business units — increasing the complexity of access control and data management. Internal data sharing within the Group without clear guidelines, reliance on external service providers, employee errors, cyber threats, and changes in legal requirements may lead to data leakage, use of data beyond its intended purpose, or non-compliance with regulations, resulting in reputational damage, loss of confidence, and exposing the Group to legal risks and financial penalties.

Risk Management Approach

- Establishing a Group-level personal data governance framework covering policies, roles and responsibilities, and data usage guidelines
- Enhancing access control and information system security
- Overseeing service providers and business partners to ensure strict PDPA compliance
- Strengthening employee awareness and preparing for data breach incidents

Risk of Shortage of Personnel with Specialized Skills and Experience



JMART Group faces risks from the shortage and retention of highly skilled personnel essential for business operations and long-term strategy execution, particularly in positions requiring specialized expertise. Competition in the labor market and rapid technological and regulatory changes make the recruitment, development, and retention of personnel increasingly challenging.

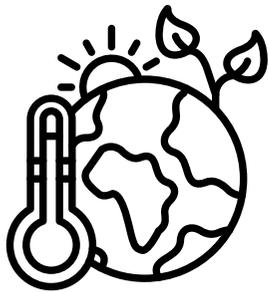
Meanwhile, resignations in key positions or over-reliance on key personnel may affect work continuity and knowledge transfer. Additionally, the business diversity across companies within the Group leads to inconsistent skill levels and work standards, which may impact operational efficiency, personnel costs, and the Group's capacity for sustainable growth.

Risk Management Approach

- Developing a Group-level human resources strategy, defining critical skills and workforce plans aligned with business direction
- Enhancing personnel development and retention through Upskilling/Reskilling and succession planning for key positions
- Strengthening motivation and improving work processes through technology to increase efficiency and reduce reliance on key personnel



Climate Change Risk



JMART Group faces risks from climate change across physical impacts, the transition to a low-carbon economy, and related changes in laws and regulations. Extreme weather events and increasing variability — such as flooding, heatwaves, and storms — may affect assets, business premises, the safety of employees and service users, as well as operational continuity. Meanwhile, the transition to a low-carbon economy and increasingly stringent climate requirements may affect cost structures, investment, data collection and disclosure, and competitiveness.

And the organization's reputation. Policy uncertainty, regulatory measures, and the expectations of investors and stakeholders further increase the complexity of business planning and long-term risk management. If the Group is unable to adapt its strategies, systems, and operations in alignment with the changing context in a timely manner, this may impact revenue, increase the burden of expenses, and affect the Group's capacity for sustainable growth.

Risk Management Approach

- Regularly monitoring and assessing climate change risks — covering physical impacts, the transition to a low-carbon economy, and legal requirements — and incorporating assessment results to appropriately adjust strategies and business plans
- Developing and reviewing business continuity plans, strengthening assets and infrastructure, and improving energy and resource efficiency to reduce long-term operational impacts and costs
- Integrating climate issues into strategic decision-making and investment, developing data systems, governance, and disclosures in alignment with relevant standards and requirements, while transparently communicating progress to stakeholders

Human Rights Risk



JMART Group faces human rights risks arising from business operations involving employees, customers, business partners, and stakeholders throughout the value chain. These may stem from unfair practices, violations of labor rights, privacy rights, or supplier operations that are inconsistent with human rights principles. Such risks may affect reputation, stakeholder confidence, and give rise to legal and operational risks in the long term.

Risk Management Approach

- Establishing Group-level human rights policies and commitments in alignment with international principles, and communicating these to employees and business partners throughout the value chain
- Systematically conducting Human Rights Due Diligence (HRDD) processes to identify, prevent, and mitigate potential impacts arising from the organization's and suppliers' operations
- Providing accessible complaint and remedy mechanisms, while promoting human rights knowledge and awareness within the organization

Corruption Risk (GRI 205-1)



JMART Group faces corruption risks arising from business operations involving suppliers, agents, and multiple internal units, which may give rise to bribery, conflicts of interest, or abuse of authority. Such risks may affect the organization's transparency, reputation, and credibility, as well as cause financial damage and legal risks if internal control and governance systems are insufficient.

Risk Management Approach

- Establishing Group-level anti-corruption policies and frameworks covering executives, employees, and business partners
- Strengthening internal control, approval, and audit systems, while appropriately managing supplier-related risks
- Promoting an ethics-based organizational culture and providing complaint mechanisms with whistleblower protection

Risk of Responsible Lending and Financial Fairness

JMART Group operates businesses related to financial service access, product installment payments, non-performing debt management, and commercial real estate development linked to consumers and small business operators. The risk of responsible lending and financial fairness arises from credit consideration processes, terms and conditions, interest rates, fees, or debt collection processes that may not be consistent with the principles of fairness, transparency, and customers' repayment capacity. Such risks may give rise to legal, reputational, and financial impacts on the Company, as well as affecting financially vulnerable customer groups — particularly in the current context where Thailand has high household debt levels and the economy has not yet fully recovered — making it essential to operate strictly under the principles of responsible lending.

The risk of responsible lending and financial fairness arises from environmental factors across economic, regulatory, and business competition dimensions. High household debt levels and weak purchasing power leave customers with multiple debt obligations and reduced repayment capacity, increasing the likelihood of defaults. Meanwhile, increasingly stringent oversight from government agencies and improvements to consumer protection laws may affect business operating conditions and increase compliance burdens. In the mobile phone and technology product retail business involving installment payments, risks arise from presenting installment programs that customers do not fully understand, inadequate assessment of repayment capacity, and promotional communications that may create misunderstandings. If customers become overburdened with debt, this may affect brand reputation and confidence.



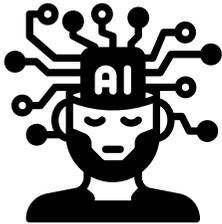
Risk Management Approach

- The JMART Group establishes a financial fairness governance framework and conducts regular oversight to ensure that subsidiaries operate transparently, fairly, and in compliance with relevant laws and regulations
- Establishing policies on consumer protection and business ethics, overseeing compliance with relevant regulatory laws and requirements, providing a Group-level complaint handling and follow-up system, and regularly reporting risk status to the Board of Directors
- Monitoring complaint indicators and customer satisfaction metrics
- Establishing processes for transparent presentation of financial terms, reviewing the appropriateness of responsible lending, training employees on fair communication, and preparing summary documents of key terms and conditions for communication to relevant parties



Emerging Risk Management

Risk of Adopting Artificial Intelligence (AI) Technology Without Adequate Governance Framework



JMART Group faces risks from the adoption of Artificial Intelligence (AI) technology in business operations without a clear and systematic governance framework, which may give rise to risks related to data governance, privacy, accuracy and fairness of AI-generated outcomes, as well as accountability for decisions made through the use of such technology. These risks may impact compliance with relevant laws and regulations, customer and stakeholder confidence, and the Group's long-term reputation.

The development and deployment of AI is rapidly increasing across multiple processes within JMART Group, spanning data analysis, marketing, customer service, and business decision support. Without clear policies and practices, fragmented and inconsistent AI usage across different business units may occur. Furthermore, the risk of using personal or sensitive data in AI systems without adequate controls may lead to violations of personal data protection laws. Inaccuracies or biases in AI-generated outcomes may also result in unfair decisions or outcomes that are inconsistent with ethical principles and societal expectations. Meanwhile, AI legal frameworks and practices that are still under development in many countries create uncertainty around regulatory compliance and organizational reputational risks.

Risk Management Approach

- Establishing a Group-level AI governance framework to define principles, scope, and responsibilities for usage in alignment with laws, ethics, and organizational strategy
- Managing data and privacy risks by establishing control measures for data usage within AI systems in compliance with relevant laws and standards
- Controlling the quality and transparency of AI usage — particularly in decision-making processes that affect stakeholders — to ensure accuracy, fairness, and explainability
- Promoting knowledge and responsible AI usage, while monitoring and updating guidelines in accordance with evolving regulations

Geopolitical Risk and Global Economic Uncertainty

The JMART Group faces risks from geopolitical volatility and global economic uncertainty, which may cause rapid changes in interest rates, inflation, exchange rates, and financial costs, as well as affecting consumer, investor, and overall business confidence. Such risks are macroeconomic in nature, with cascading effects on purchasing power, consumer behavior, cost of capital, liquidity, and credit risks of debtors, business partners, and tenants — potentially impacting investment, portfolio management, cash flow management, and the Group's ability to achieve its growth targets.

An economic slowdown may lead to declining sales of goods and services — particularly high-value products — while rising capital costs and financial market volatility may increase financial burdens and impact investment plans. Furthermore, economic system fragility may heighten default risks, affecting portfolio management efficiency and liquidity, as well as supply chain volatility and the financial health of tenants, which may impact profitability and business expansion decisions going forward.



Risk Management Approach

- Regularly monitoring and assessing macroeconomic risks by considering interest rate trends, inflation, purchasing power, and debt quality, to adjust strategies and business plans accordingly
- Prudently managing liquidity and capital structure to accommodate financial cost volatility and support operations during periods of economic uncertainty
- Reviewing investments and business expansion with consideration of acceptable risk levels, while closely managing credit, debtor, and business partner risks
- Improving operational efficiency and controlling 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 potential and driving sustainable growth in the rapidly evolving digital era. AI not only plays a role in supporting strategic decision-making, but also helps improve operational efficiency and elevate consumer experiences that increasingly demand greater convenience, speed, and accuracy.

For Jaymart Group Holdings Public Company Limited, integrating AI technology across all dimensions of business operations is at the heart of the organization's development toward the future — whether in internal management, deep data analytics, automation system efficiency enhancement, or elevating the quality of personalized customer service.

Particularly in the electronics retail business, the Company has focused on leveraging advanced technology to improve work processes — from inventory management and store operations to the development of integrated online and offline sales channels (Omni-Channel) that respond to customer needs in every situation.

JMart is committed to becoming an innovation and AI-driven organization, firmly believing that continuous investment in and development of AI technology will not only strengthen business competitiveness and growth, but will also create lasting value for society, the economy, and the environment — in accordance with the organization's vision of enhancing people's quality of life through the technology of the future.

Operational Targets

Number of Innovation and Technology Development Projects

2 Projects / Year

Performance Results

In 2025, the number of innovation and technology development projects

3 Projects / Year



Policy on Innovation Development and Promotion of Access to Digital Technology

Jaymart Group Holdings Public Company Limited recognizes the critical role of innovation and digital technology as a mechanism for driving the organization toward sustainable growth, with responsibility toward society, the environment, and the country's economic development. The Company is committed to systematically and continuously developing innovation at the organizational level, while promoting the capacity of employees at all levels to think creatively, adapt to change, and serve as a driving force for the organization in the digital economy era.

The Company places importance on investing in modern technology, promoting an innovation culture within the organization, and developing products or services that meet the needs of today's customers — in order to enhance competitiveness in a rapidly changing market and create valuable experiences for consumers. At the same time, the Company aims to promote equitable and inclusive access to digital technology among all stakeholder groups, guided by the principle of creating shared value for the benefit of the organization, communities, and society as a whole — forming an essential foundation for stable and sustainable long-term growth.

Innovation Development and Digital
Technology Accessibility Promotion Policy
Or Click 



Organizational-Level Innovation Development Practices



Integrating Innovation at the Organizational Strategy Level

Management prioritizes and oversees the integration of innovation as a key component in setting organizational direction, through its incorporation into strategy reviews, organizational development planning, operational process improvement, and systematic and continuous performance monitoring and evaluation systems.



Supporting the Application of External Technology and Knowledge

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



Strengthening Personnel Capability and Innovation Culture

Promoting and developing the skills, knowledge, and attitudes of personnel at all levels to be prepared for change, by instilling a culture of creative thinking, openness to learning, and continuous experimentation with new innovations — enabling employees to actively participate in creating innovations that generate value for both the organization and society.



Building Collaborative Networks to Drive Sustainable Innovation

Seeking and promoting collaboration with external partners across the business sector, government agencies, 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 Net-Zero Emissions targets, 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 implemented, in order to continuously improve operations.

Innovation Unit or Center of Excellence (COE)

The Innovation Unit, Center of Excellence (COE), is a Business Unit under Jaymart Group Holdings Public Company Limited, serving as the strategic hub for technology and innovation of the Group. It plays a role in setting direction, establishing operational frameworks, and systematically driving the adoption of technology across the Group's businesses — in support of the Group's vision to develop the organization into a Technology Investment Holding Company capable of creating sustainable long-term growth.

Roles and Responsibilities of the Center of Excellence (COE)

The COE is responsible for establishing technology standards and governance (Technology Governance), covering system architecture, data management, cybersecurity, and compliance with relevant regulations — to ensure that technology investments within the Group are efficient, reduce development redundancies, and enable appropriate risk management. This serves as a critical factor in maintaining transparency and confidence among shareholders and investors.

Innovation Driving Process

In terms of business driving, the COE serves as a support mechanism for affiliated business units — from selecting high-potential technology projects and developing prototypes, through to actual organizational-level implementation — with a focus on projects capable of generating tangible business outcomes across revenue growth, operational efficiency improvement, and cost reduction, to ensure that innovation investments yield appropriate and measurable returns.

The JMART Group firmly believes that the COE, as an innovation business unit, will serve as a critical mechanism for building knowledge, developing personnel capabilities, and transferring technology competencies to all affiliated companies — including extending case studies from Rawmat Coffee to other businesses within the Group's ecosystem — in order to create added value for shareholders, strengthen competitiveness, and support the Group's stable and sustainable long-term growth.

Innovation Operations in 2025

Rawmat Coffee was designed as a Digital-First Coffee Business, leveraging digital technology and data as the core of its business model — from customer experience design and Omnichannel integration, to membership systems and the use of customer data to create tailored offerings, through to comprehensive digital backend management. This approach helps create a differentiated customer experience and serves as a prototype for applying technology to other retail and lifestyle businesses within the Group.

- Currently, Rawmat Coffee has 2 branches — at One Bangkok Building, B1 Floor, and Vanich Building, Ground Floor.



Innovation in PDPA Project Management Platform to enhance personal data governance

The JMART Group has adopted an innovative PDPA Project Management Platform as a key tool to elevate personal data management to a unified system across the entire Group.



- With the goal of strengthening Data Governance, improving efficiency in compliance with the Personal Data Protection Act (PDPA), and building confidence among customers, business partners, employees, and all stakeholder groups.

The platform is overseen by the Personal Data Protection Committee of the JMART Group, to ensure that the operations of all companies within the Group are aligned in the same direction and that risks can be effectively controlled at the Group level.

Benefits of the PDPA Project Management Platform Innovation

- The use of the PDPA Project Management Platform enables the Company to manage the processes of collecting, using, and disclosing personal data in a standardized, transparent, and auditable manner, reducing the risk of non-compliance at both the organizational and Group levels, while supporting the operations of each affiliated company to be more agile and consistent.
- Furthermore, the PDPA Project Management Platform also enhances efficiency in managing data subject rights requests, controlling data access permissions, and systematically storing operational evidence — leveraging technology to support risk management, retrospective auditing, and effective administrative decision-making. This reflects the JMART Group's commitment to conducting business responsibly, respecting personal rights, and operating in alignment with sustainable good corporate governance principles.



Performance Results

Through the implementation of a Personal Data Protection Gap Analysis, the JMART Group has been able to drive improvement plans significantly — covering operational process dimensions, the preparation and review of relevant documents, information technology system development, and the strengthening of a clear and effective governance structure. Such progress reflects a concrete, systematic, and good governance-aligned elevation of the Group's readiness to comply with the Personal Data Protection Act (PDPA).

Business Outcomes

The adoption of the PDPA Project Management Platform helps strengthen the efficiency of governance and control over operations to ensure systematic compliance with personal data protection laws, reducing the risk of non-compliance with legal requirements — which may otherwise result in the Company being subject to administrative penalties from the Personal Data Protection Committee Office (PDPC) — as well as reducing the likelihood of litigation costs and reputational damage to the organization.

AI OCR (Artificial Intelligence - Optical Character Recognition) Innovation

The JMART Group has applied AI innovation to elevate its procurement processes under the concept of Procurement Digital Transformation, aiming to transition operations from traditional document-based systems to fully digital systems — through system development beginning with the analysis of existing problems and work processes, particularly steps involving large volumes of documents, redundant data entry, and time-consuming verification processes.



The system design focuses on leveraging AI to replace document management at every stage — from preparation and verification through to data storage — enabling automatic data connectivity between departments, reducing reliance on manual processes, and establishing a unified data structure. Additionally, data access permissions and operational history records have been established to support retrospective auditing and strengthen data governance.

This innovation forms part of the Digital Transformation roadmap for driving the organization toward becoming a digital organization, with the goal of laying the foundation for Zero Paper operations, reducing hidden costs, improving procurement efficiency, and minimizing environmental impacts — alongside conducting business responsibly within the ESG sustainability framework and preparing for expansion of usage to other departments in the future.

Purpose of AI Innovation Adoption

- To develop an AI system capable of accurately and precisely reading and processing data from images or PDF files of invoices
- To automatically link and transfer data from the AI system into ERP systems (such as SAP, Oracle, and Microsoft Dynamics), reducing redundant tasks and manual data entry
- To reduce operational costs, improve process efficiency, and accelerate the accounting period closing timeline

Innovation Development Outcomes



Environmental Dimension

- Total Amount of Paper Reduced **20,260** Sheets
- Greenhouse Gas Reduction Achieved **121.56** kgCO₂e
- Equivalent to Tree Planting **14** Trees

Business Efficiency Enhancement Dimension

- Reduction in Direct Consumable Material Costs **20,260** Bath
*Expenses from paper procurement
- Employee Working Time Returned of Over **473** Hours / Year

Promoting Organizational Culture in Innovation and Technology

Driving the Organization Toward an AI Maturity Organization

Jaymart Group Holdings Public Company Limited reaffirms its vision of becoming a future-oriented organization driven by technology and innovation, with a focus on elevating the organization toward an AI Maturity Organization through the "J.Ai Maturity Transformation" project, operated by J Ventures Company Limited, to strengthen digital capabilities and the effective and sustainable use of Artificial Intelligence (AI) across all business groups within the organization.

The project aims to cultivate an "AI Maturity Mindset" among employees, focusing on developing foundational AI knowledge (AI Literacy), digital maturity, critical thinking, and the practical application of AI in daily work — including problem-solving and the concrete development of business processes within each department.

Key project activities include the J.Ai Maturity Mindset Bootcamp for representatives from JMart Group affiliated companies, covering the financial, retail, real estate, insurance, energy, and other service business groups. The Company has collaborated with Pi R Square Company Limited, an AI specialist, to serve as coach and consultant — transferring knowledge, concepts, and guidelines for the appropriate and safe use of AI tools.

Bootcamp participants learned to use AI Tools and techniques essential for working in the digital era — regarded as default skills for the modern workforce — with a focus on leveraging AI to generate tangible results, improve work efficiency, reduce redundant processes, and support data-driven business decision-making.

Upon completion of the training, representatives from each participating affiliated company are designated as "AI Champions" to lead AI transformation within their organizations — transferring knowledge, encouraging AI adoption, and continuously expanding AI technology applications within their respective departments, in line with the people-centric approach to digital transformation.

To support a sustainable elevation toward an AI-ready organization, J Ventures Company Limited plans to organize the Jaymart Group AI Hackathon in the following year, providing an opportunity for employees from all affiliated companies to collaboratively develop AI solutions that address real business needs, promote knowledge exchange, and create innovations that can be further developed for commercial use — ultimately generating long-term economic, social, and organizational value.



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

[Artificial Intelligence Policy](#)
[Or Click](#)



J.Ai Maturity Mindset Bootcamp

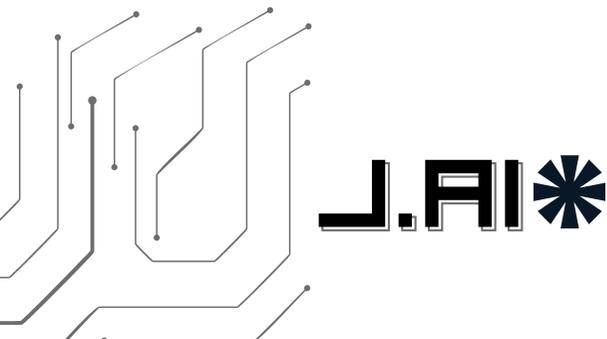


Growing Together with Business Partners

Our Commitment

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

Furthermore, the Company encourages business partners to conduct business with consideration for social responsibility, environmental stewardship, and human rights, while continuously supporting supplier capability development to elevate operational standards throughout the supply chain — leading to the creation of shared value and the stable long-term growth of both the Company and its business partners.



Sustainable Procurement Practices

Sustainable Procurement Policy

The Company aims to continuously drive sustainable business development and therefore places great importance on every sector within the supply chain — particularly suppliers, who are regarded as key partners in supporting sustainability from upstream to downstream. The Company thus places significant emphasis on managing supply chain responsibilities, from sourcing the highest quality products, risk assessment and management, and strict regulatory compliance, to awareness of social and environmental responsibilities, collaboration with suppliers to develop and improve work processes for sustainability, and building long-term relationships with suppliers for effective supply chain management.

The Company has established transaction guidelines and codes of conduct for suppliers, to serve as a framework for adhering to good corporate governance principles, while also encouraging its suppliers to treat their own suppliers in the same manner — promoting effective supply chain management, building confidence and stability in the relationship between the Company and its suppliers, and elevating ethical standards and quality throughout the supply chain. This is considered a sustainable supply chain management practice.

Supplier Evaluation Criteria Based on Sustainability Dimensions



Economics Dimensions

Maintaining economic stability and growth, employment, and local procurement in which communities participate and benefit — including having corporate governance and anti-corruption measures, such as anti-bribery and anti-corruption in all cases.



Social Dimensions

Procurement that prioritizes human rights, such as opposition to the use of illegal labor — including slave labor and child labor — and procurement that considers good labor practices, taking into account workers' livelihoods, particularly working conditions, health, and occupational safety.



Environmental Dimensions

Procurement that prioritizes human rights, such as opposition to the use of illegal labor — including slave labor and child labor — and procurement that considers good labor practices, taking into account workers' livelihoods, particularly working conditions, health, and occupational safety.

Assessment and Selection of Current and New Suppliers

The Company has integrated sustainability considerations into its evaluation and selection criteria for both current and new suppliers, covering a comprehensive range of factors — from environmentally friendly business operations and respect for human rights with promotion of fair employment, to transparent operations and adherence to good governance principles — to ensure that the Company's supply chain operates responsibly and in alignment with the organization's sustainability goals.

Furthermore, the Company employs a supplier selection process (Selecting Supplier) that is open, transparent, honest, and fair — beginning from sourcing at least 2 supplier companies, issuing a Request for Proposal, handling Queries and Answers, conducting Negotiations, through to the Award decision — to ensure equality and accountability at every stage.

Vendor and Service Provider Evaluation Form

This is a tool developed for evaluating the qualifications and performance of vendors and service providers. The assessment covers the procurement process, product and service quality, as well as compliance with the Company's business ethics code — to ensure that operational processes are transparent, fair, and supportive of efficient operations in accordance with the Company's standards.

The following indicators are used, based on supplier working standards:



Price Assessment



Social Assessment



Quality Assessment



Environmental Assessment



Product Delivery or Service Provision Assessment



Corporate Governance Assessment



Sustainable Procurement Policy
Or Click





Sustainable Supply Chain Management

(GRI 3-3 , 416)

Jaymart Group Holdings Public Company Limited is committed to continuously developing and improving its supply chain management processes, with a key goal of elevating product and service quality selection standards to be efficient, transparent, and value-creating in the long term — including developing supplier risk management strategies to mitigate potential impacts within the supply chain, while strictly promoting practices grounded in governance principles and anti-corruption policies.

The Company places emphasis on fair employment, creating economic opportunities for local communities, and strengthening understanding and cooperation with suppliers — so that all parties in the supply chain participate in conducting business with responsibility toward society and the environment. Furthermore, the Company has incorporated sustainable development approaches into every operational process — from product sourcing, distribution, and transportation, through to product delivery to customers — to ensure that all business processes promote long-term sustainability.

With this commitment, Jaymart Group Holdings Public Company Limited aspires to be a leader in quality supply chain management that creates positive impacts on society, the economy, and the environment — while driving the organization to grow together with its suppliers and all stakeholders, on the foundation of trust, responsibility, and long-term sustainability.

Operational Targets

Number of collaborative projects with suppliers / business partners

2 Projects / Year

Performance Results

Number of collaborative projects with suppliers / business partners

2 Projects / Year

Supplier Code of Conduct

Supplier Code of Conduct

Jaymart Group Holdings Public Company Limited upholds the principles of conducting business with integrity, adhering to good governance and corporate governance principles, and 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 Supplier Code of Conduct to reflect its commitment to ensuring that all supplier groups transacting with the Company operate transparently under a business code of conduct that demonstrates responsibility across all dimensions — not merely the benefits derived from business operations, but also emphasizing sustainable and stable business conduct throughout the shared supply chain.

Business Ethics in Accordance with Sustainability Guidelines



Environmental

The business conduct of supplier companies should not consider only the benefits they will receive, but suppliers must also conduct business with responsibility. Environmental responsibility is an unavoidable duty that suppliers must respect and observe — being 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 in the long term.



Social

In conducting business with regard to relationship management and treating all stakeholder groups with equality — and being attentive to what various stakeholder groups are rightfully entitled to receive — suppliers must always place importance on this, regardless of whether those stakeholders are primary or secondary groups, as all are inevitably significant to business operations.



Governance

Supplier companies should place importance on conducting business with transparency, fairness, and integrity — respecting regulations, practices, and laws — toward trade competitors, customers, government agencies, private sector organizations, employees at all levels, and all stakeholder groups of the supplier.

Schedule for Review and Revision of the Supplier Code of Conduct

The department responsible for overseeing this Supplier Code of Conduct is required to update the details of each process to reflect current situations on an annual basis, for presentation and approval by the Board of Directors.

Whistleblowing and Complaint Receiving Channels

If suppliers, business representatives, and the Company's stakeholders encounter or suspect any actions that may constitute violations of the Company's regulations or policies, they may report whistleblowing information and complaints through the following channels designated by the Company:



- E-mail : ir@jaymart.co.th



- Website: <https://www.jaymart.co.th/th/investorrelations/whistleblowing-and-complaint-form>



- Mail addressed to the "Audit Committee" at 187, 189 JMart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240



- Suggestion box at Jaymart Building, Head Office, Building A, at the Jaymart Head Office Reception Counter



Supplier Code of Conduct
Or Click

Supply Chain Management (GRI 3-3)

Jaymart Group Holdings Public Company Limited places great importance on supply chain management to demonstrate its commitment to delivering quality products and services with responsibility toward all of the Company's stakeholder groups. The Company therefore has processes and guidelines for managing suppliers who contribute to the Company's business operations — to provide assurance to the organization, the Company's stakeholders, society, and the environment that business conducted between suppliers and the Company operates under responsibility toward all relevant parties. This is not driven solely by monetary returns, but by conducting business under the principle of "responsibility" in order to drive the business forward sustainably in the long term.



Supplier Management Guidelines



1 Establishing a Sustainable Procurement Policy and Supplier Code of Conduct



2 Classifying the significance and categories of suppliers



3 Auditing supplier operations in terms of environmental, social, and corporate governance aspects



4 Building relationships with respect for mutually agreed practices and regulations, while promoting supplier development



Supplier Classification Criteria

- Level of supplier dependency
- Emergency preparedness
- Replaceability
- Service and delivery capability
- Cost impact

Critical Tier 1 Direct Suppliers

- Transaction volume of 80% or more
- Procurement value exceeding 12 million baht per year
- Continuous procurement for more than 1 year
- Direct impact on the cost and price of products and services

Total of 15 suppliers

Representing 1% of total suppliers



Critical Suppliers

In 2025, the total number of suppliers was

1,459



Critical Non-Tier 1 Suppliers

- Transaction volume of 80% or more
- Procurement value exceeding 12 million baht per year
- Continuous procurement for more than 1 year
- Indirect impact on the cost and price of products and services

Total of 12 suppliers

Representing 1% of total suppliers



Continuous Supplier Relationship Building Activities

- **Human Resource Management System Development in Collaboration with External Partners**

Jaymart Group Holdings Public Company Limited places great importance on managing relationships with suppliers as business partners who play a significant role in the success and sustainable growth of the Group — upholding the principles of transparent, fair, and accountable business conduct, while promoting standards in ethics, human rights, safety, occupational health, and environmental stewardship throughout the value chain.

Under this approach, the Group has developed a resource management system in collaboration with PRTR Group Public Company Limited, a human resource management and recruitment partner, to support the recruitment and management of personnel in alignment with organizational strategy. Both parties hold regular meetings to monitor service quality, evaluate performance, and exchange recommendations for continuous improvement.

- **Electronic Waste Management Collaboration**

Jaymart Group Holdings Public Company Limited recognizes the growing impact of electronic waste (E-Waste) resulting from rapid technological transitions, and therefore places importance on working collaboratively with strategic partners such as Advanced Info Service Public Company Limited (AIS) to drive proper electronic waste management in accordance with Circular Economy principles and reduce environmental impacts throughout the value chain, through the following initiatives:

- Organizing device return and collection activities JMart participates in a project with AIS to establish collection points for used mobile phones and end-of-life accessories at JMart branches and service points, to facilitate customers in properly disposing of their devices and reducing the risk of hazardous substance contamination in the environment.
- Communication and awareness raising for customers and employees JMart and AIS jointly communicate and publicize through online and in-store media to promote knowledge and understanding of E-Waste impacts and proper disposal methods, while also training employees to be able to provide accurate guidance to customers.



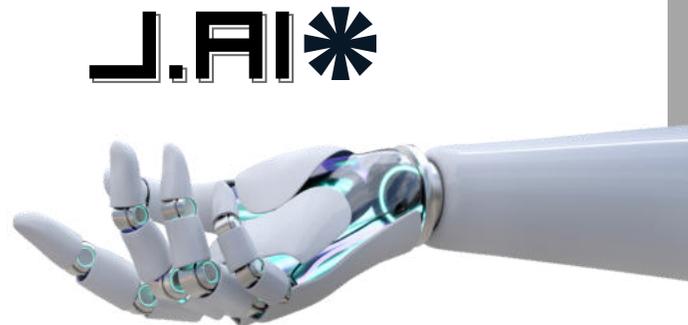
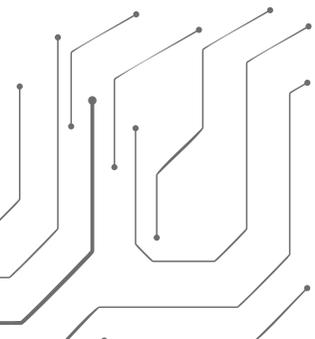


Driving Sustainable Business

Our Commitment

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

To cultivate the right values and instill firm confidence, the Company supports responsible and transparent operations, while promoting an ethics-based organizational culture — to ensure that the Company is a credible and trustworthy organization for all stakeholders. Adherence to these principles will help create maximum value for the Company by promoting transparency, credibility, and strong relationships between the Company and its stakeholders, ultimately leading to sustainable long-term development and growth.



Corporate Governance Policy

The Company places great importance on processes, systems, and practices related to good management. The Board of Directors has established control and checks-and-balances mechanisms to ensure that business management operates efficiently, transparently, and accountably. Furthermore, the Group has a Board of Directors and management team with broad vision and responsibility toward their assigned duties, while respecting the rights and equality of shareholders and all stakeholder groups — firmly committed to conducting business under ethical principles and good corporate governance guidelines, alongside active participation in responsibility toward society, communities, and the environment.

The Company has established clear policies for employees at all levels to understand and adhere to, while also encouraging employees to continuously participate in social contribution activities — which is considered an important element in strengthening confidence among investors, financial institutions, business partners, shareholders, customers, and all relevant parties.



Furthermore, the Board of Directors has established a Good Corporate Governance Policy to ensure its appropriateness in response to the business environment that may change over time, as well as to align with the guidelines set by the Stock Exchange of Thailand for improvements to the "Corporate Governance Code for Listed Companies" — in order to elevate the Company's corporate governance to international standards and maintain good governance principles.

With this commitment, the Company sets its goal to be an organization that is responsible toward society and all stakeholder groups, while standing firm in conducting business with ethics, integrity, and transparency in accordance with corporate governance principles — to promote sustainable growth and create long-term value for society and the environment.

Corporate Governance Management Approach

In pursuit of becoming a truly governance-driven company, the Company has established best practices for listed companies as a working framework that promotes business operations in accordance with good corporate governance principles. The Company has formulated clear corporate governance policies emphasizing transparency at every stage of operations — from the employee level, through management, to the Board of Directors — to ensure that all parties within the organization operate according to good and equitable ethical standards, which form a critical foundation for sustainable operational efficiency development.

The policy also focuses on improving efficiency and increasing effectiveness in business operations, to enable the Company to create long-term added value for shareholders and all relevant stakeholder groups. The Company therefore adheres to and practices good corporate governance principles in accordance with the guidelines of the Stock Exchange of Thailand, which comprise 15 key practices covering governance across all dimensions — including ethics, transparency, social responsibility, and fairness in business operations — as follows:

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

Corporate Governance Policy
Or Click

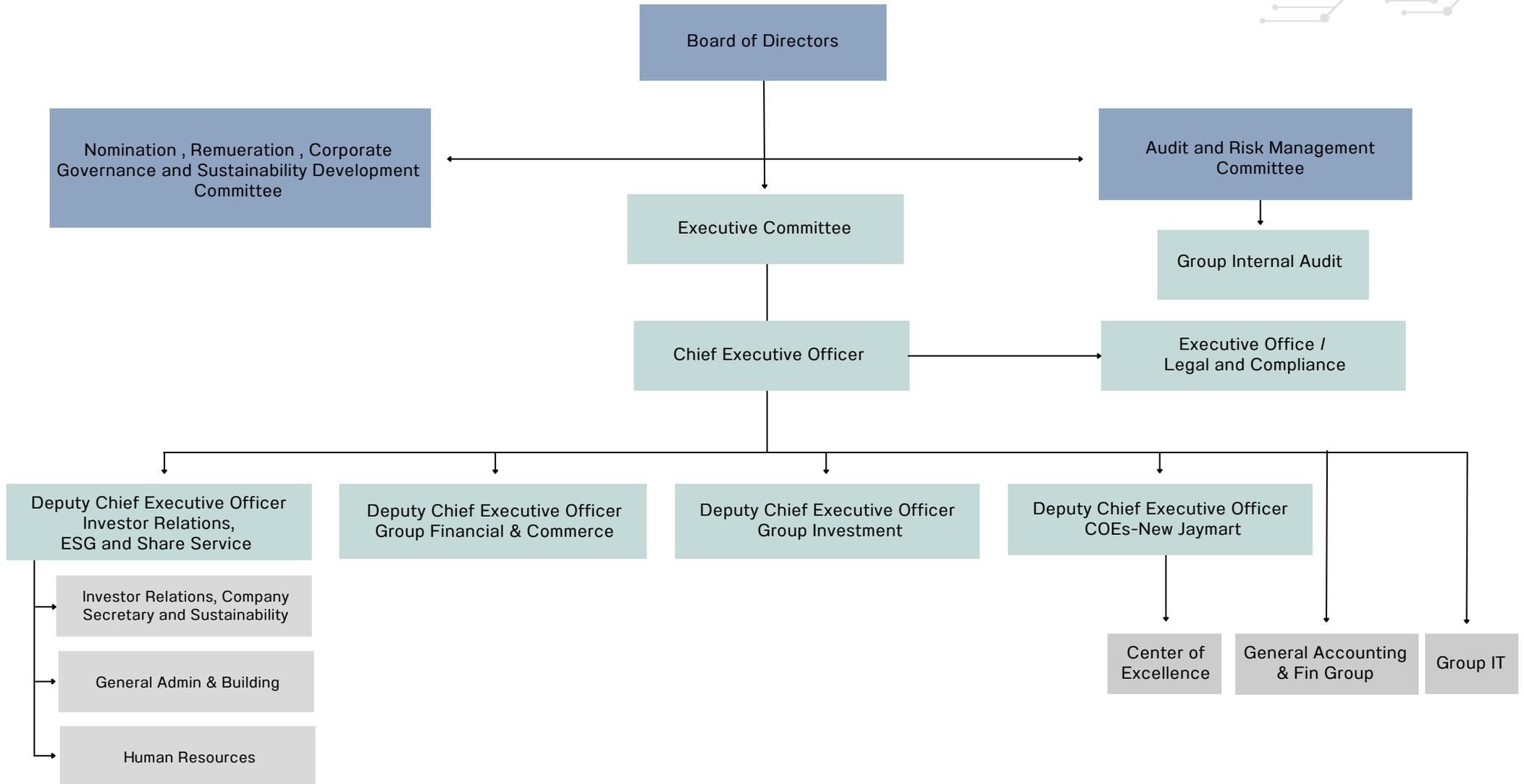




Corporate Governance Structure

As of December 31, 2025

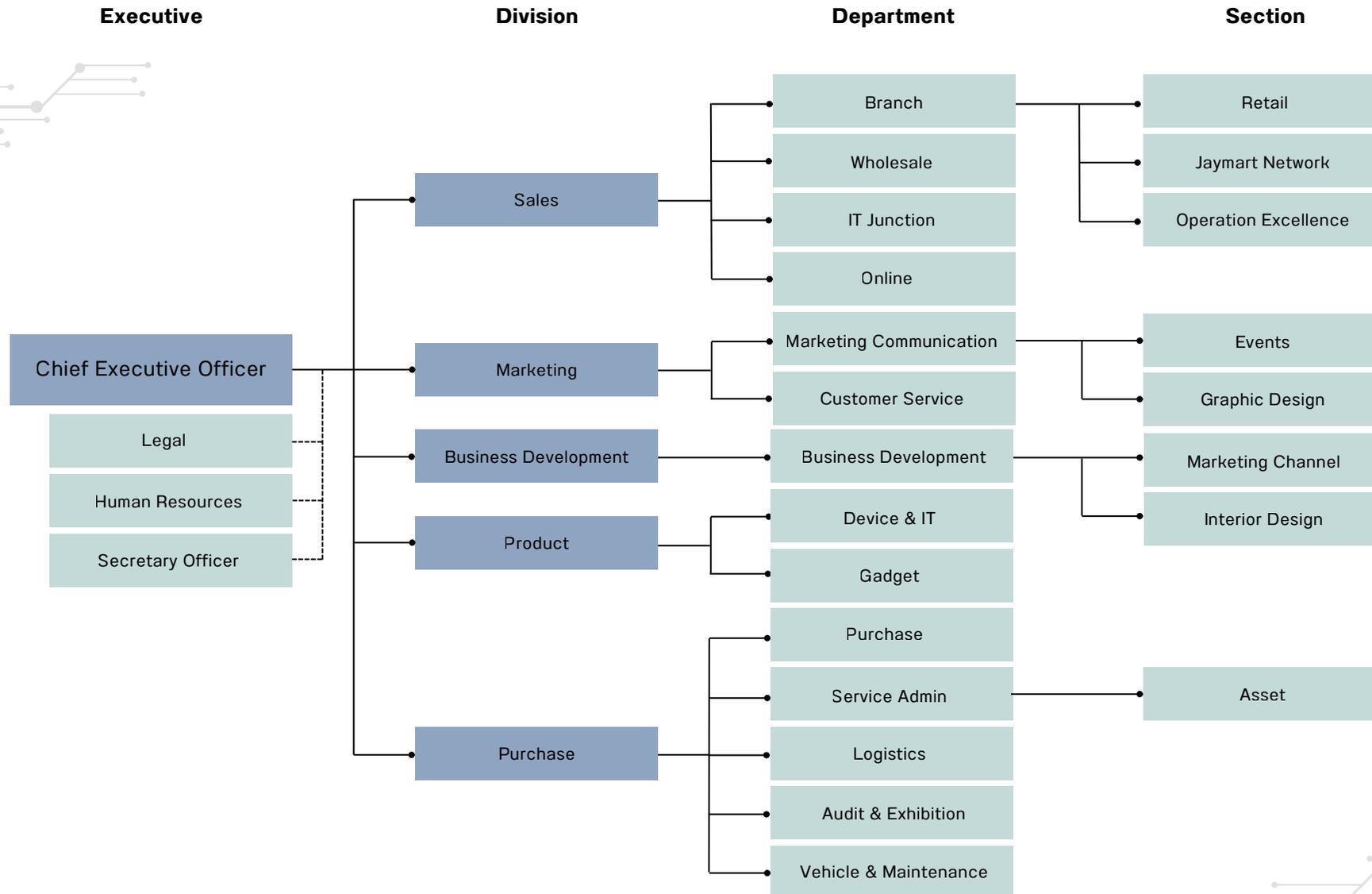
Jaymart Group Holdings Public Company Limited



Corporate Governance Structure and Information on Management Structure

As of December 31, 2025

Jaymart Mobile Company Limited (Core Company)





Whistleblowing and Complaints



Our Commitment

Jaymart Group Holdings Public Company Limited is committed to conducting business under good corporate governance principles — with responsibility, transparency, and accountability — 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 system covering actions that may constitute violations of laws, Company regulations, business ethics, or good corporate governance principles — encompassing directors, executives, employees, and workers within the business group.

The Company encourages stakeholders to report information or incidents that may cause negative impacts on the organization with confidence, without the need to disclose their identity. Strict confidentiality of information is maintained, and measures are in place to protect whistleblowers and informants from retaliation or unfair treatment — thereby strengthening a transparent and governance-based organizational culture. This serves as a critical mechanism for preventing and detecting corruption, 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

The Company has established a whistleblowing system and complaint mechanism for both internal and external individuals, to serve as a channel for reporting incidents that may involve misconduct — such as bribery, corruption, discrimination, harassment or abuse, privacy violations, illegal acts, or violations of Company policies and regulations.

With a commitment to promoting a transparent and accountable organizational culture, the Company provides multiple and easily accessible whistleblowing and complaint channels, with strict whistleblower protection, fair investigation of complaints, and the implementation of corrective, improvement, and recurrence prevention measures — in order to continuously elevate the Company's business ethics standards and good corporate governance.

Whistleblowing and Complaint Handling Process



1. The Company will immediately conduct an investigation upon receiving a whistleblowing report or discovering behavior that may constitute a violation of business ethics, misconduct, or non-compliance with corporate governance principles — by assigning an Investigation Committee or relevant authorized persons to be responsible for fact-finding.



2. All relevant parties must provide complete information and submit evidence to ensure that the investigation process is comprehensive, transparent, and fair — based on witnesses, evidence, and explanations received.



3. If the investigation results indicate that no wrongdoing has occurred, the Company will close the matter without further action. However, if wrongdoing is found, disciplinary proceedings will be initiated in accordance with the severity of the conduct.



4. Every stage of the investigation will be conducted with transparency and fairness, providing the accused with the opportunity to explain before a final decision is made. If the investigation results reflect deficiencies or gaps in management, the Company will use such information to improve its risk management systems and preventive measures — to prevent similar incidents from recurring in the future.

Protection of Whistleblowers and Complainants

- 01 To protect the rights of whistleblowers and complainants, the Company keeps the personal information of whistleblowers and complainants strictly confidential, with safety as the primary consideration.
- 02 The Company carefully considers incidents and conducts fact-finding procedures with comprehensive attention to sensitive issues, to avoid negative impacts that may adversely affect whistleblowers — ensuring that the Company treats both whistleblowers and those being complained against with fairness and without discrimination.
- 03 If the whistleblower or complainant is a person who has suffered harm from corruption or fraudulent incidents, the Company will provide appropriate and fair assistance to help remedy the damage in the relevant aspects.

Whistleblowing and Complaint Receiving Channels



- E-mail : whistleblowing@jaymart.co.th



- Website : <https://www.jaymart.co.th/storage/document/company-policy/whistleblowing-and-complaint-policy-th.pdf>



- Mail addressed to the "The Risk Management and Audit Committee" at 187, 189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana Subdistrict, Saphan Sung District, Bangkok 10240



- Suggestion box at Jaymart Building, Head Office, Building A, Floor L, at the Reception Counter



Whistleblowing and Complaint Policy
Or Click

Human Rights

Our Commitment

Jaymart Group Holdings 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 — upholding good corporate governance principles and conducting business with honesty, fairness, and without exploitation of any party, with the aim of achieving growth in performance alongside responsibility toward its people and society.

The Company places importance on the quality of life, safety, well-being, and career advancement of employees in an appropriate and timely manner, within the framework of established policies and criteria — to ensure that all employee groups, including 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 critical mechanism for promoting collaboration among employees at all levels and positions, on the foundation of mutual respect, consideration, and peaceful coexistence — ultimately leading to the development of a strong, transparent organizational culture that supports sustainable long-term growth.

Operational Targets

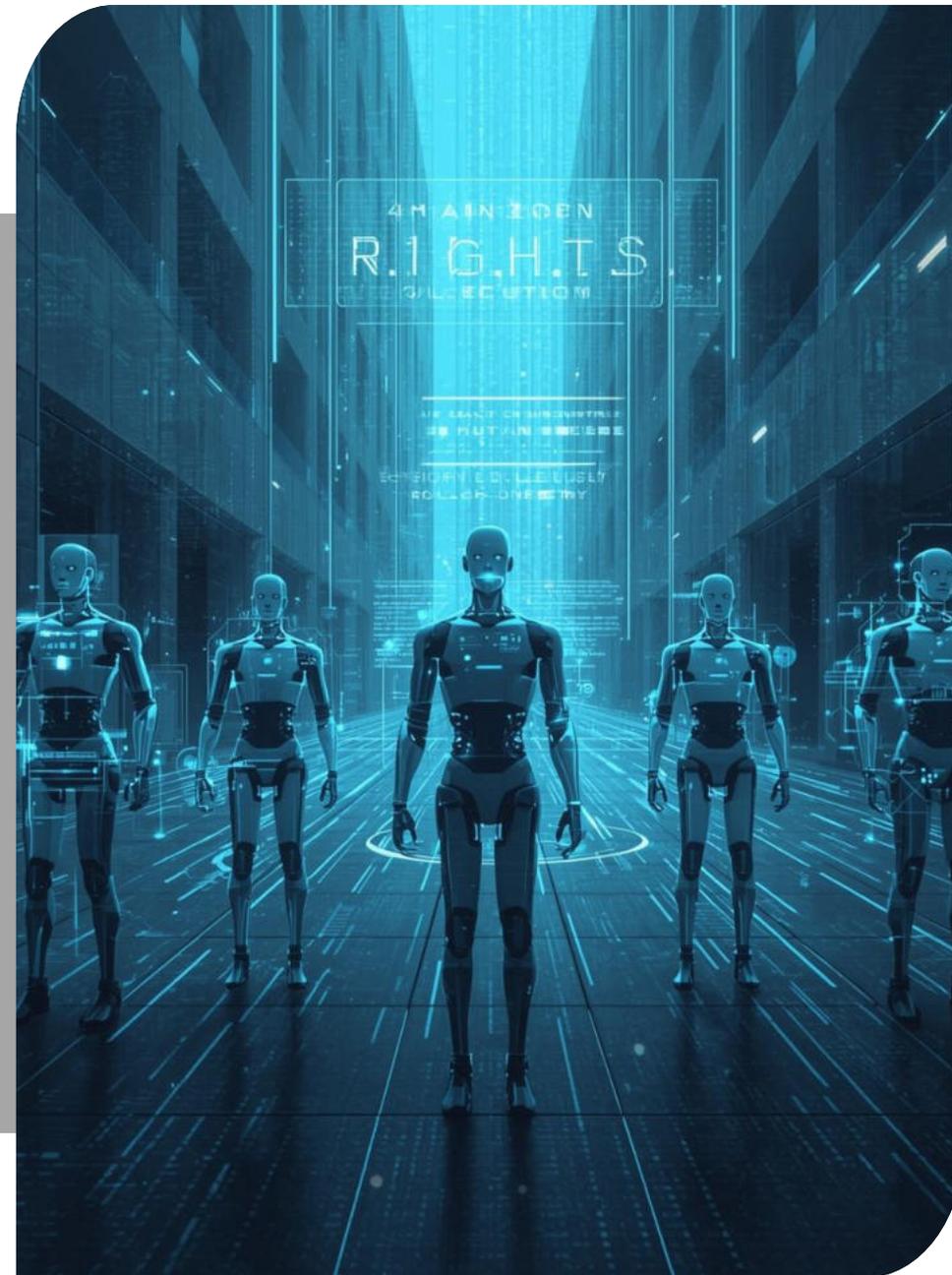
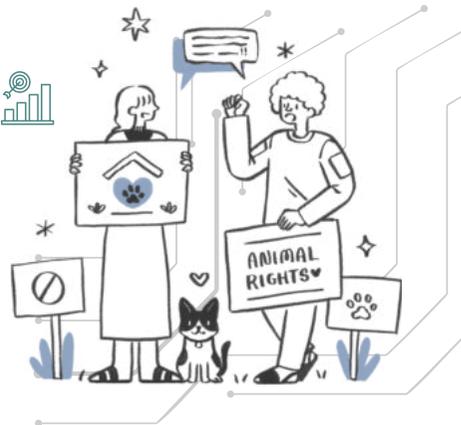
The number of disputes related to human rights violations must be zero.

0 Cases

Performance Results

In 2025, the number of disputes related to human rights violations was zero.

0 Cases



Human Rights Policy and Practices

Jaymart Group Holdings Public Company Limited has played an important role in establishing the human rights policy of the JMart Group, in compliance with human rights laws and local to international regulations. The scope of JMart's human rights policy covers all stakeholders — including all employees in the Company's operations, encompassing subsidiaries and associated companies, business representatives, and suppliers — from the Board of Directors, executives, and employees at all levels — to serve as strict guidelines for working together with honesty and integrity, in accordance with genuine governance and ethical principles.

The Company upholds responsibility toward society and all stakeholders in accordance with good corporate governance principles and sustainable business operations, to ensure that the Company's business conduct is consistent with human rights principles and the United Nations Framework and Guiding Principles on Business and Human Rights (UNGPs).

The policy covers the following key issues:

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

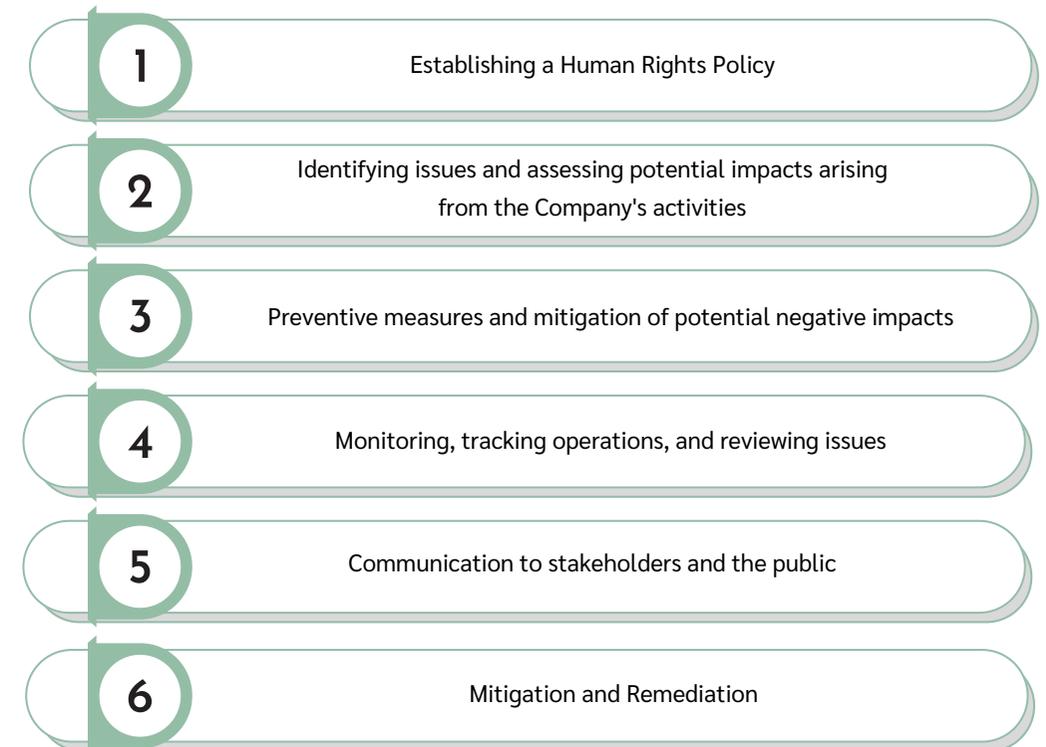
Should any actions be found to violate this policy, such violations can be reported through the channels specified in the Company's whistleblowing or complaint policy. The Company will maintain strict confidentiality and provide safety protection for those who disclose information. If an investigation confirms that a violation has indeed occurred, the Company will proceed through the process with fairness, transparency, and impartiality — including providing appropriate and fair remediation to those who have suffered harm.



Human Rights Due Diligence : HRDD

Jaymart Group Holdings Public Company Limited has continued to intensify its efforts beyond the establishment of a human rights policy — which focuses on good practices with respect for employees and the Company's stakeholders — progressing into human rights due diligence focused on guidelines from the UN Guiding Principles on Business and Human Rights (UNGPs), to serve as a framework for ensuring that the Company complies with international human rights standards. This enables the prevention and remediation of potential impacts on the human rights of all parties throughout the value chain — to identify incidents and those affected — encompassing a comprehensive human rights management process in accordance with the following steps:

Scope of Comprehensive Human Rights Management Process



Step 1: Establishing a Human Rights Policy

The Company recognizes the importance of respecting human rights and is committed to complying with relevant principles and guidelines — to ensure that all stakeholder groups, whether customers, suppliers, employees, or those involved in every sector, are treated fairly. For this reason, the Company has formally established and implemented a human rights policy, along with clear practices to serve as guidelines for operations that place human rights as a priority. The scope of such policy and practices extends not only to the Company's internal operations, but also to the treatment of suppliers, business partners, and other organizations associated with the Company — with the expectation that these suppliers and business partners will adhere strictly to human rights principles in the same manner.



Human Rights Policy
Or Click



Step 2: Identifying Issues and Assessing Potential Impacts Arising from the Company's Activities

Identifying problems or issues that may be related to human rights — covering labor issues, treatment of employees, environmental protection, interactions with local communities, and natural resource management — for the assessment of potential impacts throughout the value chain, from production to distribution of goods and services, both directly and indirectly, including impacts on stakeholders such as employees, customers, and communities. Such impact assessments will lead to the development of prevention and remediation plans for negative impacts throughout the value chain, including assessments of impacts on various stakeholder groups such as employees, customers/consumers, local communities, and business partners. Impact assessments across all dimensions and throughout all operational stages will lead to the development of plans to prevent and remediate potential negative impacts in both the short and long term — which will help strengthen sustainability and the Company's positive image in the long term.

The assessment was conducted jointly with multiple relevant parties, covering the following 8 topics:

1. Privacy violations	R 1	Using customers' personal information without consent.
2. Product and service safety	R 2.1	Improper storage of products at unsuitable temperatures by branch staff.
	R 2.2	Non-compliance with standard procedures for product storage and transportation.
	R 2.3	Providing unclear product information or usage instructions.
	R 2.4	Partner manufacturers failing to meet production standards.
3. Responsible marketing	R 3	False advertising, resulting in products or services not matching the advertisement.
4. Community health and safety	R 4.1	Using non-standard vehicles causing pollution and noise disturbances.
	R 4.2	Partner factories creating pollution and/or noise disturbances.
5. Fair treatment of customers	R 5.1	Employees discriminating against or refusing to serve customers.
	R 5.2	Delayed response in resolving customer issues.
6. Occupational health and safety	R 6.1	Accelerating import and/or production processes with partners, causing undue pressure on employees and negatively affecting their health.
	R 6.2	Inadequate environment, safety measures, or facilities.
	R 6.3	Delivery drivers engaging in dangerous driving practices.
7. Legal labor practices	R 7	Child labor and/or illegal foreign labor practices by partners.
8. Labor rights	R 8.1	Employees being pressured to work extra hours, directly or indirectly, without consent.
	R 8.2	Workplace discrimination and unequal treatment of employees.



การประเมินผลกระทบที่อาจเกิดขึ้นจากการดำเนินกิจกรรมของบริษัท

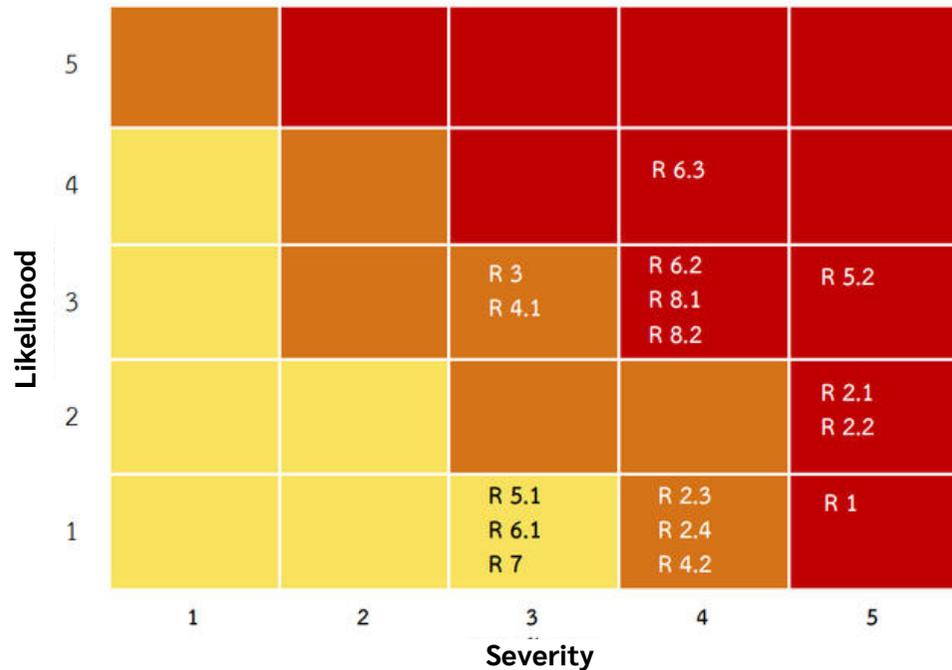


Likelihood

- 1 = Very unlikely
- 2 = Unlikely
- 3 = Possible
- 4 = Likely
- 5 = Very likely

Severity

- 1 = Very low severity
- 2 = Low severity
- 3 = Moderate severity
- 4 = High severity
- 5 = Very high severity



Assessment Criteria for Issues Impacting Human Rights

Level	Definition of Likelihood	Definition of Severity	Scope of Severity
Very Low	No incidents occurred within a 1-year period	No affected parties yet	No monetary damage
Low	One incident occurred within a 1-year period	No more than 2 affected parties	Monetary damage not exceeding 100,000 baht
Medium	No more than 2 incidents occurred within a 1-year period	No more than 4 affected parties	Monetary damage between 100,001 – 300,000 baht
High	No more than 3 incidents occurred within a 1-year period	No more than 6 affected parties	Monetary damage between 300,001-400,000 baht
Very High	More than 3 incidents occurred within a 1-year period	More than 6 affected parties	Monetary damage exceeding 400,000 baht



Step 3: Preventive Measures and Mitigation of Potential Negative Impacts

In conducting business in accordance with Human Rights Due Diligence (HRDD) principles — following risk identification and analysis — the Company has established measures to mitigate and prevent potential impacts, covering the improvement of work processes that may generate risks, the formulation of clear human rights policies, training of employees and relevant parties to develop appropriate knowledge and understanding, as well as providing a safe reporting and follow-up system — to ensure that human rights issues are addressed effectively and future impacts are prevented.

Step 4: Monitoring, Tracking Operations, and Reviewing Issues

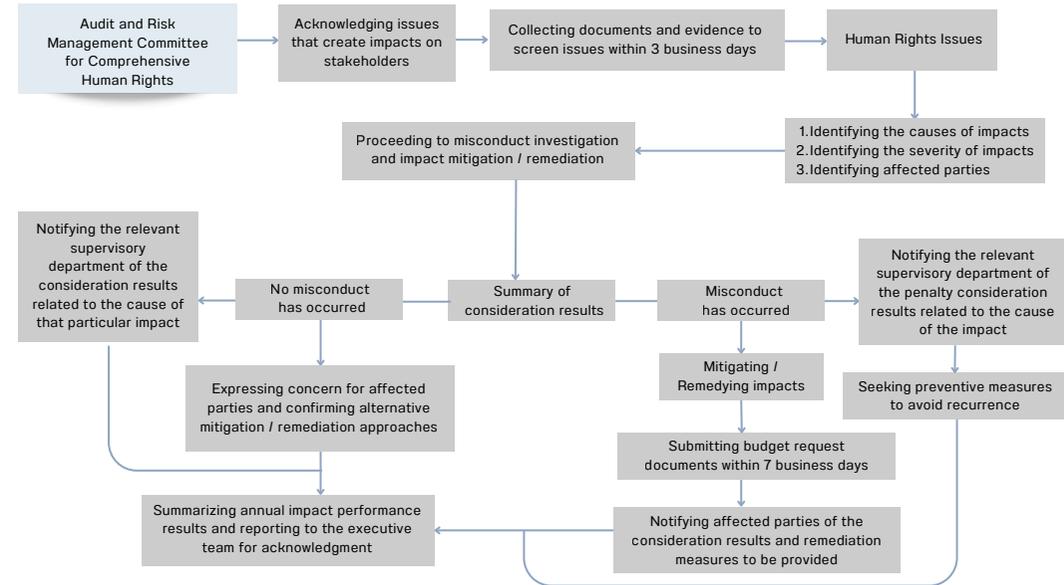
The Company requires the department responsible for the complaint handling process to monitor and compile incidents reported through all channels, in order to process the information through the comprehensive Human Rights Due Diligence (HRDD) impact mitigation and remediation process. The management is also required to review the human rights policy at least once per year, prepare a self-assessment form for critical suppliers at least once per year, and conduct a comprehensive Human Rights Due Diligence (HRDD) audit on an annual basis.

Step 5: Communication to Stakeholders and the Public

The Company discloses human rights complaint statistics through the Annual Registration Statement (56-1 One Report) and the Sustainability Development Report (SD Report), published on the Company's website — to enable stakeholders to access information conveniently and transparently. Furthermore, the Company discloses relevant policies and practices on its website, including the Human Rights Policy, Business Code of Conduct, Supplier Code of Conduct, and Human Rights Due Diligence (HRDD) guidelines — to demonstrate its commitment to responsible and comprehensive human rights management across all dimensions.



Step 6: Mitigation and Remediation



Number of incidents related to human rights violations along with corrective and remediation measures

	2024	2025
Number of significant disputes related to human rights violations	0	0

The Company places great importance on comprehensive remediation for those affected by rights violations, covering both compensation and restoration — such as medical treatment in cases of injury, appropriate monetary and non-monetary impact remediation, legal action against perpetrators, as well as improvement of work processes that may give rise to violations — in order to prevent and deter future harm.



[Human Rights Due Diligence : HRDD Or Click](#)





Business Ethics and Anti-Corruption

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

Our Commitment

Jaymart Group Holdings Public Company Limited is committed to conducting business with transparent, fair, and accountable ethics — upholding integrity as the cornerstone of business management at every level. The Company believes that acting correctly in accordance with ethical principles and laws is the foundation for building confidence and trust from all stakeholder groups, including shareholders, customers, business partners, employees, government agencies, communities, and society as a whole. The Company strives to promote understanding and strict adherence to business ethics among all executives and employees in every work process, while also being committed to preventing actions that may give rise to conflicts of interest, corruption, or any form of inappropriate conduct. The Company encourages all parties to jointly create a high-ethical-standard work environment — to drive stable and sustainable organizational growth, alongside being a good corporate citizen for society and the country.

Operational Targets

- Corporate Governance Report of Thai Listed Companies (CGR) Assessment for the Year 2025
At the 5-Star or "Excellent" level
- Every year, business ethics and code of conduct violations must be **0 cases** – from the Board of Directors, executives, and employees.
- Significant corruption-related misconduct cases must be **0 cases** every year.

Performance Results (GRI 205-2)

- Corporate Governance Report of Thai Listed Companies (CGR) Assessment for the Year 2025
At the 5-Star or "Excellent" level
- In 2025, business ethics and code of conduct violations were **0 cases** – from the Board of Directors, executives, and employees.
- In 2025, Significant corruption-related misconduct cases must be **0 cases**

Operational and Management Approach

The Company is committed to conducting business in accordance with Good Corporate Governance principles — dedicated to operating with honesty, transparency, fairness, and social responsibility under governance principles, while building confidence among all stakeholder groups. The Company places great importance on instilling a sense of integrity, ethics, and responsibility in executives and employees at all levels, to enable them to perform their duties correctly and in alignment with the organization's business ethics code. The Company has established business conduct guidelines in the Business Ethics Manual to provide clear guidance for work practices and strengthen a transparent and sustainable organizational culture.

Anti-Corruption

The Company has established an Anti-Corruption Policy prohibiting directors, executives, and personnel at all levels from committing or accepting corruption in any form — whether directly or indirectly — such as giving or receiving money, valuables, gifts, gratuities, or unethical benefits, including inappropriate entertainment or other forms of benefits from business-related parties such as customers, debtors, suppliers, business partners, or other stakeholders.

Furthermore, the Company promotes awareness among personnel at all levels of the penalties and impacts arising from corruption, while instilling correct values in performing duties with honesty and integrity — refraining from seeking personal gain from their positions or improperly facilitating benefits for others — as well as being aware of the penalties and potential damage that may result from acts of corruption, in order to jointly build a transparent and fair organizational culture sustainability.

Complaint Receiving and Whistleblowing

The Company has established channels for receiving complaints, whistleblowing reports, and reporting incidents that may constitute corruption or ethics violations — for both employees and external stakeholders. The Company guarantees safety and strict confidentiality of information, to encourage relevant parties to report information that is beneficial to investigations.

The Company also provides a systematic process for monitoring, investigating, and managing complaints — to ensure that investigations are fair and transparent — along with preventive and corrective measures to avoid recurrence. Additionally, regular assessments of business ethics risks are conducted, along with reviews of key policies.

Communication and Cultivating Organizational Culture



The Company requires the training department to incorporate anti-corruption knowledge into the new employee orientation curriculum for employees at all levels, to ensure that all new employees are informed and apply it strictly in practice.



The Company provides anti-corruption training by specialized experts to reinforce and cultivate awareness among the Board of Directors, executives, and employees at all levels at appropriate intervals.



The Company discloses its anti-corruption policy on the Company's website, to enable the general public, customers, business partners, investors, shareholders, and Company employees to easily access the information for educational purposes.



The Company discloses its anti-corruption policy in the Annual Registration Statement (56-1 One Report) displayed on the Company's website, to enable the general public, customers, business partners, investors, shareholders, and Company employees to easily access the information for educational purposes.

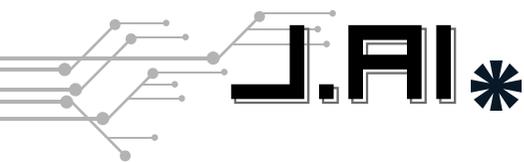


The Company displays anti-corruption knowledge boards in visible areas within the Company premises, to reinforce values and cultivate attitudes among personnel against involvement in corrupt acts in all respects.



The Company issues anti-corruption policy announcements via email to inform employees every time the content is reviewed and updated.

Additionally, audit results on anti-corruption measures are regularly reported to the Audit Committee and the Board of Directors — to ensure that these measures effectively promote and instill anti-corruption values within the organization.



Key Activities and Projects

Corporate Governance Report of Thai Listed Companies (CGR)

The Company places great importance on conducting business under good corporate governance principles, alongside compliance with organizational ethics and awareness of responsibility toward society, the environment, and governance principles — to achieve the defined business goals. The Company emphasizes transparent and accountable management, with personnel who have knowledge and understanding of relevant policies and practices, a positive mindset and attitude toward work, and a focus on operations that consider the highest benefit to the organization for long-term sustainability.

In 2025, Jaymart Group Holdings Public Company Limited received a 5-Star or "Excellent" corporate governance rating, reflecting the development of high-standard corporate governance. 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.

Jaymart GROUP

บริษัท เจมาร์ท กรุ๊ป โฮลดิ้งส์ จำกัด (มหาชน)
หรือ JMART ได้รับการประเมินการกำกับดูแลกิจการในระดับ

5 ดาว "ดีเลิศ"

จากการสำรวจด้านการกำกับดูแลกิจการบริษัทจดทะเบียนไทย (CGR)
จัดโดยสมาคมส่งเสริมสถาบันกรรมการบริษัทไทย (THAI IOD)

ประจำปี 2568

นายพิศณุ พงษ์อิชฌมา
ประธานกรรมการ

Certification as a Member of the Thai CAC



Jaymart Group Holdings Public Company Limited has continuously participated in the "Thai Private Sector Collective Action Against Corruption" (Thai CAC) project for the 3rd consecutive year, having declared its intention since 2022 to the present.

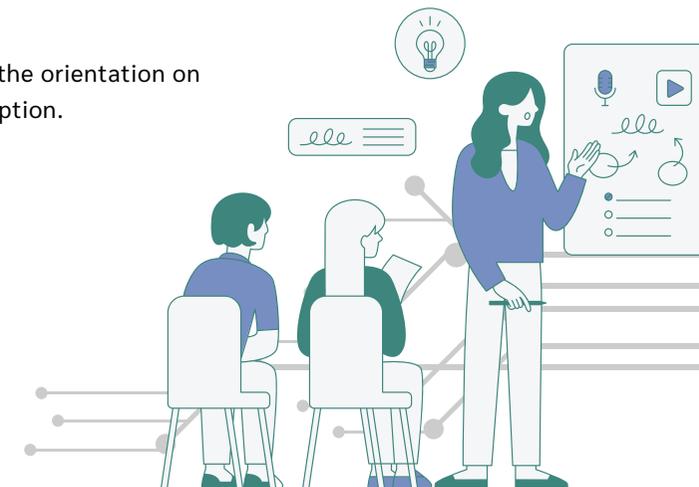
In 2024, the Company received CAC Certified membership from the Thai Institute of Directors (IOD). This certification has a validity period of 3 years from the date of the certification resolution — effective from September 30, 2024, and expiring on September 30, 2027.

This participation is part of the effort to contribute to resolving corruption issues within Thailand's business sector, by building an organizational culture that does not support, tolerate, or engage in corruption in any form — demonstrating intention and commitment to opposing corruption in all forms through transparent, governance-based, and accountable management — to build confidence among all stakeholders and create sustainable long-term business growth.

New Employee Orientation Training Course

Training courses on Business Ethics and Anti-Corruption are provided for new employees to build awareness and serve as guidelines for compliance with good corporate governance policies and practices, along with post-training assessments to measure knowledge and understanding.

In 2025, **100%** of new employees completed the orientation on Business Ethics and Anti-Corruption.



Policy and Practice Communication

In 2025, the Company communicated policies and practices regarding business ethics and anti-corruption to directors, executives, and employees through announcements, email communications, and annual policy acknowledgment signatures by employees.

100%

of the Board of Directors, executives, and employees participated in signing to acknowledge the policies and practices on business ethics and anti-corruption.

*Jaymart Group and Jaymart Mobile

To further enhance employees' understanding of business ethics and organizational policies, management has planned to communicate and develop E-learning content through the Company's channels as an additional means of building understanding and awareness among employees.

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

The Company organized a training course on the role of executives and employees in anti-corruption within the Jaymart Group — to build awareness, understanding, and instill a sense of transparency among personnel at all levels, in both online and offline formats, on July 25, 2025. Additionally, Role Play activities and quiz games were incorporated to help participants learn practically and gain a deeper understanding of the content.

This training reflects the Company's commitment to promoting a transparent organizational culture, upholding governance principles, and collectively building a work environment free from corruption.



Communication of Critical Concerns to the Board of Directors

(GRI 2-16)

The Company has established a process for collecting and communicating Critical Concerns that may cause negative impacts on stakeholders to the Board of Directors. Such concerns arise from complaint channels, whistleblowing, and risk monitoring processes related to corporate governance, human rights, business ethics, and legal compliance.

The Corporate Sustainability Development Department is designated to collect, analyze, and summarize critical concerns for presentation in reports to the Nomination, Remuneration, Corporate Governance and Sustainability Development Committee, and the Board of Directors according to meeting schedules — or immediately in cases of urgent issues.

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



Code of Conduct Policy Or Click



Anti-Corruption Policy Or Click



Information Security and Cybersecurity

Our Commitment

Jaymart Group Holdings Public Company Limited places great importance on maintaining the security of information and information technology systems, which are critical factors in business operations, customer service delivery, and building confidence among all stakeholder groups.

The Company is committed to continuously developing and elevating information security and cybersecurity measures — encompassing policy establishment, practices, risk management, cyber threat monitoring, and promoting security knowledge and awareness among employees at all levels — to prevent unauthorized access, use, disclosure, modification, or destruction of data.

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





Establishing the Structure and Roles in Information Security Management

The Jaymart Group has appointed an Information Security Management Steering Committee (ISMA Steering Committee) to oversee, supervise, and set the direction for information security management across the Group in a systematic and consistent manner throughout all departments. This committee plays a role in establishing policies, plans, and operational frameworks for information security — as well as monitoring and evaluating operations to ensure compliance with relevant standards, laws, and regulations — while also providing necessary resources 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

Playing a role in setting direction, approving, and overseeing the organization's information security and cybersecurity policies — in alignment with the business context, current situations, and relevant laws — as well as ensuring that security operations cover the organization's critical data and assets, to build confidence among all stakeholder groups.

Executive Committee and Assistant Executive Committee

Setting direction and supporting the formulation of information security and cybersecurity policies, measures, and practices in alignment with organizational goals and international standards — including risk management, coordination during significant incidents, approval and support of security projects, and promoting an awareness culture within the organization — while reviewing and summarizing information security performance results to present to the Chief Executive Officer for consideration, approval, and improvement of relevant policies and measures.

Chief Information Officer : CIO

Managing the organization's information assets, analyzing and managing risks to ensure security, integrity, and availability under controlled conditions — including defining the roles, responsibilities, and accountabilities of information security personnel, responding to information security incidents affecting the organization, approving information technology projects, and monitoring operations to ensure compliance with requirements.

System Administrators

Defining and enforcing data and information asset access rights 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 supervision.

System Developers

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 — to control vulnerability risks, test system security, and maintain system quality and security in compliance with relevant requirements and standards.

Information Technology Department

Responsible for formulating and updating information security and cybersecurity policies, regulations, and measures in alignment with organizational operations, international standards, and legal requirements — as well as disseminating, communicating, monitoring, and evaluating policy compliance — to build awareness and support effective adherence.



Information Security and Cybersecurity Policies and Practices

Jaymart Group Holdings Public Company Limited aims to establish a comprehensive and clear framework and measures for protecting the organization's data and information technology systems from 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 essential for protecting the Company's critical data and maintaining organizational credibility in business operations — with a focus on establishing prevention, detection, and response measures for incidents related to computer system security, emphasizing systematic and procedural management — to ensure that the organization's computer systems and data operate efficiently, without disruption, and are protected from attacks or privacy violations.



Information Security Measures

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

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

Information Security Objectives

- 

Reducing and avoiding information security breach issues that affect the image and confidence of service users, and maintaining professionalism in service delivery through a secure information technology system (Information Security).
- 

Developing an information and system security management system 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 based on key performance indicators — whereby the measurement and evaluation of information security management system effectiveness must be conducted at least once per year.

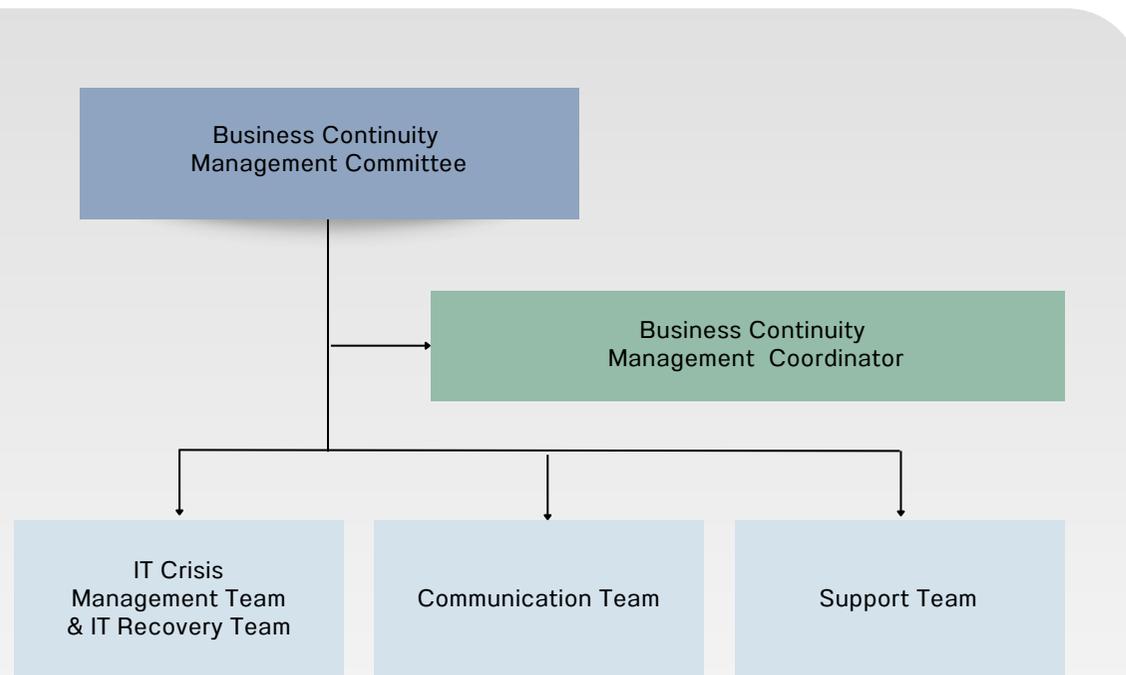
In 2025, a target was established for "measuring the effectiveness of the information security management system at least 1 time per year"


and performance results were in accordance with the target.



IT Business Continuity Management System Operational Structure

Jaymart Group Holdings Public Company Limited has established a Business Continuity Management System (BCMS) framework for information technology — through planning and implementation to ensure that the organization's services and information systems can operate continuously, even in the event of emergencies or damage such as natural disasters, cyberattacks, or various accidents — with a focus on maintaining the security and stability of the organization's critical systems and data, to prevent disruptions that affect business operations. JMart has the duty and responsibility to operate in accordance with the IT Business Continuity Management System framework upon receiving management approval, with the structure and authority of the IT Continuity Committee as follows:



Information Security Incident Assessment

Jaymart Group Holdings PCL has established an information security and cybersecurity incident assessment process for when cyber threats or attacks occur — to enable rapid and effective response to threats — with a clear process for detection and notification, as well as compliance with internationally recognized standards and guidelines.



Assessing Information Security Incidents

To identify the nature, causes, and severity of incidents, as well as to analyze potential impacts on the organization's data, assets, and operations. The assessment must consider the type of incident — such as unauthorized access, data leakage, or cyberattacks — to determine the appropriate response approach.



Responding to Information Security Incidents

Following the assessment, the responsible team makes decisions on appropriate and timely response approaches — such as suspending or blocking system access, blocking abnormal activities, isolating affected systems, or coordinating with relevant external agencies. In cases where incidents are severe or have widespread impacts, senior management must be notified immediately for consideration of organizational-level action.



Reviewing and Improving the Incident Management Process

All incidents must be systematically recorded and reported — identifying incident details, impact analysis, response measures, and operational results — to serve as evidence for reviewing and improving the incident management process going forward. Additionally, assessment results and decisions are communicated to management and relevant departments to enable effective corrective, preventive, and control measure improvement actions.

Building Awareness, Knowledge, and Training in Information Security and Cybersecurity

The Company conducts information security awareness building activities for personnel at all levels — to foster understanding of the importance of data protection, policy compliance, and the potential impacts arising from violations of information security measures or requirements. This is achieved through communications via notice boards and emails, as well as continuous training, knowledge sharing, and assessments — to enable personnel and relevant operators to correctly and appropriately comply with information security policies, procedures, and measures, while also enhancing their capacity to respond to information security incidents correctly and appropriately.

In 2025, the Company conducted information security training through the Security Awareness Training course, with 57 relevant employees participating. Employee comprehension level was rated: Excellent (96.75%)

*Information Technology Department



Targets and Performance Results

Jaymart Group Holdings Public Company Limited has achieved its targets with the following performance results:

Targets	Performance Results
System testing to support emergency situations at least 1 time	1 time
Number of significant cyber threats: 0 incidents	0 incidents
Number of information technology system failures not exceeding 4 times per year	3 times

Corrective Measures

- The Company conducted an Incident Response and Business Continuity Plan (BCP) test 1 time on October 22, 2025 — simulating a crisis scenario involving a Major Physical Disaster affecting the head office building structure to the extent that operations could not be carried out — in order to evaluate the effectiveness of system recovery and business operations under emergency conditions.
- During the past year of 2025, the Company found no significant cybersecurity threat incidents, applying information security breach management principles in accordance with the ISO/IEC 27001 standard system.
- In 2025, the Company experienced 3 computer and information technology system failure incidents, with the primary causes being hardware technical failures and discrepancies in the system update and maintenance process. However, the Company was able to manage these incidents without impacting core business operations.
- To prevent future risks, the Company has upgraded its information security standards to the latest version — ISO/IEC 27001:2022 — with a focus on improving the Change Management process to have more rigorous procedures with clear reference evidence, as well as updating control measures and conducting continuous system reviews, to build maximum confidence among all stakeholders.



Accuracy
52,903.40

Loss
@1,598
@gerTana 1,9

Driving Economic Business

Our Commitment

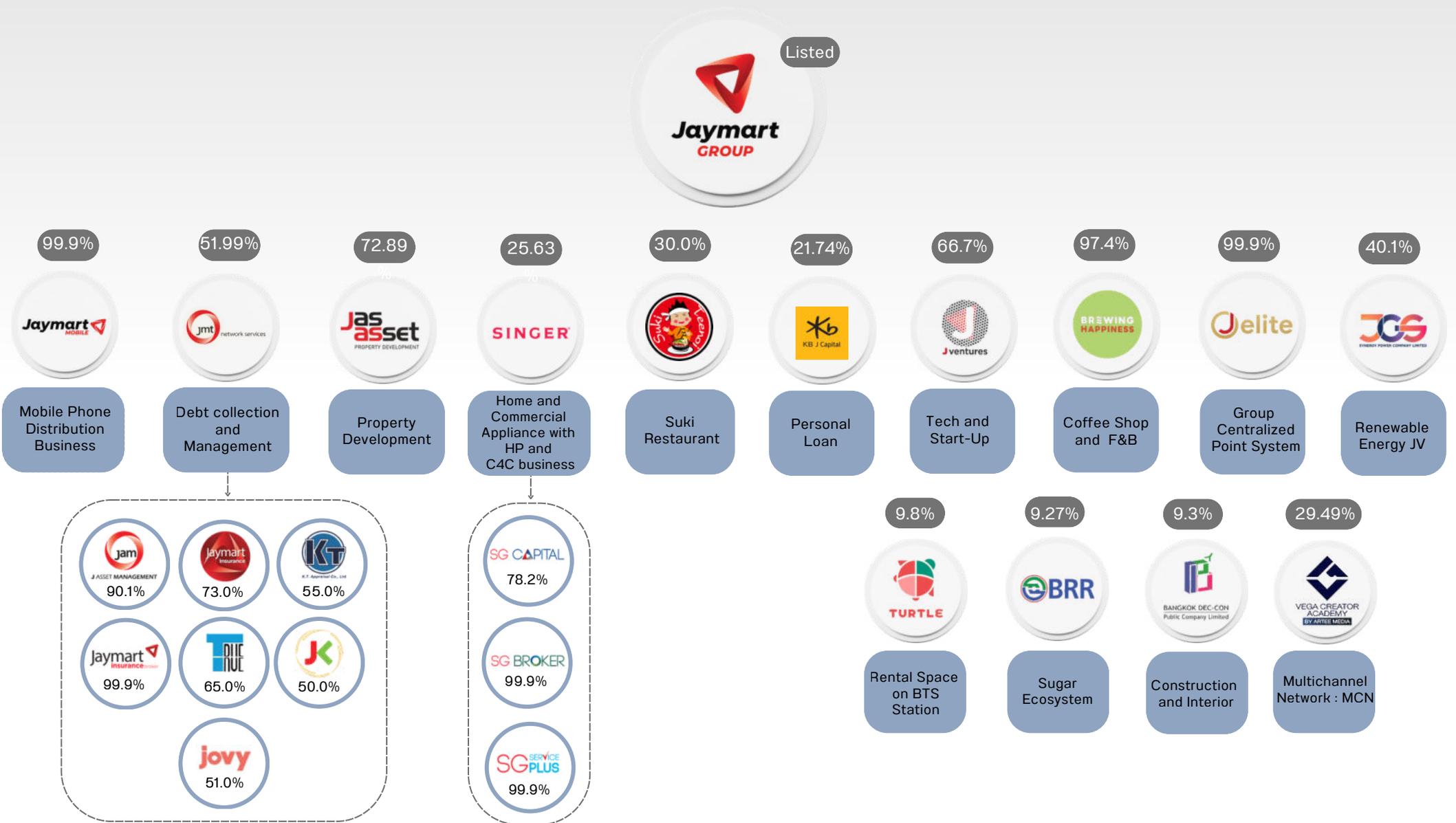
Jaymart Group Holdings Public Company Limited is a leading organization that plays a significant role in driving the Thai economy through business operations spanning multiple industries, with a focus on creating value across all dimensions of society. The Company upholds its vision of being a hub for building a business ecosystem that integrates technology, innovation, and sustainability — to elevate the quality of life of communities, strengthen society, and build long-term economic stability.





Group Company Shareholding Structure

Jaymart Group Company Structure as of December 31, 2025



*Singer and KB J is an associated companies under Jaymart Group



Business Operations of the Company and Subsidiaries

Jaymart Business Group



The Company focuses on operating in 3 core businesses: Commerce, Finance, and Technology — with an emphasis on incorporating technology into its businesses, recognizing that a technological revolution in the financial and retail industries will occur in the future, requiring the Company to adapt its business operations to accommodate such changes and achieve sustainable growth.

1. Mobile Phone, Accessories, and Technology Product Distribution Business (Distribution Business)

The mobile phone and accessories distribution business, operated by JMart Mobile Company Limited ("JMart Mobile"), conducts both wholesale and retail distribution — focusing on mobile phones and related devices from all major manufacturers, including Samsung, iPhone, Huawei, Oppo, Vivo, Realme, OnePlus, and Xiaomi. The Company is also a distributor of SIM Cards and top-up cards for mobile network service providers, currently selling exclusively to AIS. Products are sold through the Company's various distribution channels — including Jaymart Shop as an offline channel located in shopping centers nationwide, as well as online sales channels to facilitate consumers in the modern era, including Facebook, and all social media platforms.

2. Debt Collection and Non-Performing Debt Management Business

2.1 Debt Collection Service Business

The non-performing debt management business, operated by JMT Network Services Public Company Limited ("JMT"), provides debt collection services for non-performing debts that creditors are unable to collect or prefer not to collect themselves due to uneconomical collection costs. This covers all types of debt, such as personal loan debt, credit card debt, utility debt, and service fee debt.

Additionally, subsidiaries provide other services related to debt collection, including legal services for debt enforcement of all types, with legal services provided to external individuals through attorney representation.

2.2 Non-Performing Debt Management Business The subsidiary operates a non-performing debt management business — resulting from financial institutions and certain hire-purchase companies having policies to reduce their non-performing debt ratios and collection costs, leading them to sell such non-performing debts off their books. Creditors open bidding for specialized debt collection companies to purchase non-performing debts at a discount from the full debt value, with the winning bidder bearing the responsibility and risk of collecting the purchased debts.

2.3 Insurance Brokerage

Business Providing various non-life insurance brokerage services, with revenue structure derived from commission returns on customer insurance premiums.

2.4 Insurance Business

The Company's products are divided into 2 types: motor insurance and non-motor insurance, with products in each category as follows:

2.4.1 Motor Insurance: Compulsory motor insurance and voluntary motor insurance

2.4.2 Non-Motor Insurance: Including fire insurance, marine and land transport insurance, carrier liability insurance, miscellaneous insurance, and related services such as pre-insurance vehicle inspection, accident inspection services, disaster survey services, and emergency assistance services.

3. Real Estate Development and Retail Space Management Business

The real estate development, rental space management, and Community Mall business, operated by JAS Asset Public Company Limited ("JAS"), has opened a total of 8 community shopping centers:

- The Jas Wang Hin
- The Jas Ram Inthra
- Jas Urban Srinakarin
- Jas Village Amata
- Jas Green Village Khū Bon
- Jas Green Village Bang Bua Thong (Wat Lat Pla Duk)
- Jas Green Village Prawet
- Jas Green Village Ramkhamhaeng

Risk Management

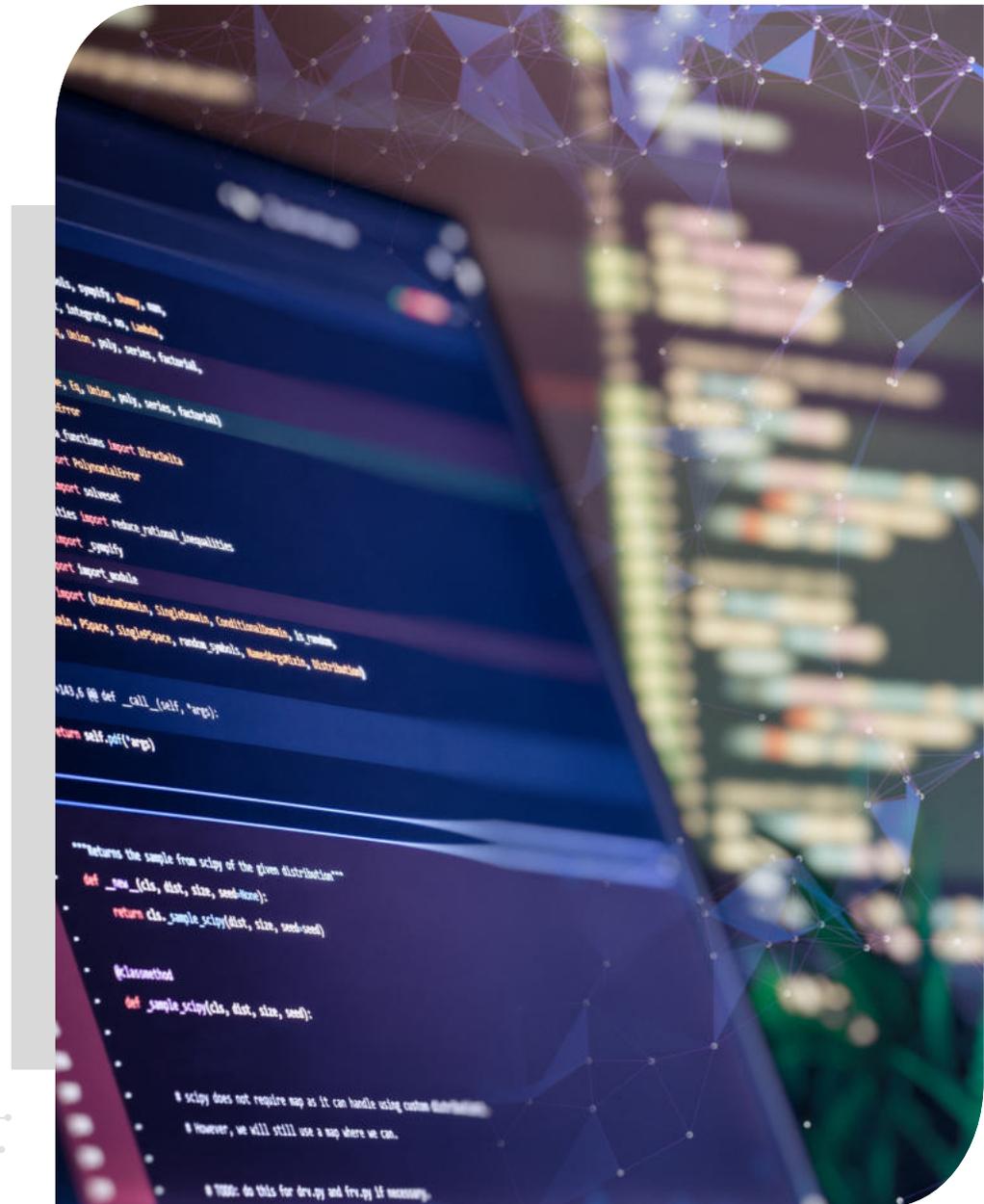
Commitment to Risk Management

Business operations inevitably carry risks that may arise from both internal and external factors — which can sometimes be difficult to control and may affect the Company's operations ranging from minor levels to those that could prevent the business from continuing. To prepare for such uncertainties, the Company's Board of Directors and management have established a comprehensive and effective risk management framework, integrating risk management into good corporate governance processes and both short- and long-term strategic planning.

The Company's risk management covers risk identification and assessment, risk prioritization, and the establishment of appropriate control or preventive measures — encompassing both internal factors such as human resource management, systems, and internal processes, as well as external factors such as the global economic environment, industry competition, and changing regulations.

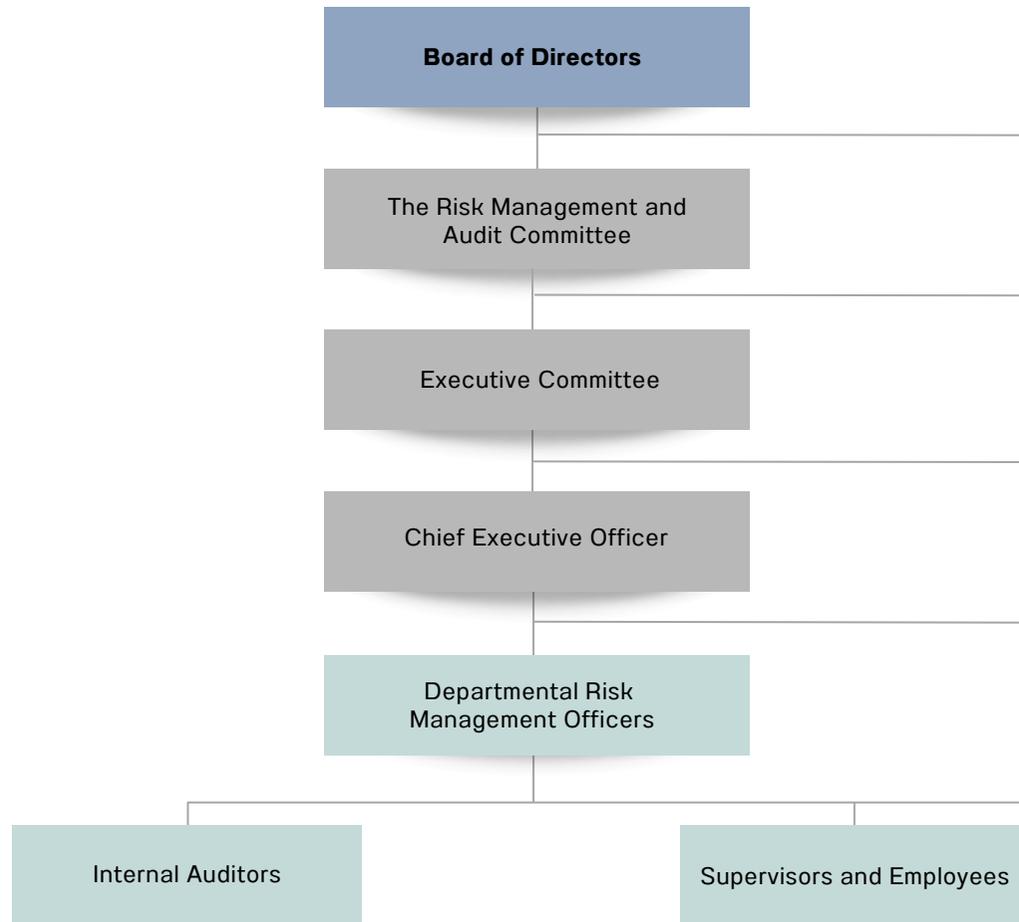
Furthermore, the Company promotes understanding among employees at all levels of their role in risk management and encourages their participation in risk prevention within their areas of responsibility — providing training, consultation, and open communication to build awareness of risks and appropriate management approaches. The Company also places importance on leveraging technology and innovation to enhance the capability of monitoring and managing risks across all areas effectively.

With this commitment, Jaymart Group Holdings PCL upholds risk management as an integral part of its organizational culture — to build confidence and trust from stakeholders, and to ensure that the Company's business operations are efficient, transparent, and sustainable in the long term.





Risk Management Structure



Roles and Responsibilities in Risk Management

- **Board of Directors:** Responsible for supporting, promoting, and overseeing the management of risks that may have severe impacts on the Company
- **The Risk Management and Audit 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 regarding risks
- **Executive Committee:** Responsible for considering and approving risk management policies, monitoring the development of processes and risk assessments, as well as communicating and coordinating with the Audit Committee regarding significant risks
- **Chief Executive Officer:** Responsible for formulating and reviewing risk management regulations in alignment with changing situations, to ensure that the Company has adequate and appropriate risk management plans
- **Departmental Risk Management Officers:** Responsible for establishing frameworks, work plans, and processes for departmental risk management for presentation to the Executive Committee for approval and support, and monitoring risk management within responsible departments
- **Internal Auditors:** Responsible for reviewing the internal control system and risk management operations
- **Supervisors and Employees:** Responsible for identifying, measuring, controlling, monitoring, and reporting risks, as well as participating in the formulation of risk management plans for implementation



Risk Management Policy
Or Click





Risk Management

The Company places great importance on risk management — particularly new risks related to the Company's business operations. The Company implements policies in accordance with the Enterprise Risk Management (ERM) framework under the international standard of the Committee of Sponsoring Organizations of the Treadway Commission (COSO), with annual risk assessments to ensure that business growth is built on a foundation of sustainability.

The Company assesses risks across the entire organization based on both routine and emerging risks, to prepare for changes in factors that may affect the Company's business goals and potentially give rise to new business models that could impact existing products or services. The Company is also committed to managing risks with greater employee participation, to strengthen an organizational culture that is vigilant of potential impacts from various risks — applying the results of risk assessment and management to the formulation of strategies, targets, and business development plans in both the short and long term.



Risk Management Process

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

The Company recognizes the importance of appropriate risk management to support business operations in alignment with the organization's strategies, objectives, and goals — while strengthening long-term stability and sustainability. This process comprises 8 steps as follows:



- **Strategy and Objective Setting**

Set strategies and operational objectives for all units, including operators who must set clear work objectives that are consistent with the organization's policies, goals, and strategies and keep risks at an acceptable level.



- **Identifies Risks**

The responsible person of the unit and the operator should understand the risks, risk factors and identify the risks that may arise from both internal and external factors, which may be an event that has a negative or positive impact on the achievement of objectives.



- **Assesses Severity of Risk**

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



- **Prioritizes Risks**

The responsible persons of the units and the operators should prioritize and expedite risk management, where activities with high risks and are important to the implementation of the strategy and objectives should receive risk management first and activities with high risks and secondary importance should receive risk management next.



- **Implements Risk Responses**

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



- **Develops Portfolio View**

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



- **Review and Revision**

The responsible persons of the unit, including the operators, shall arrange for the risk monitoring and review of the risk management results and revise and improve the risk management to ensure that the risk management is appropriately applied in the company and that the risks that have a significant impact on the achievement of the company's objectives are reported to the responsible persons.



- **Monitoring**

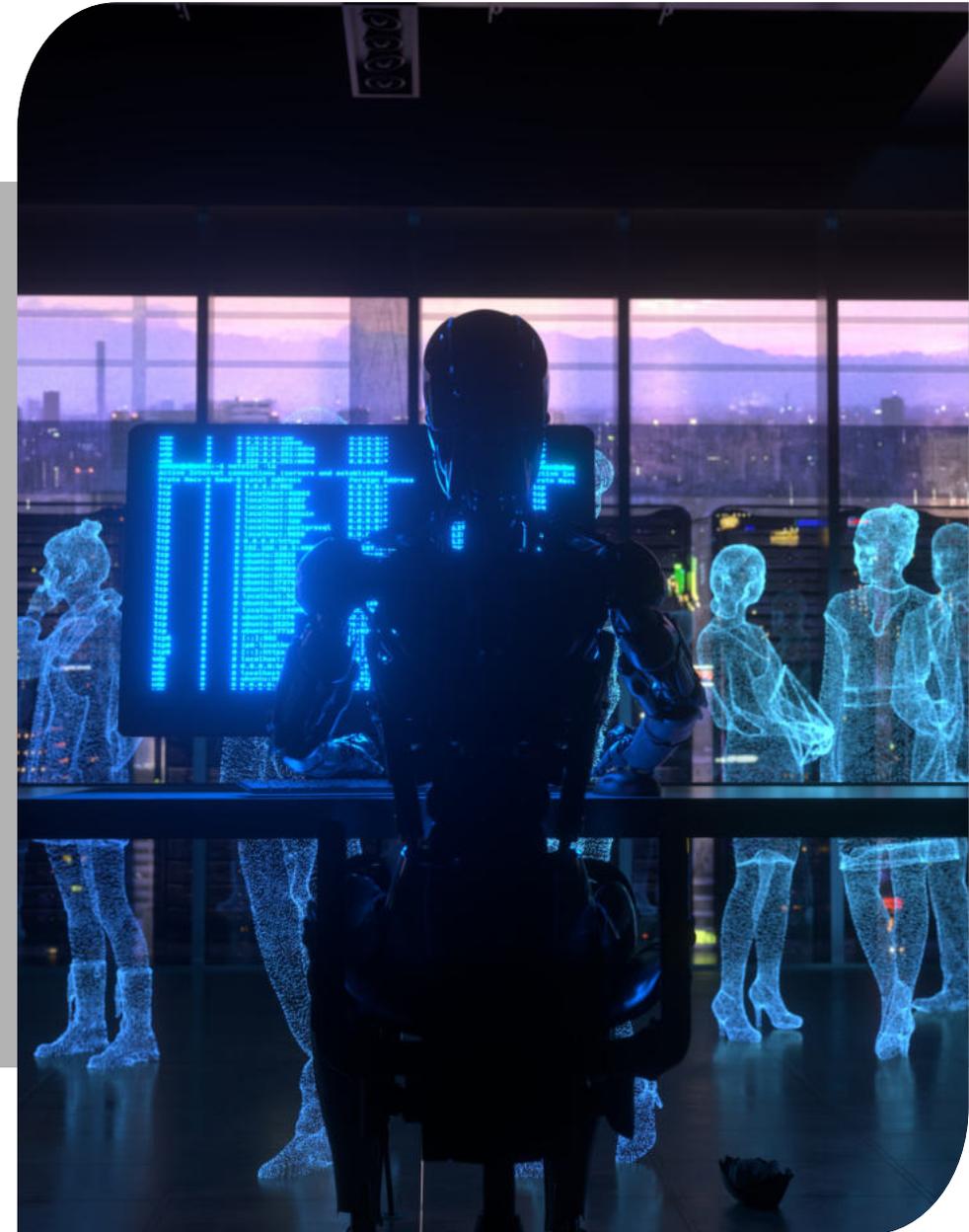
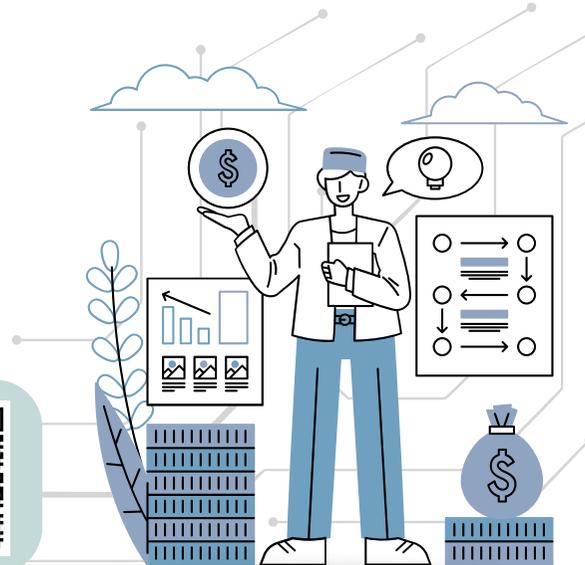
The responsible persons of the unit and the operators shall arrange for the monitoring and review of risk management, communicate information on risks together and report risk management to the board of directors regularly.

Business Continuity Management

Our Commitment

A Business Continuity Plan (BCP) enables various departments within the Company to respond and operate during crises or emergency situations — whether arising from natural disasters, accidents, or acts of malice against the organization — without allowing such crises or emergencies to cause business disruption or prevent continuous business operations. If the organization lacks supporting processes during a crisis or emergency, this may impact departments and relevant parties across various dimensions such as economic, service delivery, social, community, environmental, and even the lives and property of the public. Therefore, the formulation of a Business Continuity Plan is essential in enabling the organization to handle unexpected emergencies and allowing critical business processes to resume normal operations — or to the defined service levels — which will help reduce the severity of impacts on the organization.

Business Continuity Plan : BCP
Or Click





Business Continuity Management Process

To address the uncertainty of such situations, ensuring business continuity through risk analysis, risk issue prioritization, and systematic management planning — including the application of the Business Continuity Plan in simulated scenarios to use the results obtained from drills to improve and review the plan, as well as to assess personnel capabilities and the effectiveness of the plan in responding to crisis situations — with the following management processes:

01

Assess the impact of the crisis



To prepare plans in advance and always be ready to deal with any possible situations so that the agency can continue its business.

04

Call Tree Emergency Notification Process

To inform members of the Business Continuity Plan (BCP) Team of emergencies to ensure that they receive accurate and consistent information. The objective is for each team of members to systematically prepare a crisis or emergency response plan based on mutually recognized basic information about the incident, in accordance with clear responsibilities.

02

Establish a business continuity management team



To ensure that the company's Business Continuity Plan (BCP) can be implemented effectively, with clear responsibility for operations and reducing duplication of situation resolution.

05

Business Continuity and Recovery Plan



Take action to restore the situation to its original condition as soon as possible.

03

Business Impact Analysis



The qualitative impacts are prioritized and the work processes that need to be accelerated are organized so that the company can be restored or returned to its original condition as soon as possible.

06

Review and improve business continuity management plans



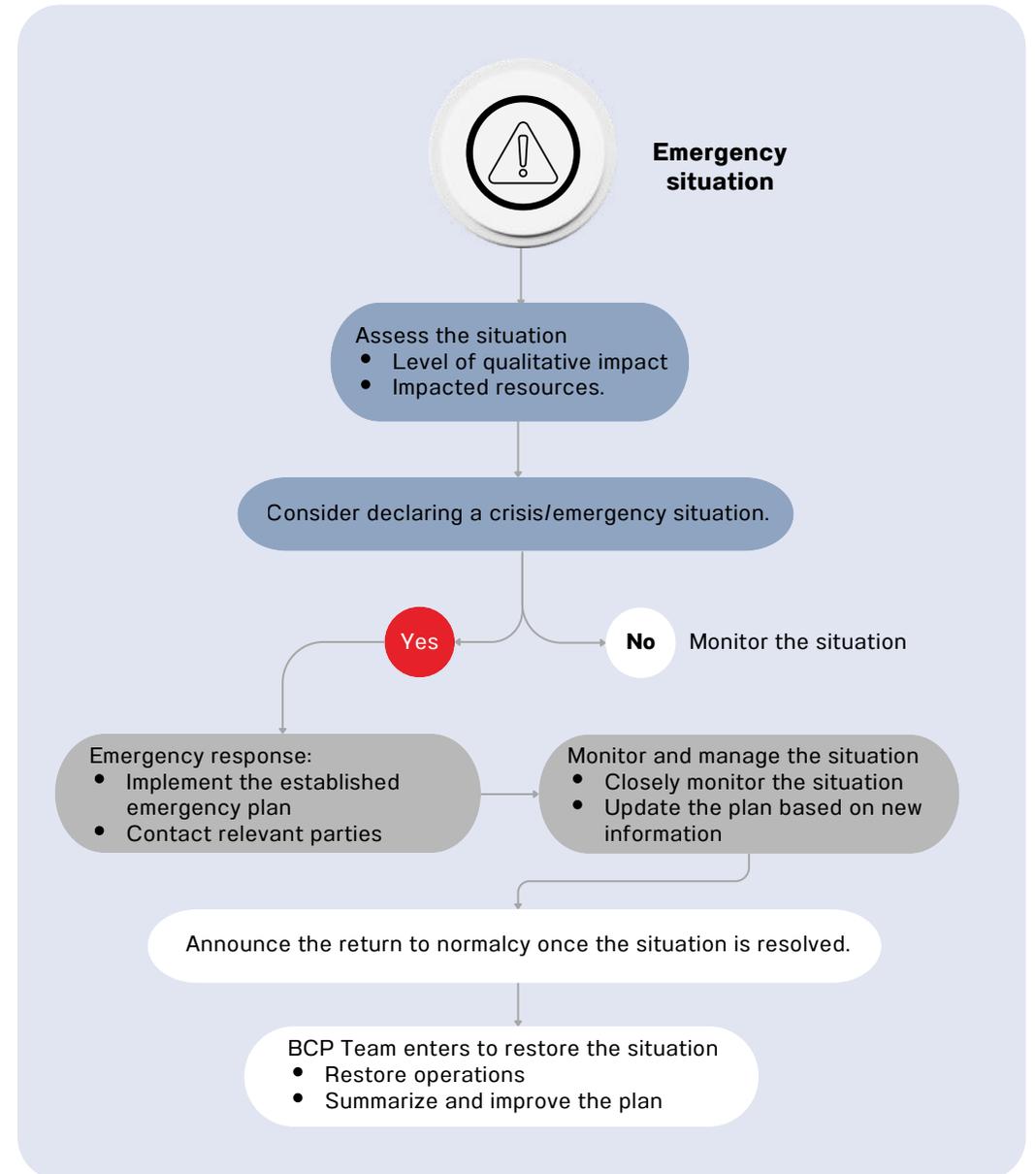
Assign the management to update the information in the “Business Continuity Plan (BCP)” to be more efficient and up to date with the current situation every year.



Crisis or emergency administration

The Business Continuity Plan (BCP) is used to address situations in the event of a crisis or emergency at the office premises or within departments — requiring the Company to always prepare plans in advance and be ready to handle any situation that may arise — to enable departments to continue business operations without interruption. The Company has therefore considered the following potential impacts:

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





Driving Environmental Business

Our Commitment

Jaymart Group Holdings Public Company Limited and its subsidiaries (the Company) recognize the importance of environmental stewardship across all business operations. With a strong commitment to social responsibility, environmental sustainability, and long-term resilience, the Company has established a clear environmental policy focused on integrating environmental principles into operations at every level. This is in alignment with the country's mission to reduce greenhouse gas emissions, as well as to prevent and minimize pollution arising from business activities, while promoting the efficient use of energy and natural resources.

This policy reflects the Company's dedication to environmental conservation, fostering a culture of environmental awareness within the organization, and supporting sustainable development across all dimensions of its operations. By embedding environmental principles into management processes and strategic decision-making, the Company ensures that its growth is balanced with environmental responsibility — laying a strong foundation for long-term sustainability for both the organization and society.

Performance Results 2025

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

0 incidents

- Incidents resulting in environmental fines paid by the Company

0 incidents



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

Jaymart Group Holdings PCL recognizes the importance of integrating environmental responsibility principles as a systematic and sustainable part of its operational processes — with the goal of building an organizational culture that promotes environmental conservation across all sectors of work, encompassing employees, management, and all stakeholders — through cultivating environmental conservation awareness, 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. Furthermore, the organization places emphasis on continuously initiating and developing work processes to prevent pollution at the source — through work process improvements and reduction of greenhouse gas emissions from the Company's activities and operations — in alignment with the country's greenhouse gas management guidelines and targets.

Under this environmental policy framework, the Company has established regular assessment and review of environmental operational approaches — providing 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 benefits for society and the environment.



Environmental Management Guidelines



The Company strictly complies with regulations prescribed by law, including local laws related to environmental matters — with regular audits and assessments of compliance with these regulations to ensure adherence to the defined standards.

The Company conducts business with environmental and social responsibility through the management of natural resources and waste, guided by Circular Economy principles — to improve resource efficiency, reduce waste, and maximize material reuse — while leveraging technology and innovation to improve production and management processes, in order to minimize impacts on the environment and surrounding communities.

The Company implements measures to prevent and reduce negative impacts from the Company's operations and those of its business partners — which may arise from production, procurement, and service activities — to protect the environment, communities, and public health, by establishing environmentally friendly operational standards and supporting the use of sustainable technology.

The Company promotes environmental conservation awareness through organizing training, public relations activities, and environmental education for employees and stakeholders — to prevent potential negative environmental impacts and build a sustainable society.

The environmental policy is applicable to the Company and is publicly disclosed to ensure that stakeholders are informed. Compliance with this policy will 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 must strictly adhere to it — in order to create sustainability at both the organizational level and for society at large.

Environmental governance falls under the oversight of the Nomination, Remuneration, Corporate Governance and Sustainability Development Committee, with senior executives responsible for driving and monitoring operations — and performance results reported to the said committee at least 4 times per year — to ensure that operations are in accordance with the defined policies and targets. The Company discloses environmental information transparently through its annual report, sustainability report, and appropriate Company communication channels.

Promoting Environmental Knowledge and Capacity Building for Employees

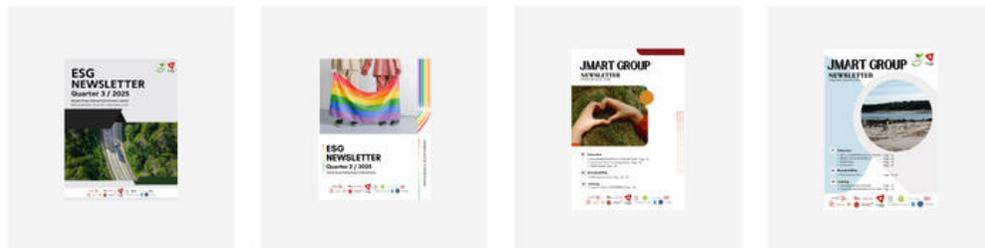
Cultivating an Environmental Organizational Culture

The Company is committed to cultivating environmental responsibility by requiring employees at all levels to sign and acknowledge compliance with the environmental policy — to ensure that business operations move in a unified direction, reduce environmental impacts, and support the organization's sustainable growth.



Promoting Environmental Knowledge and Participation

The Company continuously promotes environmental knowledge building and engagement among employees and stakeholders through various communication channels — such as email, the Company's website, and ESG Newsletter — to build awareness, strengthen understanding, and encourage participation in reducing environmental impacts, ultimately leading to sustainable business operations and a sustainable 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 Disclosure Channels

ESG Newsletter : <https://www.jaymart.co.th/en/document/esg-newsletters>

Sustainability Website : : <https://sustainability.jaymart.co.th/en/home>

Sustainability Report : <https://sustainability.jaymart.co.th/en/document/sustainability-reports>

Environmental Capacity Building for Employees

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

In 2025, the Company continuously participated in the ESG DNA Project — a sustainability knowledge series for personnel at all levels within organizations — by the Stock Exchange of Thailand, encouraging employees to complete 2 mandatory training courses:

- ESG 101 — Fundamental Sustainability Knowledge
- P01 — Business Sustainability Fundamentals Course

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

Target

- Employees who enrolled and completed both courses out of the total number of participants
Not less than 50%



Performance Result

- Employees who enrolled and completed both courses out of the total number of participants: **50.85%**



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

Water Management Plan

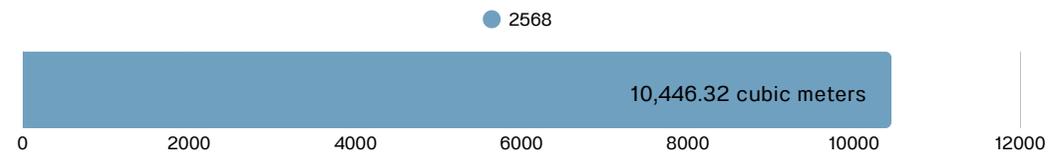
The Company is committed to promoting efficient and economical water use among employees — to reduce water loss from unnecessary usage and to ensure that available water resources are utilized to their maximum benefit. The Company regularly inspects and maintains water-related equipment to ensure it is in proper working condition, reducing the risk of leakage or water loss from defective equipment — through to the inspection and control of wastewater quality from business processes, ensuring compliance 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 communicating and building knowledge and understanding of efficient water use among operational staff, as well as continuously developing and improving water management systems, while promoting water conservation awareness among employees through regular campaign activities and internal organizational communications.

Water Management Targets and Performance Results

Target: Reduce water consumption intensity by not less than 2% compared to the base year.

Performance Results: In 2025, water consumption was 10,446.32 cubic meters, or equivalent to 1.63 cubic meters per square meter per year.



Note: Jaymart Group Holdings PCL has adjusted its operational base year to 2025, as the Company has restructured its data collection system, making comparison with previous years not possible.



Organizational Water consumption

The organization conducts trading business without using water resources in production processes or activities that cause significant impacts on water resources. The organization's water use is therefore primarily for consumption purposes — such as water use in office buildings, employee work areas, and related utility activities. The organization's water sources consist of tap water, with no use of surface water or natural water sources, and no groundwater extraction for operations. Water used within the organization does not go through production processes or activities that cause chemical contamination or hazardous waste.

Water Impacts and Risks in the Value Chain

Given the nature of the 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. Most water use occurs solely at the internal organizational operations stage. Nevertheless, the organization recognizes that water resources are a shared resource of importance to communities and society as a whole, and therefore places importance on efficient water use — even though it is not in a business group with high water risks or operating in areas with severe water scarcity.

Targets and Monitoring

To ensure that water resource management is concrete, the organization has set a target for reducing water consumption at the organizational level, with a commitment to reduce water consumption intensity by no less than 2% compared to the base year, which is consistent with the nature of the business operations and the actual scope of the organization's impacts.

The organization continuously monitors and collects water consumption data from its internal operations, and uses such data to assess the effectiveness of water-saving measures and efficient water use. The performance on water consumption and the progress toward achieving the established targets will be reported to the Nomination and Remuneration Committee, Corporate Governance, and Sustainable Development Committee for oversight, monitoring, and consideration of approaches to enhance water resource management in alignment with the organization's sustainability policy.

Water Management Operations

Water Management System

Currently, the Company uses water procured from external suppliers, with careful verification and certification of water sources — to ensure that the water received is of quality and from reliable service providers. The Company also regularly conducts water quality inspections to ensure that water used in all processes meets quality standards and is consistent with the requirements of the organization's internal water quality improvement system — helping to support efficient and sustainable long-term water resource management.

Raise awareness of water resource conservation within the organization

The Company places importance on promoting and instilling water conservation awareness among employees, with a focus on efficient and maximally beneficial water use. The Company has conducted public relations activities through various internal channels, while installing campaign notice boards to encourage and build awareness of water conservation — particularly in areas of frequent water use such as restrooms, hand-washing basins, and dishwashing areas — to encourage employees to participate in reducing water use and collectively conserving water resources sustainably.





Waste Management

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

Waste Management Plan

Jaymart Group Holdings PCL recognizes the importance of pollution management and efficient resource use across all business processes — to create a balance between economic development, environmental stewardship, and long-term sustainability — particularly in reducing pollution that may impact the habitats of living organisms and the balance of nature. The Company therefore implements a waste management policy under sustainable development guidelines, believing that responsible waste management not only helps reduce pollution, but is also an important part of protecting biodiversity and creating a sustainable ecosystem for future generations.

To achieve these goals, the Company is committed to elevating waste management to maximum efficiency — in terms of sorting, recycling, and proper disposal — while promoting employee participation in environmental activities, as well as building cooperation with external organizations, communities, and partners to expand positive impacts on the ecosystem.

Furthermore, the Company aims to reduce the impacts of business activities on the environment by placing importance on concrete waste and pollution reduction, and integrating these approaches into operational processes to genuinely strengthen long-term sustainability.

Waste Management Targets and Performance Results

Target: Reduce waste generated from internal organizational operations by 10% by 2026, compared to the 2023 base year.

Performance Results: In 2025, waste generated from internal organizational operations decreased by 56.08% from the 2023 base year. Waste per employee: 106.20 kg/person/year.

*Per-employee data comparison is not possible due to restructuring of the data collection system.

Total Waste Generated at Jaymart Headquarters Building



Organizational Context and Waste Management Approach

Jaymart Group Holdings PCL is an organization that operates across multiple business dimensions — such as the distribution of electronic goods, services, and technology — in which both direct and indirect waste arises from various sources during operational processes, such as:

- Office waste, such as paper, packaging boxes, plastic, and expired office equipment
- Hazardous waste from post-sale electronic equipment, such as batteries, electronic devices, and non-functional components
- General waste from organizational activities and operations

The management of such waste is of great importance to sustainable business operations. Having a clear management system will help reduce impacts on the environment and communities, and is consistent with the Circular Economy framework.



Waste-Related Impacts and Risks Across the Value Chain

The business operations of Jaymart Group Holdings PCL cover activities throughout the value chain, from procurement, storage, distribution, after-sales services, to the management of products and equipment at the end of their useful life. These activities generate various types of waste, including general waste, recyclable waste, and hazardous waste, particularly electronic waste from equipment and components that cannot be reused. If not properly managed, such waste may cause impacts on the environment, as well as the health and safety of employees and surrounding communities.

In addition, it may create risks related to non-compliance with laws and regulations, increased management costs, and damage to the Company’s reputation and stakeholder confidence. Therefore, the Company places importance on systematic waste management throughout the value chain in order to control risks, reduce impacts, and support sustainable business operations.

Targets and Monitoring

To ensure that waste and waste management is concrete, the organization has set a target for reducing waste and waste at the organizational level, with a focus on reducing the amount of waste generated from internal operations by 10% by 2026 compared to the base year 2023. The organization continuously monitors and collects data on the volume of waste and waste from internal operations and uses such data to assess the effectiveness of waste reduction measures, waste segregation, and efficient waste management. In this regard, the performance on waste and waste, including the progress toward achieving the established targets, will be reported to the Nomination and Remuneration Committee, Corporate Governance, and Sustainable Development Committee for oversight, monitoring, and consideration of approaches to enhance waste and waste management in alignment with the organization’s sustainability policy.

In 2025, the Company continued to implement waste management and record data in order to reduce landfill disposal. The waste segregation results are as follows.

Waste Management



Total Waste Generated
31,435.50 Kilogram



Total Waste Recycled
2,638.00 Kilogram



Total Waste to Landfill
28,777.50 Kilogram



Waste Management Operations

Waste Reduction at Source

Jaymart Group Holdings PCL places importance on reducing waste from the upstream processes of its operations by focusing on the efficient and responsible use of resources. This is achieved through improvements in operational processes and daily practices, including the appropriate selection and use of materials and equipment as necessary. The Company also promotes employee awareness of reducing the use of items that generate waste, such as reducing the use of single-use plastics, selecting packaging that can be reused, and encouraging a culture of responsible resource consumption in employees' daily lives through the support of activity and project design that helps reduce waste generation. In addition, the Company promotes a working environment that supports the reduction of unnecessary resource consumption to ensure that waste reduction at the source produces clear and continuous results.



Measurement of Organizational Waste Management Performance

Effective waste management requires the cooperation of all sectors. Jaymart Group Holdings PCL has therefore collaborated with partners and government agencies through various initiatives 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 also a member of the “Care the Whale” network in collaboration with the Stock Exchange of Thailand to promote sustainable waste management alongside the reduction of greenhouse gas emissions from waste management processes.



**Greenhouse Gas Emissions
Reduction from Waste Segregation
in 2025**



11.90 tCO₂eq

The Company supports systematic waste segregation by providing categorized waste bins within the office building area to encourage employees to participate in proper waste management. In addition, the Company has adopted the Climate Care Platform of the Stock Exchange of Thailand for recording waste weight to help track the amount of waste generated each day, enabling the analysis of trends and the identification of effective approaches to reduce landfill waste.



Campaigns through education and awareness building both internally and externally within the organization.

The Company has conducted campaigns through education and awareness building both internally and externally regarding waste management to promote waste segregation behavior, proper waste disposal, as well as the reduction of resource consumption and the efficient reuse of resources. Waste management knowledge has been communicated through various communication channels, including internal media, posters, and online media, to reach employees at all levels and external stakeholders.

In addition, the Company has continuously organized various activities and projects both within and outside the organization to encourage employee participation, promote awareness, and create shared value for society in a tangible manner, as follows.

• Zero Waste in Office

The Company organized the Zero Waste in Office activity under the concept of reducing waste and promoting sustainable waste management in the office. The initiative aims to raise awareness and encourage proper behavior among employees in waste segregation and waste reduction through two main activities as follows:

- Mission 1: Zero Waste Training
 - Employees participated in an online course through the SET e-Learning system titled “Sustainable Waste Management: How to be a Zero-Waste Office?”
- Mission 2: Zero Waste Action
 - Employees demonstrated their environmental commitment by recording and sharing VDO clips presenting their own waste management practices.

This activity helps promote employee awareness of sustainable waste management and encourages practical participation in both learning and action. It is considered part of the Company’s efforts to reduce waste and support the implementation of a Zero Waste approach within the organization.



• Discard Old Bras, Turn Them into Clean Energy

Jaymart Group, in collaboration with Sabina Public Company Limited, organized the “New Life BRA CYCLE: Where Do Old Bras Go?” project to promote the proper management of old and deteriorated underwear by sending them into a process that converts them into clean energy. This initiative helps reduce waste and supports sustainable environmental conservation. The project also creates social value, as each instance of discarding old underwear is equivalent to donating one new bra to foundations and charitable organizations to support those in need.

Project Objectives

In 2025, JMART achieved a waste collection rate of not less than 30 kilograms at Building A.

Project Outcomes

Collected and processed old underwear into the clean energy production process in the amount of.

30.25 kilograms



• **Waste for Points Project**

Under the concept of Power of Synergy, Jaymart Group collaborated with J Elite Co., Ltd., an affiliated company responsible for the J Wallet and J Point systems, to implement the “Waste for Point” project. The project aims to create an ecosystem for managing electronic waste and recyclable waste and has been continuously implemented for the third year to promote proper waste management and foster sustainable environmental awareness.

Employees can bring electronic waste, plastic waste, and aluminum waste, such as mobile phones, tablets, charging cables, plastic bottles, and straws, to designated collection points within the organization and exchange them for J Point, which can be used in various company activities.

The project also enhances employee participation and encourages continuous waste segregation behavior, while promoting waste management under the Zero Waste to Landfill concept, reducing environmental impacts, and raising recycling awareness within the organization. In 2025, the total amount of waste collected through this activity is as follows.



Electronic Waste (E-Waste)

474 pieces



Can Tabs

1,595 pieces



Plastic Bottles

17,856 pieces



Metalized Plastic Bags

4,026 pieces



Glass Bottles

368 pieces



UHT Cartons

493 pieces



From the Waste for Point project, greenhouse gas emissions can be reduced.

1.12 tCO2eq



*Reference for greenhouse gas emission reduction data from the Thailand Greenhouse Gas Management Organization (Public Organization).

Electronic Waste Management and End-of-Life Product Management

Management Plan

Jaymart Group Holdings PCL has developed an electronic waste management plan by taking into account the rapid changes in technology, which have led to a continuous increase in the volume of electronic waste. The Company therefore places importance on the proper and environmentally friendly management of hazardous waste generated from its business operations, while also creating business opportunities with partners who share a sustainability vision in order to jointly develop services that respond to environmental responsibility.

The plan aims to reduce environmental impacts while driving the development of strategies and innovations in electronic waste management by applying effective practices, ensuring that the Company’s business operations contribute positively to both society and the environment in the long term.

Targets and Performance

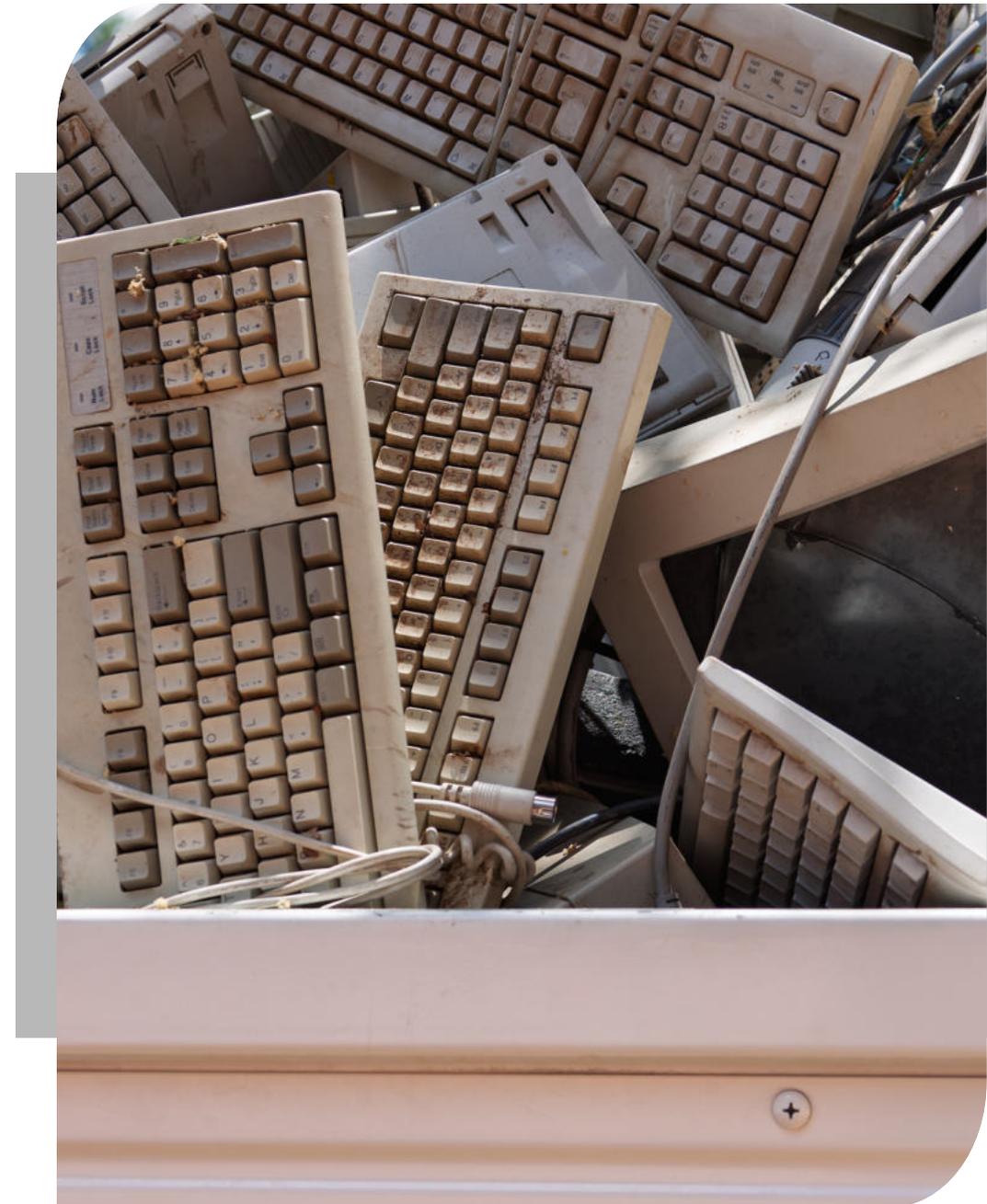
Targets

- Short-term: Increase the electronic waste collection rate to 10 percent by 2026 compared with the 2023 base year.
- Long-term: Achieve an electronic waste collection rate of 40 percent by 2030.



Performance:

- In 2024, the Company collected 37.00 kilograms of electronic waste, and in 2025, the amount of electronic waste collected was 23.88 kilograms.
- As a result, during 2024-2025, the total amount of electronic waste collected was 60.88 kilograms, which increased by 68.42 percent compared with the 2023 base year.





Operations on Electronic Waste Management and End-of-Life Product Management

Segregation and Collection of Electronic Waste and End-of-Life Products

The Company has systematically segregated electronic waste from other types of waste by providing designated areas for the collection and storage of end-of-life or damaged electronic equipment, such as smartphones, batteries, and various accessories. The Company places importance on safety and contamination prevention to ensure that such waste can be properly and efficiently delivered to agencies or partners with expertise in electronic waste management. All operational processes are carried out under the concept of the Circular Economy to promote efficient resource utilization and reduce environmental impacts.

- **Jaymart Turns E-Waste into Internet Access for Children**



Jaymart collaborated with Advanced Info Service Public Company Limited (AIS) to advance the “Green Energy Green Network for Thais” project, which focuses on transforming electronic waste (E-Waste) into new value through the concept of 1 piece of E-Waste = 1 GB of Internet, aiming to provide learning opportunities for children in remote schools.

Throughout 2025, Jaymart organized internal campaigns to encourage employees and related stakeholders to bring electronic waste into the proper recycling process.

A total of 474 pieces have been collected, which is equivalent to providing 474 GB of internet

for children in remote schools. This represents another success in driving social development alongside sustainable environmental stewardship.

- **Delivered end-of-life electronic equipment to Thailand Post Company Limited.**

Jaymart Group Holdings PCL delivered electronic waste to Thailand Post Company Limited, which collaborates with Advanced Info Service Public Company Limited (AIS) in implementing the Green Hub project. This initiative leverages a nationwide network capability to connect the processes of collection, sorting, and transportation of electronic waste from the public and organizations to certified recycling facilities in a comprehensive manner, in accordance with the Zero Landfill principle.



- **JMART Joins AIS in Signaling to Extend the Life of the Planet**

On the occasion of International E-Waste Day, Jaymart Group collaborated with Advanced Info Service Public Company Limited (AIS) to organize the “Extend the Life of the Planet” campaign. The initiative aims to encourage the public and organizations to recognize the impacts of electronic waste (E-waste) and to properly dispose of end-of-life or unused electronic devices.

This effort helps reduce environmental contamination, decrease the amount of hazardous waste, and lower greenhouse gas emissions resulting from improper waste disposal. It also supports systematic recycling so that resources can be recovered and reused in a valuable and sustainable manner.



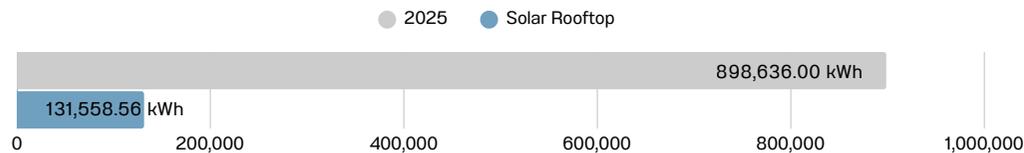
Energy Management (GRI 3-3 , 302-4)

Energy Management Plan

To address the energy crisis and potential impacts, the Company places importance on efficient and sustainable energy management by aiming to reduce energy consumption and decrease reliance on external energy sources. The Company has therefore established energy guidelines and measures under the framework of the United Nations Framework Convention on Climate Change (UNFCCC), including improving energy efficiency within the organization, promoting the use of renewable energy, implementing carbon emission reduction projects, and raising environmental awareness among employees and stakeholders. These efforts aim to strengthen long-term energy security while driving business growth alongside genuine environmental and social responsibility.

Energy Management Targets and Performance

Target:
Reduce electricity consumption intensity by not less than 2% compared with the base year.



Performance:

- In 2025, electricity consumption from external sources amounted to 898,636.00 kWh, representing 87.23%. Electricity consumption from clean energy (Solar Rooftop) amounted to 131,558.56 kWh, representing 12.77%
- The total electricity consumption was 1,030,194.56 kWh, equivalent to 160.55 kWh/sq.m./ year.



*The Company has designated 2025 as the base year for referencing the organization’s greenhouse gas emissions data. This is because during 2025, the management improved the structure for collecting and managing greenhouse gas emissions data to ensure that the information is accurate, complete, and appropriately reflects the impacts of the operations of each legal entity. (The figures are referenced from the ISO 14064-1:2018 verification report.)



Organizational Context and Energy Management Approach

Jaymart Group Holdings PCL operates across various business sectors, including retail businesses for technology products and services, as well as other supporting businesses. Most operational activities rely on electricity consumption in offices, buildings, branches, warehouses, and service centers, such as energy used for air-conditioning systems, lighting systems, office equipment, and information technology systems.

Such energy consumption contributes to greenhouse gas emissions, operational costs, and overall environmental impacts. Therefore, the organization places importance on efficient energy management alongside conducting business in accordance with sustainable development practices and aligning with long-term environmental impact reduction goals. The management approach is as follows.

- The Company emphasizes efficient and sustainable energy management by aiming to reduce unnecessary energy consumption and decrease reliance on external energy sources through the promotion of responsible and efficient energy use. The Company also prioritizes the selection of energy-efficient technologies and equipment, as well as supporting the use of renewable energy, such as solar energy, to help reduce environmental impacts in the long term.
- The Company promotes and campaigns for employees at all levels to recognize the importance of energy conservation and to participate in the efficient use of energy. The focus is on controlling energy consumption in operational processes to achieve maximum efficiency, such as using electricity only when necessary, turning off electrical equipment when not in use, and improving air-conditioning systems to enhance energy efficiency.



Energy-Related Impacts and Risks Across the Value Chain

The organization's business operations throughout the value chain—from procurement, storage, office and branch operations, customer services, to information technology support activities—primarily rely on electricity consumption. This is particularly associated with air-conditioning systems, lighting systems, electronic equipment, and digital infrastructure such as data centers. Such energy consumption results in environmental impacts through greenhouse gas emissions and also affects the organization's operational costs.

Without effective energy management, the organization may face risks related to increasing energy costs, instability of external energy sources, operational disruptions caused by energy-related incidents, as well as risks of non-compliance with regulations, measures, or stakeholder expectations regarding environmental and sustainability issues. These risks may affect the organization's reputation and stakeholder confidence in the long term.

Targets and Monitoring

To manage energy-related impacts and risks arising from business operations throughout the value chain, the organization has established energy efficiency targets at the organizational level. The focus is on reducing unnecessary electricity consumption from office operations by reducing electricity consumption intensity by not less than 2% compared with the base year.

This target has been determined by considering the nature of the business operations and the size of the organization 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 and uses such information to analyze and evaluate the effectiveness of energy management measures, such as improving air-conditioning systems, lighting systems, the use of energy-efficient equipment, and energy management in the Data Center.

The performance results and progress toward achieving the targets are reported to the relevant committees for oversight, monitoring, and consideration of improvements to energy management approaches to ensure alignment with regulations, environmental measures, and the organization's sustainability policy.

Energy Management Operations

Management of Energy Consumption

The Company has a policy that focuses on efficient energy use in order to reduce environmental impacts and climate change. The operational approach includes increasing the use of electricity from renewable energy sources and improving energy efficiency.

In 2025, the Company’s energy consumption covered the headquarters building area and was sourced from two types of energy sources: non-renewable energy sources and renewable energy sources, as follows.

From Non-Renewable Energy Sources

- The electricity used directly by the Company in 2025 was purchased from the Metropolitan Electricity Authority, totaling 898,636 kWh, representing 87.23% of the Company’s total energy consumption. This energy was used for core operations, such as air-conditioning systems, lighting systems, and other routine activities within the Company.

From Renewable Energy Sources

- The Company is committed to utilizing renewable energy for electricity generation, beginning with the installation of a Solar Rooftop system on the roof of its headquarters building. The installation was carried out by JGS Synergy Power Co., Ltd., an affiliated company of Jaymart that operates in the renewable energy business and provides integrated services.
- In 2025, the Company generated 131,558.56 kWh of electricity from renewable energy through the Solar Rooftop system, representing 12.77% of the total electricity consumed by the Company. This reflects the Company’s commitment to increasing the proportion of clean energy, reducing reliance on external energy sources, and continuously supporting the organization’s sustainability goals.

Energy Consumption Proportion in 2025 (%)

Total Energy Consumption: 1,030,194.56 kWh



Paper Management

Paper Management Plan

The company recognizes the environmental impacts associated with paper consumption throughout its business operations. Paper is used in various processes including procurement, recruitment and hiring, preparation of presentation materials, contractual documentation, accounting and legal documents, public relations materials, as well as issuing receipts to customers. The use of paper in these activities not only contributes to the consumption of wood resources—an important natural carbon sink—but also requires energy and water during the paper production process, which contributes to greenhouse gas emissions.

To support efforts in addressing climate change, the company has established an internal paper management plan. The key approaches include reducing paper usage across all operational processes, improving document management efficiency, promoting the use of digital channels as a substitute for paper-based documentation, and continuously developing digital support systems to enhance operational efficiency.

Targets and Performance on Paper Management

Targets

- Short-term: Monitoring and reporting performance on paper usage.
- Long-term: Reduce paper consumption by 5% compared with the base year.



Performance

- In 2025, the total paper consumption at the company's headquarters amounted to 2,638.10 kilograms.
- Of this amount, 964 kilograms were recycled paper, representing 36.54% of the total paper consumption.

*Due to improvements made by the management in 2025 to the structure of paper data collection and management, and the designation of 2025 as the base year, comparisons with previous years cannot be made.



Paper Management Operations

Development of the E-Document System within the Organization

The Jaymart Group Holdings places strong importance on sustainable development and the efficient use of resources. As part of this commitment, the company has introduced an E-Document system within the organization. This innovation represents a key measure that significantly reduces paper consumption. It also contributes to the conservation of natural resources, particularly by lowering the demand for paper that may otherwise impact forests and ecosystems.

In addition, the system enhances the efficiency of document storage and accessibility through a structured and organized digital platform. This supports smoother internal operations, improves data security, and reduces the risk of losing important documents. The initiative also reinforces the company's commitment to environmentally friendly business practices over the long term.

Key approaches to continuously reduce paper usage include:

- Expanding the implementation of the E-Document system across all departments within the organization.
- Developing and applying E-Document programs with accurate and reliable data storage capabilities.
- Promoting a Paperless Office culture through employee training and awareness programs.

Benefits of Implementing the E-Document System

- Reduction of Paper Usage and Environmental Conservation
 - Transitioning to electronic documents significantly reduces the amount of paper used in business processes, lowering the demand for tree harvesting and reducing unnecessary document waste.
 - It also decreases the use of printing ink and energy consumed by printers, which helps reduce greenhouse gas emissions (carbon footprint), a key contributor to global warming.
- Efficient Data Storage and Management
 - The E-Document system enables systematic data storage, making information easier to search, retrieve, and manage.
 - This reduces the risk of document loss associated with paper-based storage. In addition, it enhances the convenience of sharing and accessing information among internal departments, supporting smoother workflows and improved operational efficiency.
- Data Security
 - The E-Document system incorporates document access control through user authorization settings, helping prevent data leakage.
 - The system also includes cloud-based data backup and data encryption to protect against cyber threats and the loss of critical information.



Recycled Paper

964 kg

Reduction of Greenhouse Gas Emissions

5.47 tCO₂eq





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

Biodiversity Management Plan

Jaymart Group Holdings Public Company Limited is committed to strengthening its environmental role by promoting the conservation of biodiversity in a tangible manner. The Company encourages internal initiatives and collaborates with external organizations, communities, and partners to raise awareness and expand positive impacts on ecosystems. The Company has established goals to minimize ecological impacts arising from its business activities, particularly in waste management and pollution reduction, which are key factors affecting natural habitats and the balance of ecosystems. These approaches are integrated into the Company’s operational processes to support long-term environmental sustainability and responsible business practices.

Biodiversity Goals and Performance

Goal:

- Environmental and Biodiversity Promotion Project

1 Project/Year

Performance Results:

- In 2025, the Environmental and Biodiversity Promotion Project.

3 Projects/Year



Assessment of Biodiversity Impacts from Operational Areas

The organization has assessed the location and characteristics of all operational areas, such as the headquarters and branch offices, which are located in commercial development areas or urban zones. The assessment found that the organization's operational areas are not located in or near protected areas or areas of high biodiversity value at both the national and international levels.

Biodiversity Impacts and Risks

Most of the organization's business operations are located in commercial development areas or urban zones, such as the headquarters and branch offices. The assessment found that the organization's operational areas are not located in or near protected areas or areas of high biodiversity value at both the national and international levels. As a result, the organization's activities, products, and services have a low level of impact on biodiversity.

However, the organization recognizes that business operations may cause indirect impacts on biodiversity, such as resource consumption, energy use, waste generation, and greenhouse gas emissions. Without appropriate management, these factors may increase environmental risks, risks of non-compliance with relevant laws and regulations, and risks related to stakeholder expectations regarding environmental conservation and biodiversity in the long term.

The organization acknowledges these potential indirect impacts and therefore focuses on reducing waste generation and using resources efficiently through various measures, including reducing paper usage and adopting electronic documents, segregating waste for recycling, reducing the use of single-use packaging, and encouraging employees to use personal containers within the office. These initiatives help reduce the use of natural resources and alleviate overall pressure on ecosystems.

Protection and Restoration of Habitats

During the reporting year, the organization did not carry out activities related to the protection or restoration of natural habitats, as the characteristics and locations of its operational areas are primarily situated in commercial development areas or urban zones.

However, the organization continues to monitor and assess environmental and biodiversity contexts regularly to ensure that its business operations do not cause impacts on ecosystems and natural habitats in the future.





Management Approach

Jaymart Group places great importance on biodiversity conservation — which is 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 goal of reducing biodiversity loss by adhering to the Mitigation Hierarchy principles:

- **Avoidance:** Not conducting activities in important natural areas
- **Reduction:** Improving processes to minimize environmental impacts
- **Restoration:** Restoring areas affected by operations
- **Offsetting:** Where avoidance is not possible, the Company will implement offsetting measures in other appropriate areas

The Company's Biodiversity Policy is integrated with the organization's waste management approach to help reduce impacts on ecosystems both within and outside the business operating areas — covering waste sorting, resource use reduction, proper electronic waste disposal, and promoting awareness within the organization.

Furthermore, Jaymart Group also 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 complaint reception and communication mechanisms with communities and stakeholders — to ensure that the perspectives and concerns of neighboring communities are appropriately considered, particularly in relation to biodiversity conservation and sustainability.

BIODIVERSITY



Practices for Ecosystem and Biodiversity Conservation

Jaymart Group recognizes the interconnection between effective waste management and the protection of ecosystems and biodiversity, particularly in reducing pollution that may affect the habitats of living organisms and the balance of nature. The company therefore implements waste management policies in line with the principles of sustainable development and supports the Sustainable Development Goals (SDGs), specifically Goal 12: Responsible Consumption and Production and Goal 15: Life on Land, through the following practices:



• Reduction and Proper Disposal of Electronic Waste

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



• Reduction of Resource and Paper Consumption

Helps reduce deforestation and the destruction of wildlife habitats.



• Waste Segregation and Recycling System

Reduce the amount of waste sent to landfill, which may encroach upon natural areas and cause damage to biodiversity-rich habitats.



• Raising Awareness within the Organization

Promote employees' awareness of the connection between waste generated in daily life and its impacts on the environment and living organisms.

Biodiversity Policy
Or Click



Biodiversity Performance

Eco Selfie Challenge



An Eco Selfie Challenge activity was organized during the “Deaw Still Alive” event at Royal Paragon Hall to encourage the participation of external stakeholders in environmental conservation and to raise awareness of waste management, resource reduction, and sustainable resource use.

The activity provided an opportunity for stakeholders to take photos with eco-friendly items they carried and post them on the company’s Facebook page with the hashtag #JaymartGoGreen to encourage waste reduction and promote collective environmental responsibility. The activity helped motivate stakeholders to adopt environmentally friendly behaviors and reflected the company’s commitment to promoting sustainability alongside creativity and stakeholder engagement.

Halloween Go Green

On 31 October 2025, the Company organized the “Halloween Go Green” activity at the Jaymart Headquarters Building. The objective of the activity was to encourage employee participation in environmental conservation and to raise awareness of waste management, resource reduction, and efficient resource utilization. The event was held under a fun and creative Halloween theme.

The activity included:

- Office decoration using recycled materials
- Activity 1: Waste Separation Workshop – Trick or Trash Challenge: The Spooky Mission to Sort Waste into the Right Bins
- Activity 2: Quiz Activity – Boo or True? The Puzzle-Solving Mission for the Planet
- These activities not only created a fun and vibrant workplace atmosphere, but also encouraged employees to adopt sustainable behaviors, particularly in waste segregation and reducing resource consumption. The initiative reflects the Company’s commitment to building an environmentally friendly organization while fostering a corporate culture that values sustainability alongside creativity and enjoyment in the workplace.



Within the event, the average number of employees who participated in both activities was

117 employees



Participants gained an average level of knowledge and understanding regarding waste management and efficient resource utilization.

93.4 %

Online Loy Krathong Activity: Celebrating Sustainability With JMART



The Company encourages employees and stakeholders to continue the Loy Krathong tradition under the concept of environmental conservation. The campaign is carried out through internal communications within the organization via email and notice boards, as well as through online channels for external audiences, inviting them to participate in online Loy Krathong activities to reduce the use of materials for making krathongs and decrease the amount of waste that may cause water pollution. This reflects the Company’s commitment to conserving natural resources while sustaining Thai cultural traditions in a sustainable manner.



The online Loy Krathong activity had participants.

69 employees





Greenhouse Gas Emissions Management

Greenhouse Gas Emissions Management Plan

The Company is committed to continuously developing and enhancing its climate change management plan by setting targets to reduce environmental impacts throughout its operations. At the same time, the Company promotes awareness and shared responsibility among employees and stakeholders across all sectors to support the transition toward a low-carbon economy and sustainable long-term growth.

The Company implements systematic measures to reduce greenhouse gas emissions through the use of renewable energy within the organization, such as installing solar power generation systems (Solar Rooftop). In addition, the Company improves cooling systems and building management while installing automated 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 waste separation and recycling, and cultivating environmental awareness among employees through continuous communication and campaign activities to reduce greenhouse gas emissions in daily life.

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

Targets and Performance

Short-term:

- Monitoring and Reporting
- Reduce greenhouse gas emissions by at least 1% per year.

Long-term:

- Achieve Net Zero Greenhouse Gas Emissions by 2050 (Base Year: 2025).

Performance:

- In 2025, the total greenhouse gas emissions for Scope 1 and Scope 2 were 493.63 tCO₂eq.

Note:

The data cannot be compared as the Company has designated 2025 as the base year for referencing the organization's greenhouse gas emissions data. This is because the management has revised the structure for collecting and managing greenhouse gas emissions data to align with the Company's building-based operations and to more appropriately reflect resource management performance. (The figures are referenced from the ISO 14064-1:2018 verification report.)



Context and Approach to Greenhouse Gas Management of the Organization

The Company places importance on managing greenhouse gas emissions from its operations. The nature of the Company's business is primarily a holding business and businesses related to technology and services, with operations mainly conducted through office buildings, information technology systems, and business support activities. Therefore, the Company's greenhouse gas emission sources primarily arise from electricity consumption in office operations (Scope 2) and energy use from operational support activities (Scope 1), rather than from direct industrial production processes.

In 2025, the Company improved the structure for collecting and managing greenhouse gas emissions data by clearly defining the reporting boundaries and separating data between Jaymart Group Holdings PCL and its group companies. This approach ensures that the data is accurate, complete, and appropriately reflects the operational impacts of each legal entity. The improvement enhances transparency and makes the data management system more systematic.

For this reason, the Company has designated 2025 as the base year for referencing greenhouse gas emissions data and as the starting point for monitoring, analyzing, and evaluating progress in greenhouse gas emission reduction in the future. As the reporting boundaries and data collection methodologies have been revised to align with the current organizational structure, the data cannot be compared with the results from previous years.

In the base year 2025, the Company reported total greenhouse gas emissions from its operations (Scope 1 and Scope 2) **of 493.63 tCO₂eq.**

This information was prepared in accordance with internationally recognized calculation guidelines and is aligned with ISO 14064-1:2018, the standard for organizational greenhouse gas accounting and reporting. The data has also been externally verified by BSI Group (Thailand) Co., Ltd. to ensure accuracy, transparency, and verifiability.

Prior to establishing the base year, the Company had continuously implemented energy efficiency measures. As a result, the emission figures in the base year already reflect an improved level of operations rather than the level prior to the implementation of such measures.

Therefore, further emission reductions in the future will require more intensive and systematic measures. In the initial phase, the Company has set a target to reduce greenhouse gas emissions from its operations (Scope 1 and Scope 2) by 1% per year during the first three years, compared with the 2025 base year. The focus will be on improving energy efficiency in office buildings, implementing systematic electricity management, and increasing the proportion of clean energy use in line with the Company's operational potential, ensuring that emission reductions are tangible and aligned with the Company's business nature.

At the same time, the Company is in the process of developing medium-term and long-term greenhouse gas reduction plans to support the goal of achieving Net Zero Emissions by 2050. The approach will prioritize reducing emissions from direct operations as the first step, alongside considering mechanisms to offset remaining emissions in the future through projects certified under credible standards, based on the principle of "Reduce first, then offset." This ensures that the Company's climate actions are responsible, transparent, and aligned with the organization's sustainable development approach.





Impacts, Risks, and Opportunities from Climate Change

Although Jaymart does not operate directly in industries with high levels of greenhouse gas emissions, the nature of its operations—relying on retail branch networks, office buildings, information technology systems, and financial service-related businesses—means that the organization is associated with energy consumption and greenhouse gas emissions both directly and indirectly.

At the same time, climate change may affect economic stability, consumer confidence, operating costs, and the long-term business continuity of the Group.

- **Physical Impact Dimension**

Severe weather events such as floods, storms, and heatwaves may affect retail branches, offices, and information technology infrastructure, potentially causing temporary operational disruptions, repair costs for damaged assets, and loss of revenue opportunities during the affected periods. In addition, damage to digital systems or energy infrastructure may impact customer services and financial transaction operations.

At the same time, the Company has established a Business Continuity Plan (BCP) to address emergency situations, including investments in risk prevention measures such as backup power systems and location risk management. These measures help reduce potential financial losses and enhance the organization’s resilience in maintaining service continuity for customers and stakeholders.

- **Transition Impact Dimension**

Changes in regulations, disclosure standards, and investor expectations regarding greenhouse gas management may increase the burden of data collection, reporting, and operational adjustments, as well as the costs associated with developing energy and greenhouse gas management systems. If the organization is unable to adapt in a timely manner, it may affect capital market confidence and increase financial costs in the long term.

However, integrating climate change considerations into the Enterprise Risk Management (ERM) system, establishing a clear climate governance structure, and setting systematic greenhouse gas emission reduction targets can enhance transparency, strengthen the confidence of investors and business partners, and support access to funding sources while maintaining long-term enterprise value.

Climate Change Performance

Clean Energy Utilization through Solar Rooftop Installation

In 2025, Jaymart remained committed to reducing the consumption of externally purchased energy and lowering greenhouse gas emissions. The Company installed an on-grid Solar Rooftop system at the Jaymart Headquarters Building to increase the use of renewable energy in the Group’s operations. The installation covers the rooftop areas of Buildings A and B, with a total capacity of 171.13 kilowatts, and was carried out by JGS Synergy Power Co., Ltd., a company within the Jaymart Group.

Clean Energy Consumption at Jaymart Headquarters

- Installed Capacity **171.13** kWp
- Energy Generated from Solar Rooftop **131,558.56** kWh
- Greenhouse Gas Emissions Reduced **61.60** tCO₂eq

Summary of Greenhouse Gas Emissions Reduction at Jaymart Headquarters

List of Activities	Unit	Quantity
Waste to Points Activity	tCO ₂ eq	1.12
Clean Energy from Solar Rooftop	tCO ₂ eq	61.60
Waste Separation and Recycling		
○ Paper: 1,999.00 kg		
○ Plastic Bottles: 510.00 kg		
○ Glass Bottles: 129.00 kg	tCO ₂ eq	11.90
Total tCO₂eq		74.62



Greenhouse Gas Emissions Reduced
74.62 tCO₂eq



Or equivalent to planting trees
8,291 tress

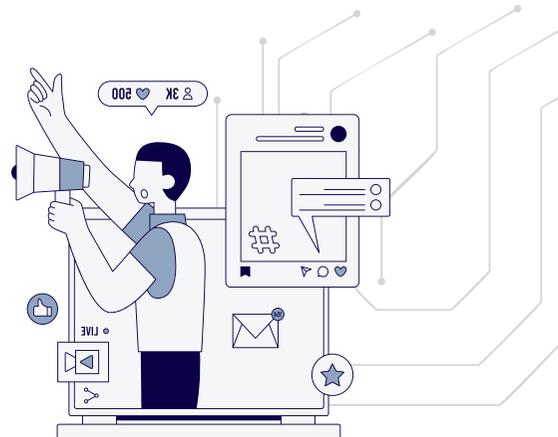
*A value of 9 kgCO₂eq per tree per year is used for the calculation. Therefore, 1,000 kgCO₂eq or 1 tCO₂eq is equivalent to planting 111.11 trees. The greenhouse gas reduction data is referenced from the Thailand Greenhouse Gas Management Organization (Public Organization).



Driving Social Business

As a part of society, Jaymart Group Holdings Public Company Limited places great importance on its responsibility to communities — both in the areas surrounding its offices and business locations, as well as all related stakeholder groups. The Company focuses on promoting, supporting, and driving activities that benefit the development of quality of life and well-being of communities. The Company also prioritizes building collaboration with external organizations and partner networks to strengthen communities' capacity for self-development in a robust and sustainable manner.

Furthermore, the Company remains committed to considering the potential impacts that its business operations may have on communities, which is regarded as a fundamental principle in creating business value aligned with respect for human rights and conducting operations on the basis of genuine responsibility toward communities and society.





Fair Labor and Employee Practices

(GRI 401)

Our Commitment

Jaymart Group Holdings Public Company Limited places great importance on human resource management and development as a key driver of sustainable organizational growth. The Company establishes policies and practices covering the full employment lifecycle — from recruitment and hiring, to talent development, and employee well-being — grounded in the principles of fairness, transparency, and respect for human rights.

The Company conducts recruitment and selection based on knowledge, competency, experience, and suitability for the role, while offering fair and competitive compensation and benefits that meet or exceed legal requirements. The Company also continuously promotes capability development for employees at all levels through onboarding, training, and a variety of skill-building programs, with the aim of advancing career growth and strengthening the organization's long-term capacity.

The Company is committed to providing a good, safe, and hygienic work environment in accordance with occupational health standards and labor laws. It also implements a compensation management process that motivates employees, reflects the value of their contributions, and supports a healthy work-life balance.

Furthermore, the Company treats all employees with fairness and equality, respects fundamental employment rights, prohibits forced labor, and does not support the use of child labor. The Company also encourages youth and student participation through internship programs and dual education initiatives, helping to develop skills and prepare the next generation for the future workforce — reflecting the Company's commitment to human resource development alongside the creation of lasting social value.





Fair Labor and Employee Practices

(GRI 401)

• Fair Employment and Equal Opportunity

Jaymart is committed to promoting human rights and conducting business ethically, guided by the core principles of fair employment, non-discrimination, and respect for the dignity of every employee. The Company has therefore established a Human Resource Management and Development Policy to serve as a practical guideline for all relevant parties, ensuring that compensation and benefits provided are no less than what is required by law.



• Human Resource Development Policy

Jaymart Group Holdings PCL has established a Human Resource Management and Development Policy to serve as a core principle and practical guideline for all relevant parties. The Policy emphasizes recruiting and selecting personnel based on appropriate knowledge, competency, and experience, as well as setting wages, compensation, and benefits that meet or exceed legal requirements and remain competitive within the same industry.

The Company treats all employees with equality and transparency, respects fundamental employment rights, prohibits forced labor, does not support child labor, and manages working hours in compliance with labor laws while promoting work-life balance. In addition, the Company encourages learning opportunities for youth and students through internship programs and dual education initiatives, enabling them to develop skills in a suitable real-world work environment.



Human Resource Development Policy
Or Click



Employee Recruitment and Retention Guidelines

The Company conducts recruitment and selection based primarily on job suitability, taking into consideration candidates' knowledge, competency, experience, and qualifications relevant to the role. Background and behavioral checks are also carried out in accordance with Company regulations, to ensure the acquisition of quality personnel with strong work ethics. This is coupled with the setting of wages and compensation that meet or exceed legal requirements, while remaining competitive within the same industry, with due regard to each employee's knowledge, competency, and experience. Furthermore, the Company is committed to fostering a fair work environment that supports professional development and career advancement, with the aim of retaining high-potential employees within the organization over the long term.

Protection of Fundamental Labor Rights and Employee Welfare

The Company places great importance on respecting and protecting the fundamental labor rights of all employees equally, operating in compliance with relevant labor laws and international human rights standards. The Company ensures that all employees receive their full entitled wages, compensation, and benefits in accordance with the law, including the regulation of working hours, rest periods, and holidays as legally required, as well as proper social security registration and contribution submissions. In addition, the Company supports employees' rights to express opinions, communicate, and participate through appropriate and safe channels, in order to foster a positive relationship between employees and the organization.

The Company has established policies and measures to prevent child labor, forced labor, and all forms of harassment, as well as workplace discrimination. It also provides a fair, transparent, and whistleblower-protective complaint and reporting mechanism, enabling employees to exercise their rights with confidence and supporting the conduct of business in a responsible and sustainable manner.

Significant Labor Disputes	2023	2024	2025
Target Number of Significant Labor Disputes (Cases)	0	0	0
Number of Significant Labor Disputes (Cases)	0	0	0



• Maternity Leave and Parental Leave (GRI 401-3)

Jaymart Group Holdings PCL places great importance on promoting a healthy work-life balance for its employees by providing maternity leave and parental leave in accordance with legally entitled rights. This is to support employees in caring for their families during significant life moments, while also fostering job security and a high quality of working life.

Guidelines on the Protection of Rights of Pregnant Female Employees

- The Company provides a suitable and safe work environment that does not adversely affect the health of the mother or the unborn child.
- Maternity leave is granted in accordance with legal requirements, with all entitled benefits and welfare maintained fairly.
- The Company supports female employees in adapting appropriately to their role as mothers and in returning to work without facing discrimination or career disadvantage.



• Employee Compensation and Benefits

Guidelines on Employee Compensation and Benefits

The Company establishes a fair and appropriate compensation structure, paying wages no less than the legally required minimum, and develops 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 an effective guideline for managing employee wages and salaries.

In addition, the Company provides supplementary benefits to comprehensively support employee quality of life, including 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.

Furthermore, the Company places great importance on the welfare and rights of its employees, recognizing that employees are a valuable resource essential to the success and sustainable growth of the organization. The Company therefore provides comprehensive benefits covering health, financial security, safety, and work-life balance, in order to promote employee well-being, stability, and job satisfaction.

Key benefits include:

- Health insurance and annual health check-ups
- Establishment of a provident fund
- Holidays and annual leave in accordance with Company policy
- Safety measures and a suitable working environment
- Activities to strengthen relationships and foster unity within the organization

The Company is committed to creating a fair work environment that enables efficient performance and supports employee growth alongside the sustainable development of the organization.

- In 2025, the total compensation paid by the Company to employees

201,728,470.05 Baht

- Female-to-Male Employee Compensation Ratio



Women's Labour Rights Policy
Or Click



Compensation and Benefits Policy
Or Click





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 Labor Protection Act B.E. 2541 (1998), to serve as a mechanism for promoting positive labor relations and providing employees with the opportunity to express opinions and suggest approaches regarding the Company's welfare arrangements.

The Welfare Committee in the Establishment has the authority and responsibility to jointly discuss, advise, and provide recommendations to the Company on the provision of employee welfare, as well as to inspect, oversee, and monitor the welfare activities provided by the Company. It also submits opinions and development proposals for employee-beneficial welfare improvements to the Labor Welfare Committee.

The Welfare Committee serves as a key mechanism in overseeing that the Company's welfare provisions are appropriate, fair, and aligned with the needs of employees, with the aim of enhancing the quality of working life and supporting the Company's long-term sustainable business operations.



Promoting Savings and Financial Security for Employees

Provident Fund: PVD

The Company recognizes the importance of building long-term financial security and stability for its employees, and has therefore established a Provident Fund (PVD) to promote savings discipline and support employees in preparing financially for retirement.

The program is open for voluntary participation, allowing employees to choose their contribution rate at a level that suits them, while the Company makes matching contributions in accordance with the stipulated conditions, helping to further incentivize consistent saving.

In addition, the Company regularly communicates and educates employees on financial management, financial planning, and the benefits of the provident fund, enabling employees to make informed investment plan decisions appropriate to their life stage and acceptable risk level. This serves to promote employee well-being, job security, and the long-term sustainable growth of the organization.

Provident Fund 2025	JMART	JMB
Employees Who Are Provident Fund Members (%)	49.61	7.54
Amount Contributed by the Company to the Provident Fund (Baht)	2,367,844.00	1,232,010.00

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, while simultaneously strengthening the bond between employees and the organization, by providing opportunities for employees to co-invest with the Company under stipulated conditions.

The EJIP aims to support employees in building future financial security and to enhance their understanding of investment in an appropriate manner. The Company co-invests or provides additional benefits in accordance with the program's criteria, serving as an incentive for continued saving and investment.

This program reflects the Company's commitment to caring for and improving the long-term quality of life of its employees, as well as aligning the goals of both employees and the organization — forming an important foundation for stable and sustainable growth.

Employee Joint Investment Program (EJIP) 2025	JMART	JMB
Employees Participating in the EJIP (%)	34.11	1.41
Amount Contributed by the Company to the EJIP (Baht)	2,567,690.00	536,605.00

Note: JMART refers to Jaymart Group Holdings PCL and JMB refers to Jaymart Mobile Company Limited (data as of the Head Office)



Child Labor Rights Protection

(GRI 3-3, 408)

Management of Child Labor Rights Protection Issues

Jaymart Group is committed to respecting, promoting, and protecting children's rights in every dimension of its business operations, recognizing that children and youth are a vulnerable group who may be directly or indirectly affected by the organization's activities. Although children and youth may not be direct participants in the business value chain, they are both current and future consumers, as well as young individuals who come to gain experience and develop skills within the organization — playing an important role in the long-term sustainable growth of the Group.

The Company places great importance on conducting business responsibly, upholding the principles of non-violation of children's rights, prohibition 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 seeks to integrate child rights issues as an integral 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.

Jaymart Group also adheres to the UNICEF Child Rights and Business Principles as an operational framework, while encouraging employees at all levels to develop knowledge, awareness, and active participation in respecting and protecting children's rights on an ongoing basis — ensuring that child rights practices form part of the organization's drive toward sustainable growth in every dimension.



Child Rights Policy
Or Click

Organizational Policies and Practices on Child Labor Rights Protection

Jaymart Group 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, to ensure that employment and activities involving children and youth are carried out correctly, appropriately, and in compliance with labor laws, international human rights principles, and sustainable business practices.

In this regard, Jaymart Group provides opportunities for students and youth to participate in internship programs and skill development initiatives in an appropriate manner, within a supervisory framework that prioritizes the safety, development, and rights of children and youth. Clear guidelines have been established to prevent child labor in all forms, through the following supportive and promotional approaches:

Compliance with Labor Laws and Human Rights Standards in Employment

The Company requires that all job applicants and employees across all employment types — including 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 required by the role. The Company conducts thorough age verification of all job applicants prior to employment on every occasion, to prevent the concealment of information and the hiring of individuals below the Company's stipulated minimum age requirement.

Scope of Operations Covering All Processes

The Company designates the protection and respect of children's rights as an integral part of responsible business conduct. The scope of child rights operations covers all levels of personnel within the organization — from the Board of Directors, executives, and managerial-level employees, to operational-level employees — as well as business partners, 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 directly or indirectly impact the rights of children and youth, with a focus on preventing violations of children's rights in all forms, supporting a safe and appropriate environment that respects the dignity of children and youth, and encouraging all relevant stakeholders to be aware of and strictly adhere to the principles of child rights protection.



Internship and Dual Education Student Program

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

In implementing these programs, the Company ensures they operate within a supervisory framework that prioritizes the safety, development, and rights of children and youth, with clear guidelines established to prevent child labor in all forms, through the following supportive and promotional approaches:

- **Minimum Age Requirement for Intern or Youth from Dual Education Programs**

The Company establishes minimum employment age requirements in compliance with labor laws and international human rights principles, and conducts thorough age verification of all job applicants prior to employment, to ensure that no individuals below the stipulated minimum age are hired.

- **Defining the Scope and Nature of Work Appropriate to Age and Capability**

Intern students will be assigned appropriate tasks, with mentoring employees available to provide guidance, monitor work performance, and evaluate internship results according to established criteria. In addition, the Human Resources department oversees welfare, allowances, and the creation of a safe and fair work experience, in order to build skills, knowledge, and a positive work attitude suited to working within the organization.

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

The Company provides opportunities for children and youth to express opinions or raise any concerns that may arise in an appropriate manner, and places importance on providing care and assistance in the event of accidents or unexpected incidents occurring during work, to ensure that they receive basic protection in a fair manner.

Total Internship Hours in 2025

1,120 Hours
(All Programs)



Program Promotion Expenses

42,000 Baht
(All Programs)





Diversity and Equal Opportunity (GRI 405)

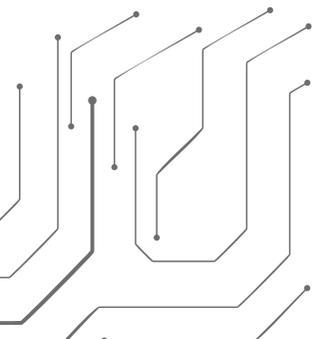
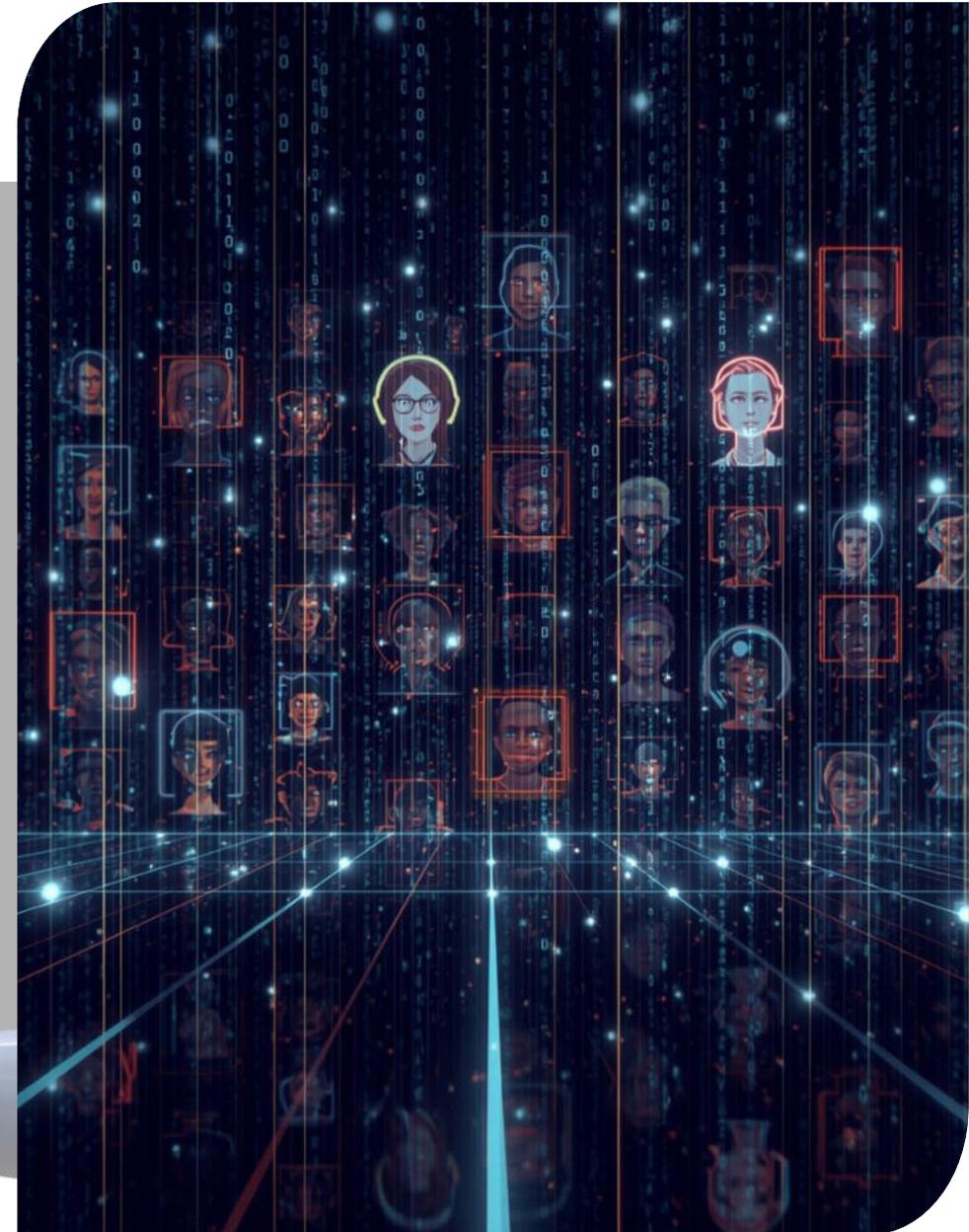
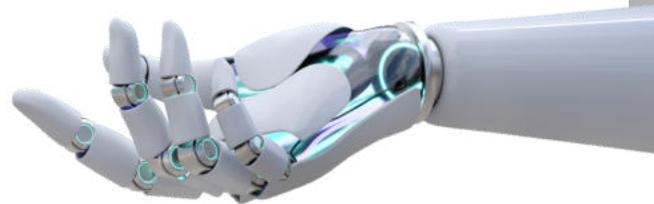
Our Commitment

Jaymart Group Holdings PCL is committed to promoting diversity and creating equal opportunities for all employees, guided by the principles of respect for human dignity, differences, and equality, without discrimination on the basis of gender, age, ethnicity, religion, disability, family status, or any other personal characteristic.

The Company places great importance on fair human resource management across all processes — from recruitment, hiring, development, performance evaluation, promotion, and compensation — as well as providing a safe, open, and inclusive work environment that encourages participation at all levels, enabling every individual to fully demonstrate their potential.

The Company firmly believes that diversity and equal opportunity are a vital foundation for building a strong organizational culture, fostering innovation, enabling effective collaboration, and supporting the long-term sustainable growth of the organization.

J.AI*



Diversity and Equal Opportunity Management

Non-Discrimination Policy and Practices

Jaymart Group Holdings PCL conducts its business with respect for human rights principles and remains committed to equality and non-discrimination across all human resource management processes — from recruitment and selection, compensation and benefits determination, training and capability development, performance evaluation, and promotion — applying fair, transparent, and equitable criteria for employees at all levels.

The Company promotes equal access for all employees to opportunities, activities, and support from their supervisors, free from discrimination, while also requiring employees to treat all stakeholder groups with fairness and without improper favoritism. The Company firmly believes that equality in collaboration is a vital foundation for building unity, cooperation, and a strong organizational culture, underpinned by strict adherence to business ethics principles.

Equal Opportunity in Employment and Career Development (GRI 405-2)

Jaymart Group Holdings PCL places great importance on promoting diversity and equal opportunity within the organization, recognizing that every employee is a valuable resource and a key driver of the sustainable growth of Jaymart Group. The Company strives to build an organizational culture that respects human dignity, embraces differences, and provides every employee with the opportunity to fully demonstrate their potential.

Human resource management within Jaymart Group 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, competency, and suitability for the role — without discrimination on the basis of gender, age, ethnicity, religion, domicile, sexual orientation, or disability.



Guidelines for Promoting Diversity within the Organization

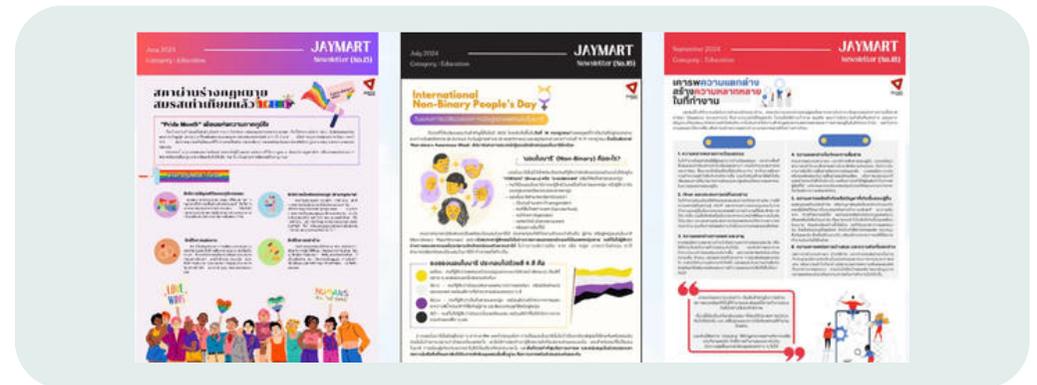
Jaymart promotes and encourages employees to treat one another with respect and equality, in strict accordance with the Company's good business ethics principles. The Company has established guidelines for promoting diversity within the organization, with emphasis on embracing employee differences in all dimensions and ensuring non-discrimination across all human resource management processes — from recruitment and selection, development and performance evaluation, through to career advancement.

The Company also strives to create an open, safe, and inclusive work environment that encourages participation from all employee groups, supporting employees in expressing opinions, collaborating creatively, and accessing organizational opportunities, activities, and resources on an equal basis — in order to foster an organizational culture that respects diversity and supports the long-term sustainable growth of the Company.

In 2025, Jaymart Group Holdings PCL continuously promoted and supported activities related to diversity, equality, and inclusion within the organization. The key initiatives carried out were as follows:

- **Public Relations and Education on Respect and Non-Discrimination**

Jaymart Group Holdings PCL places great importance on raising awareness of mutual respect and non-discrimination in the workplace. The Company has conducted public relations and educational initiatives for employees on the principles of respect for human dignity, equality, and the acceptance of differences, through internal communication channels such as internal communications, emails, and various public relations materials — in order to build accurate understanding and encourage employees to treat one another with respect, fairness, and in accordance with the Company's business ethics principles.



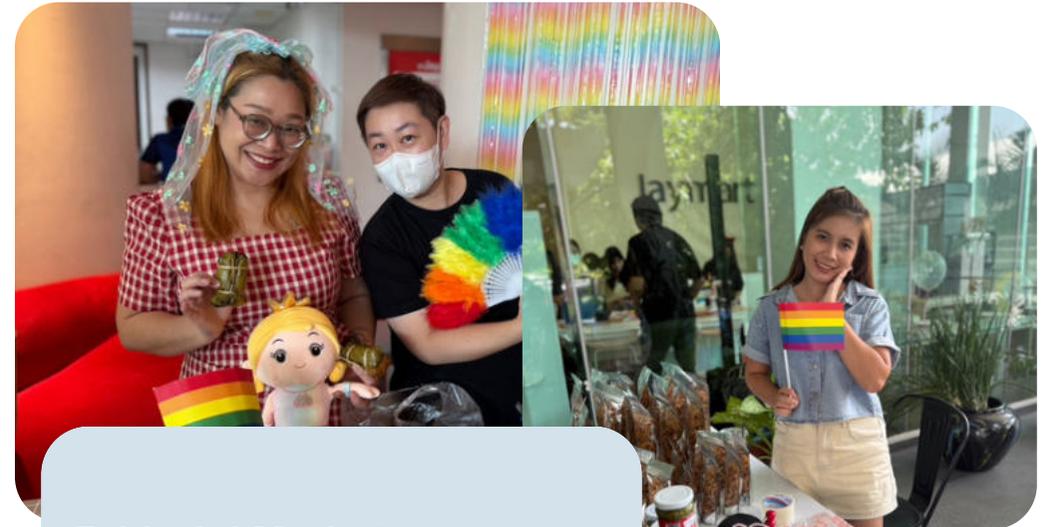
• **Diversity Promotion Activities within the Organization**

The Company organizes internal activities that provide opportunities for employees from diverse backgrounds to participate, exchange ideas, and collaborate creatively. These activities aim to foster an open, inclusive, and friendly working environment that respects individual differences, ultimately contributing to a strong organizational culture and supporting sustainable growth in the long term.



Photo booth Rainbow Frame Station

To promote the acceptance of diversity and openness to differences within the organization, the Company encourages employees to voluntarily dress in colorful attire and participate in a friendly and enjoyable photo session. Through creative self-expression, this activity helps strengthen positive relationships among employees and reflects the Company’s organizational culture that respects diversity, promotes equality, and encourages the participation of employees from all groups. This serves as an important foundation for the Company’s sustainable growth.



Pride Jai Market

In June 2025, Jaymart Group Holdings PCL organized the “Pride Jai Market”, an internal employee market held in celebration of Pride Month. The event aimed to provide a platform for employees to express their creativity, identity, and pride in diversity.

The event featured booths operated by employees from various functions across the Jaymart Group, offering handmade products, a variety of food items, and creative activities that reflected the unique identities and individuality of each participant. The atmosphere was friendly, vibrant, and filled with positive energy, reflecting the Company’s organizational culture that respects diversity and promotes the participation of employees from all groups.

The Company recognizes the importance of respecting and supporting the rights of individuals with diverse identities. It remains committed to fostering an open, inclusive, and friendly organizational culture that provides equal opportunities for all employees. This commitment not only reflects fundamental human rights principles but also supports shared and sustainable growth within the workplace.

Support for the Employment of Persons with Disabilities



Jaymart recognizes the potential of persons with disabilities as valuable members of the workforce. The Company therefore places great importance on promoting equal and non-discriminatory employment opportunities by supporting the employment of persons with disabilities in positions that align with their individual capabilities, enabling them to perform their roles effectively and take pride in their work.

The Company also strives to provide a safe and accessible working environment, while promoting equality among employees to foster open-minded attitudes toward diversity and differences. This approach encourages harmonious coexistence within the organization. Jaymart aims to provide employees with disabilities the opportunity to work, earn an income to support themselves and their families, and improve their quality of life in the long term. This commitment forms an important part of the Company’s efforts to build a sustainable organization that truly respects the dignity of every individual.

Number of Employees with Disabilities



Ratio of Basic Salary and Remuneration of Women to Men

Jaymart Group Holdings PCL places great importance on equality in employment and compensation practices. The Company is committed to ensuring that all employees receive fair and appropriate remuneration based on their roles, responsibilities, and capabilities without discrimination, regardless of gender, age, or social status.

The Company establishes its salary and basic remuneration structure based on job positions, job levels, and individual performance, without consideration of gender. This approach supports gender equality and equal opportunities in the workplace. In addition, the Company regularly monitors and reviews the ratio of basic salary and remuneration between female and male employees to ensure that its compensation policies and practices align with the principle of non-discrimination and promote an organizational culture that respects diversity. This forms an important foundation for the Company’s sustainable growth.

Based on the analysis of the ratio of basic salary and remuneration of female employees compared to male employees in 2025, the results are as follows:

0.73 : 1



Based on the analysis of the ratio of basic salary and remuneration of female employees compared to male employees, the ratio in 2025 was 0.64:1, indicating that the average salary of female employees was approximately 65% of that of male employees.

When considering the management structure, the Company had a total of 21 executives, consisting of 13 male executives (61.9%) and 8 female executives (38.1%). The difference in remuneration levels may be influenced by factors such as job structure, level of responsibility, years of service, experience, and different job functions.

Nevertheless, the Company places strong emphasis on fair compensation practices by determining remuneration based primarily on roles and responsibilities, capabilities, and performance, without gender discrimination. The Company also continuously promotes diversity and equality within the organization.

Employee Development and Career Advancement

(GRI 3-3, 404)

Our Commitment

Jaymart Group Holdings PCL places strong emphasis on continuously developing employees' capabilities and promoting career advancement. The Company aims to create opportunities for employees to learn and develop skills that align with the evolving business landscape and technological changes through training programs, leadership development, and the enhancement of future-ready skills.

The Company also promotes a fair and inclusive working environment that enables employees at all levels to fully demonstrate their potential. In addition, Jaymart supports transparent performance evaluation and career progression systems to strengthen employee engagement and support the Company's sustainable growth in the long term.

Targets and Performance Results

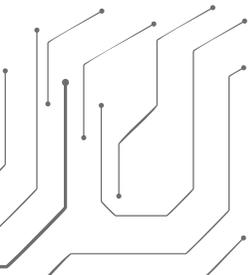
Targets :

- Training and Employee Development Average training hours of not less than **6 hours per person per year**

Performance Results :

- In 2025 , Training and Employee Development Average training hours of **8.02 hours/person/year**
- Total Training Expenses **432,307 Baht**

J.AI*





Management Approach to Employee Development and Career Advancement

The Company organizes orientation and training programs for new employees to enhance their knowledge and understanding of the Company's rules, policies, organizational structure, management team, and business operations, including those of its subsidiaries. At the same time, the Company continuously promotes the development of employees at all levels by emphasizing the enhancement of diverse skill sets (multi-skills) and supporting career advancement.

The Company has established a comprehensive employee development process that includes identifying skill gaps, enhancing existing skills (upskilling), and developing new skills (reskilling). This approach ensures that employees possess competencies aligned with the Company's business strategies and vision. In addition, the Company encourages employees to fully apply their knowledge, capabilities, and skills in their work to improve operational efficiency and support the Company's sustainable growth in the long term.

Development Target Groups



New Employees

All new employees are required to participate in the Company Orientation program to develop an understanding of the overall business, operational approaches, organizational culture, and ethical standards that the Company upholds from their first day of employment.

The orientation program covers key policies, including the Code of Conduct and the Anti-Corruption Policy, ensuring that new employees establish a solid foundation of knowledge. This enables them to adapt effectively and perform their duties appropriately in alignment with the Company's values and organizational standards.



Branch Employees

To ensure accurate and comprehensive understanding of products and operations, in line with the branch employee development plan, the Company organizes training courses covering knowledge and specific characteristics of various product types, alongside capability-enhancing courses in service and new standard operating procedures (New SOP), in order to develop sales skills and branch-level operational performance effectively — ultimately leading to high-quality customer service and maximum customer satisfaction.



Head Office Employees

The Company provides hybrid learning training that encompasses both online platform learning and classroom-based training, to facilitate flexibility for employees in developing skills alongside their work responsibilities, in accordance with their position level and the capability development pathways established by the Company. In addition, the Company selects courses from reputable external training institutions, categorized into foundational courses, supervisory courses, and executive courses, while also developing modern tools, technology, and learning channels to enhance the learning experience and continuously improve the effectiveness of personnel development.

Training Courses Conducted in 2025

(GRI 404-1)

Employee Skill Development - Foundational Category

- New Employee Orientation Training
- Cascading and Aligning KPI to Achieve the Corporate Goal”

Good Corporate Governance Category

- Anti-Corruption Course
- Personal Data Protection Act (PDPA)
- Information Security Awareness Training
- Cyber Threat Protection System for Organizations

Career Path Category

- Newcomer
- Sales to Manager Development Program Training
- Acting manager
- Advance Selling Skill in Practice Topic: Jpoint & Jwallet
- Retrain - Staff Upgrade
- Sales Retraining
- POS Introduction
- New Product
- KPI SHOP
- Trade in

Overall Satisfaction Assessment Results for the Employee Skill Development
- Career Path Category in 2025, the average score was

95.26%

Occupational Health and Safety Category

- Fire Drill and Evacuation Training Course

Information Technology and Organizational Innovation Category

- Talent Business
- AI Bootcamp

Competency and Soft Skills Category

- ESG 101: Understanding Fundamental Knowledge Related to Sustainability
- P01: Business Sustainability Fundamentals Course
- Brush Up English



KPIs Training Program for Employees 2025

Jaymart Group Holdings PCL places great importance on establishing clear and measurable work targets, and has organized training and knowledge communication on Key Performance Indicators (KPIs) for employees at all levels, in order to build a shared understanding of roles, responsibilities, and work goals aligned with the organization's strategy and direction. Such training enables employees to effectively utilize KPIs as a tool for planning, monitoring, and evaluating their own work performance, while also supporting supervisors and the organization in managing performance in a systematic, transparent, and sustainable manner.

Purpose of Establishing KPIs

- To build understanding of performance evaluation in a transparent manner
- To motivate efficient and measurable work performance
- To continuously improve work processes for better outcomes

Summary of Operations in 2025

In 2025, the Company organized training for executives and employees of JMB, JMH, JGS, JAS, and JAS affiliates, with the following details:

- Batch 1: February 18, 2025 (40 participants)
- Batch 2: February 19, 2025 (40 participants)
- Batch 3: February 20, 2025 (40 participants)
- Batch 4: February 21, 2025 (40 participants)

Benefits Received by Employees

For Employees

- Helps employees clearly understand their own work objectives
- Enables employees to know how their efforts are being measured and what areas they should further develop
- Increases motivation by allowing employees to see their own achievements in a tangible way

For Supervisors

- Provides clear criteria for monitoring team members' performance
- Enables more focused and targeted discussions, follow-ups, and coaching
- Reduces perceptions of unfairness in evaluations, as all parties share a common understanding of the assessment criteria

For the Organization

- Provides an overall picture of performance and enables more precise strategic direction setting
- Facilitates the effective cascading of organizational goals down to team level in a well-aligned manner
- Utilizes KPI data to drive work improvement, personnel development, and overall capability enhancement



Jaymart Group Talent Business Workshop 2025

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

The workshop placed emphasis on developing new skills through learning the practical application of AI tools relevant to real-world work scenarios — including meeting summarization, information research, document preparation, slide creation, and even graphic design — with live demonstrations and hands-on practice sessions, enabling executives to effectively apply these tools in their day-to-day work.

In addition, the workshop featured the sharing of Jaymart Group's future growth vision, along with an exchange of perspectives on emerging business opportunities, as well as the role of the next generation of executives in elevating Jaymart's image to be more contemporary and forward-looking.



✔ Trainees >> 44 people

✔ Received satisfaction evaluation results from training participants

Consists of 4 topics:

- Appropriateness of content
- Consistency of content with objectives
- Application of content
- Duration of the training

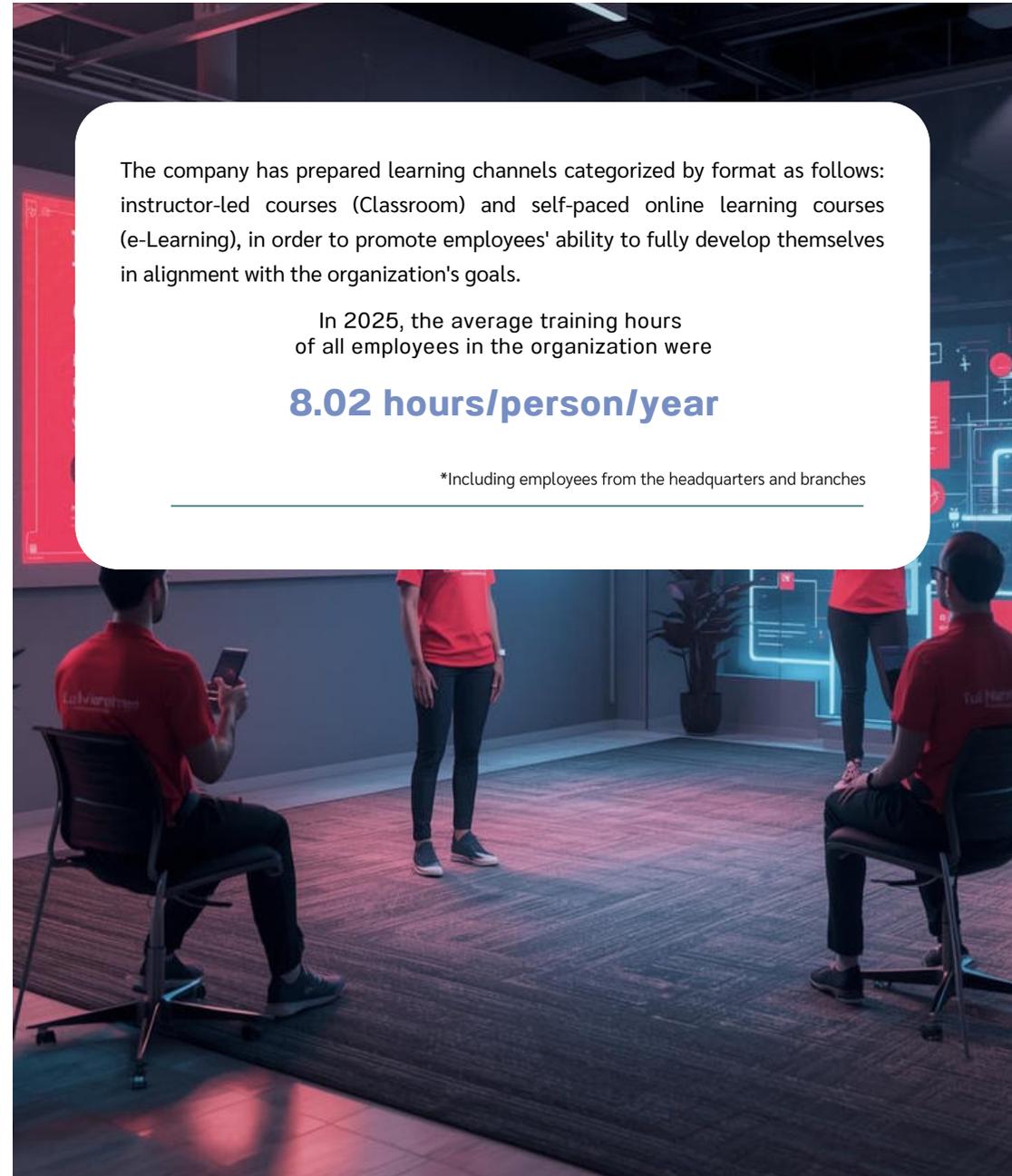
76.39%

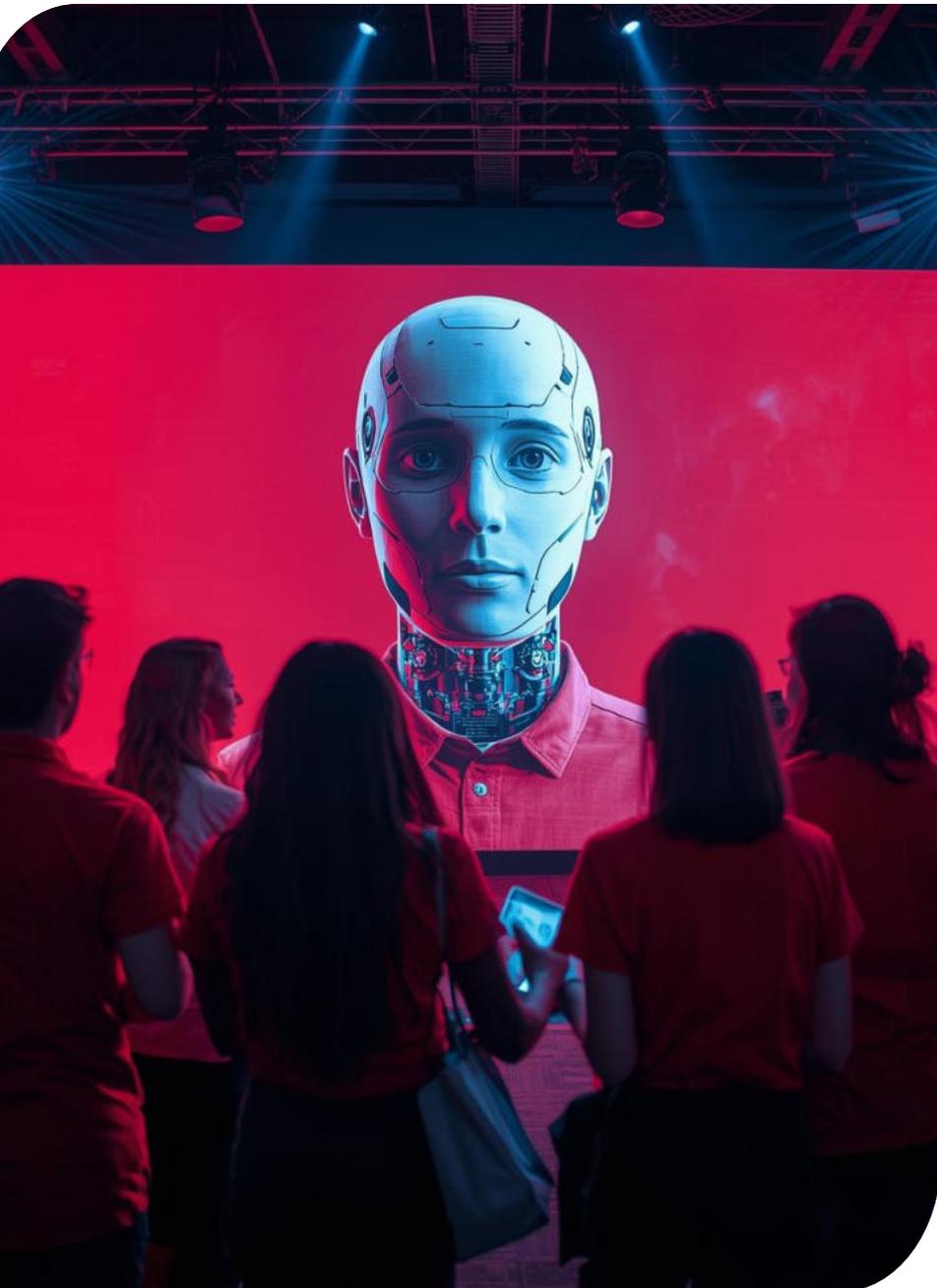
The company has prepared learning channels categorized by format as follows: instructor-led courses (Classroom) and self-paced online learning courses (e-Learning), in order to promote employees' ability to fully develop themselves in alignment with the organization's goals.

In 2025, the average training hours
of all employees in the organization were

8.02 hours/person/year

*Including employees from the headquarters and branches





Promoting Relationships and Employee Engagement

Our Commitment

Jaymart Group Holdings Public Company Limited places great importance on human resource development, with the goal of building employees who are highly skilled in various areas while also being happy and satisfied working within the organization. With the firm belief that employees are a vital driving force in propelling the organization toward sustainable success, the company has developed a comprehensive plan encompassing skill promotion, specialized capability development, and the cultivation of an organizational culture that supports effective collaboration.

One of the key strategies of Jaymart Group Holdings PCL is to care for employees in every dimension — from developing knowledge and skills through academic training and promoting continuous learning opportunities. In addition, the company organizes activities to foster relationships through initiatives focused on communication and cooperation, annual dinners, recreational activities, and social responsibility projects that allow employees to collaborate in creating value for both the organization and the community. The variety of activities helps create a friendly working atmosphere, increases employee happiness, and strengthens the sense of belonging to the organization.

Caring for and retaining high-potential employees is one of the key missions of Jaymart Group Holdings PCL. By creating a work environment conducive to self-development, valuing employee opinions, and providing opportunities for all employees to participate in driving the organization forward, the company believes that building a strong bond between employees and the organization is a critical factor in retaining and attracting talented individuals to move forward together toward shared and greater goals.

Targets

Employee engagement score in 2025 of no less than

75%

Performance

Employee engagement score in 2025 of

76.51%



Employee Engagement Development and Retention Plan

Jaymart Group Holdings PCL places great importance on developing employee engagement and retaining high-potential personnel in the long term, firmly believing that employees are a key mechanism in driving the organization toward sustainable growth. The company has therefore established an operational plan that comprehensively covers creating a work environment conducive to happiness, developing personnel potential, and promoting employee participation at all levels.

- The company promotes employee engagement through open internal communication, listening to employee opinions and suggestions, and organizing activities that strengthen relationships and effective collaboration — including recreational activities, team-building activities, and social responsibility initiatives — in order to reinforce the sense of belonging to the organization and pride in being an employee of the company.
- In terms of employee retention, the company places importance on potential development and career advancement pathways through continuous training and skill development, promotion of learning, as well as providing appropriate and fair welfare and compensation. Furthermore, the company is committed to building an organizational culture that respects diversity, provides opportunities for all employees to participate in organizational development, and fosters long-term commitment between employees and the organization.



Employee Engagement Score Survey Results

In 2025, Jaymart Group Holdings PCL conducted an Employee Engagement Survey, in which employees participated in completing the questionnaire and achieved an average engagement score of 76.51%, an increase compared to 2024, which recorded an average score of 73.59%.

Employee engagement score in 2025 of

76.51

Consisting of a total of 5 evaluation categories as follows:

- Category 1: Duties, Responsibilities, and Welfare
- Category 2: Organizational Relationships
- Category 3: Safety, Occupational Health, and Work Environment
- Category 4: Potential Development and Career Advancement
- Category 5: Leadership and Communication

The improved evaluation results reflect the effectiveness of the company's employee care policies and approaches. Overall, it was found that employees have a greater sense of belonging to the organization and a higher level of engagement, which is a key factor in enhancing work performance and supporting the organization's sustainable long-term growth.

Employee Engagement Development and Retention Performance Results

Alms Giving Ceremony on the Occasion of the New Year 2025

On 7 January 2025, Jaymart Group Holdings Public Company Limited and its subsidiaries organized a merit-making and alms offering ceremony on the occasion of the New Year 2025 at the Jaymart Headquarters Building. The activity aimed to mark the beginning of the new year with positivity and to bring auspiciousness to life. It also served to strengthen the bond between employees and the organization, while promoting and preserving cultural wisdom and Thai traditions.



Staff Party 2025

On January 17, 2025, Jaymart Group Holdings PCL, together with its subsidiaries, organized an annual employee celebration party to bid farewell to the old year and welcome the New Year 2025. The event aimed to express gratitude and recognize all employees who had dedicated themselves and performed their duties to the fullest throughout the past year.

The event featured a variety of recreational activities, such as spin-the-wheel and lucky draw activities to boost morale, as well as relationship-building activities among employees and colleagues, which helped foster a friendly work atmosphere, unity, and a strong sense of belonging within the organization. The company extends its sincere appreciation to all employees and stakeholders who have been a part of its success and is delighted to have driven the organization forward together throughout the past year, in pursuit of sustainable growth together.



Special J Point Ang Pao for Jaymart Employees



To promote employee engagement and create a positive working environment, Jaymart Group Holdings Public Company Limited organized a special activity to grant J Point to employees in celebration of the Chinese New Year through the Ang Pao Lucky Draw activity. The initiative aimed to enhance awareness and encourage the use of J Point, the central loyalty point system of the Jaymart Group. The program also supports the use of products and services within the Group's ecosystem while fostering continuous employee participation and strengthening employees' connection and engagement with the organization.

Songkran Festival 2025

On the occasion of the Songkran Festival 2025, which marks the traditional Thai New Year, the Jaymart Group organized a water-pouring ceremony to pay respects to and receive blessings from the executive team, as a gesture of reverence and remembrance, while also preserving and continuing the cherished Thai cultural traditions. The event was filled with a warm, friendly, and smile-filled atmosphere. All employees had the opportunity to pay their respects and receive blessings for an auspicious start to the New Year, while also strengthening the bond between executives and employees — serving as an important foundation for happy and sustainable collaboration.



HR Deliver

Special Meal for Special People



Jaymart Group Holdings PCL places great importance on employee care and fostering engagement within the organization. The Human Resources department has organized an "HR Deliver" activity to distribute snacks and refreshments to employees across the Jaymart Group during working hours, with the aim of promoting rest, replenishing energy, and creating a relaxed and friendly working atmosphere.





JAI Market

Jaymart Group Holdings PCL organized the "Jai Market" (Heart Market) activity for the third consecutive year in the form of an in-house flea market, providing an opportunity for employees across the group of companies to sell their products and services within the company every first Friday of the month. This activity helps create a vibrant working atmosphere while also promoting entrepreneurship skills, such as business thinking, marketing planning, and responding to customer needs.

Furthermore, the "Jai Market" activity also opens opportunities for employees to generate additional income, develop their personal potential, and cultivate an entrepreneurial mindset, alongside strengthening relationships, the sense of belonging to the organization, and internal engagement. This reflects the company's commitment to personnel development and creating a work environment conducive to sustainable growth.



J POINT Mall Challenge

J Elite Co., Ltd., a company within the Jaymart Group Holdings Public Company Limited group, organized the J POINT Mall Challenge activity for employees across the Jaymart Group. The initiative aimed to provide employees with the opportunity to participate in creating product review content through digital platforms.

The activity was designed to promote experiential learning while enhancing employees' digital skills, creativity, and communication abilities. At the same time, it helped strengthen employee engagement with the organization through participation in activities aligned with the company's business strategies.



Merry Christmas X Jaymart Group

The company organized a "Merry Christmas" activity, distributing sweets and gifts to employees across the Jaymart Group, in order to spread happiness, boost morale and spirits, and strengthen positive relationships within the organization through creating a work atmosphere that fosters engagement and joy in the workplace.





Long Service Awards 2025

Jaymart organized a service award ceremony to express gratitude and recognize employees who have continuously and dedicatedly served with the company over the long term. This year, the company presented service awards to employees who have reached 10, 15, and 20 years of service, in honor of their dedication, commitment, and integrity in performing their duties.

This activity serves as a symbol of recognition and a source of encouragement for employees who have devoted both their physical efforts and intellectual contributions with diligence and perseverance, playing a significant role in supporting the company's growth, stability, and competitiveness to this day.

Jaymart Share the joy

The company organized the "Jaymart Share the Joy" activity to create a space for employees to share positive stories, inspiring experiences, and moments of pride that occurred throughout 2025. The activity aimed to promote strong relationships within the organization, cultivate a positive working atmosphere, and strengthen employee engagement with the organization.

Employee participation in this activity reflects the value of teamwork, encouragement, and the passing of positive energy among one another — which serves as an important foundation for sustainable organizational development, both in social and organizational culture dimensions.





Occupational Health and Safety

(GRI 403)

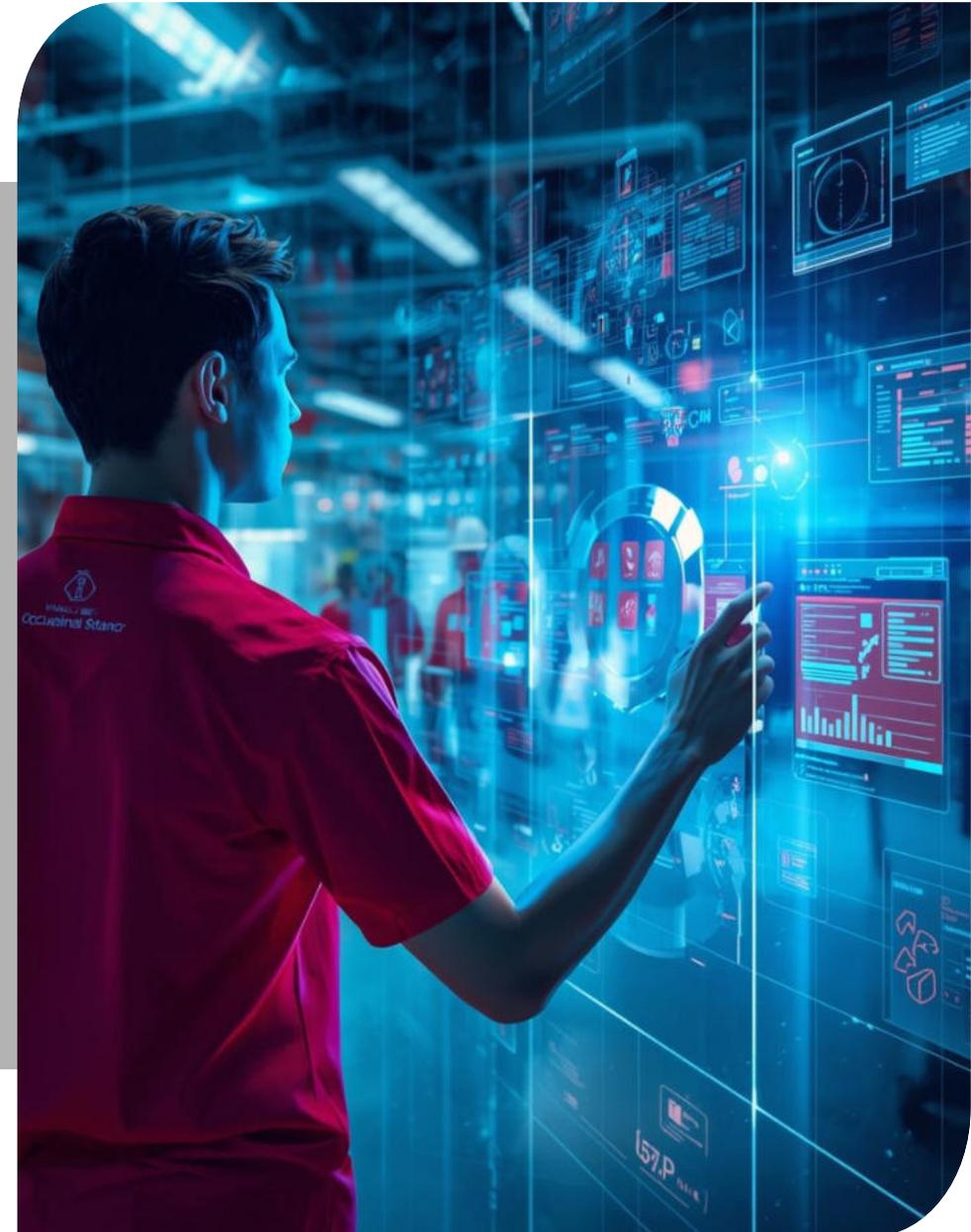
Our Commitment

Employee well-being, safety, and a healthy working environment are key factors that enable employees to perform their duties effectively. Jaymart Group Holdings Public Company Limited is committed to minimizing workplace accidents and achieving zero work-related injuries by implementing occupational health and safety management practices in compliance with relevant laws, regulations, and requirements.

The Company places great importance on creating a safe and suitable working environment, along with regularly assessing and reviewing occupational health and safety risks associated with its operations. These efforts aim to prevent and reduce the risks of workplace accidents, injuries, and work-related illnesses. At the same time, the Company continuously seeks opportunities to improve and strengthen its safety systems and measures to promote employee well-being, enhance confidence in the workplace, and ensure preparedness for unexpected situations.

Targets and Performance Results

Occupational Health and Safety Goals	 2025	 Performance Results
Lost Time Injury Frequency Rate (LTIFR)	0	1
Number of Lost Time Injuries (cases)	0	1
Number of Work-Related Fatalities (persons / cases)	0	0
Total Working Hours	73,736,690.30	



Occupational Health, Safety, and Work Environment Policy

The Company has established policies and guidelines on occupational health, safety, and the working environment under its Human Rights Policy to ensure comprehensive preventive measures that protect employees from potential work-related hazards. This includes improving and maintaining workplace safety, as well as developing a hygienic and healthy working environment. Workplace management is conducted in accordance with established standards to ensure that the workplace and its surroundings are safe and free from potential hazards.

In addition, the Company has set quantitative targets, such as reducing both lost-time and non-lost-time workplace accidents, as one of its key strategies to ensure that employees work in a safe and healthy environment. Implementing these measures not only helps reduce occupational risks but also builds employees' confidence and encourages them to perform their duties effectively.

The Company believes that maintaining a safe and hygienic working environment will help minimize the risk of workplace accidents and enhance employees' ability to perform their work efficiently. It also fosters employees' confidence in their safety and well-being, which is an important factor supporting the Company's long-term development and sustainable growth.

Compliance with Labor Laws and Occupational Safety Regulations

The Company strictly complies with labor laws, occupational health and safety laws, and regulations related to the working environment, as well as other relevant legal requirements. This commitment aims to protect the fundamental rights of employees and to ensure a safe working environment. The Company regularly monitors, reviews, and evaluates its compliance with applicable laws and regulations to ensure that its operations are conducted correctly, transparently, and in accordance with established standards.

In addition, the Company appoints responsible personnel and relevant parties to oversee occupational safety management, ensuring that safety-related operations are carried out effectively and efficiently.



Occupational Health and Safety Management Plan

Setting Quantitative Targets

Setting quantitative development targets in occupational health and safety related to employees and workers, such as targets for reducing workplace accidents and controlling the Lost Time Injury Frequency Rate (LTIFR) to an appropriate level or zero.



Promoting and Enhancing Safety Knowledge

Continuously conducting activities to promote knowledge, awareness, and safety and occupational health skills among employees, such as fire prevention and suppression training, fire evacuation drills, and occupational health, safety, and work environment training, as well as providing knowledge through the posting of informational signs or announcements via email to keep employees informed.



Monitoring, Evaluation, and Disclosure

Monitoring and collecting workplace safety statistics, such as the number and rate of accidents, absenteeism rates, and occupational illness rates, as well as disclosing the Lost Time Injury Frequency Rate (LTIFR), while identifying preventive and risk mitigation measures and a continuous improvement plan for the occupational health and safety system.





Occupational Health and Safety Management Practices

The company has established guidelines for occupational health and safety management, focusing on creating a work environment that is safe, hygienic, and conducive to the well-being of employees, as follows:

Building and Workplace Safety Management



Regularly inspecting the safety and operational readiness of buildings, premises, and related equipment, such as elevators, lighting systems, electrical appliances, and electronic devices, while recording inspection results and immediately carrying out repairs upon discovering any defects, with warning signs placed during the repair process.

Accident and Damage Prevention



Prohibiting the placement of obstructions in walkways or on staircases, and requiring that the use of vehicles within the company premises be conducted with care. Any actions that may cause harm to lives, property, and the company's buildings and premises are strictly prohibited.

Employee Surveillance and Participation



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

Promotion of Workplace Hygiene and a Healthy Working Environment



Promoting the practice of the 5S principles in the workplace, providing clean drinking water, sufficient and hygienic restroom facilities, as well as maintaining cleanliness and regular waste collection in all areas.

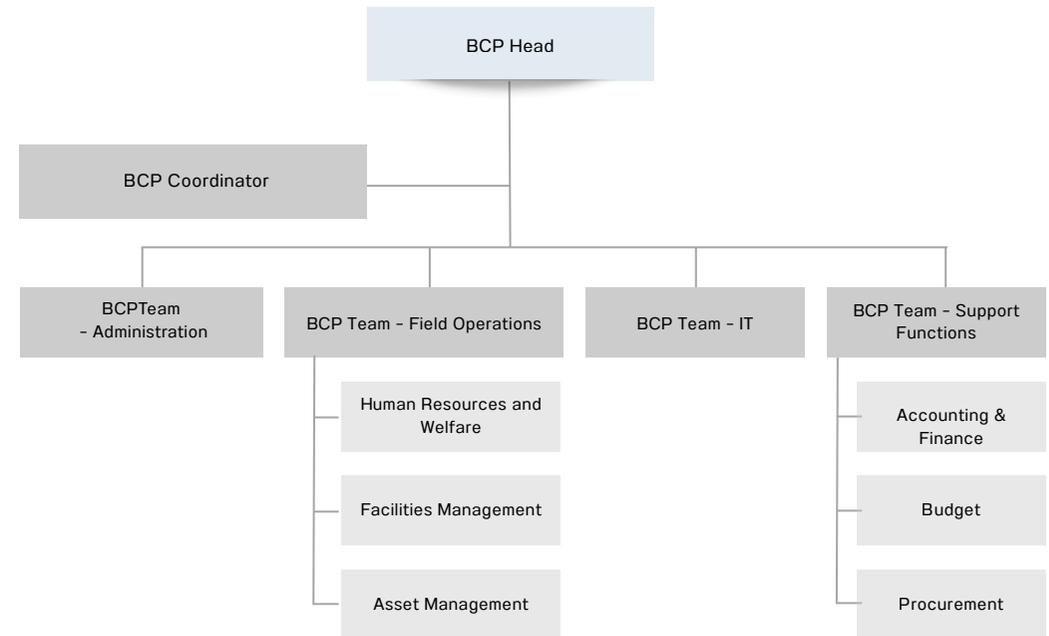
Safety Preparedness



Providing fire evacuation training and drills for employees at all levels at least once a year, in order to enhance preparedness for emergency situations.

Business Continuity Plan Structure (BCP Team)

In order for the company to operate efficiently with clearly designated operational responsibilities and to reduce redundancy in situation management, the company is required to establish a Business Continuity Plan Team (BCP Team) with the following structure:





Promotion of Occupational Health, Safety, and the Working Environment

(GRI 403-3, 403-4)

Occupational Health, Safety, and Work Environment Training

In 2025, Jaymart Group Holdings Public Company Limited placed strong emphasis on the management of occupational health and safety by continuously organizing fire prevention and fire suppression training for employees. These initiatives aim to enhance preparedness in responding to emergency situations that may affect lives and property.

The training covered the proper use of fire extinguishing equipment, recognition of fire alarm signals, and fire evacuation drills conducted under simulated emergency scenarios. Safety experts were invited to provide knowledge and lead hands-on practice sessions to enhance employees' understanding, awareness, and confidence in responding appropriately and safely in emergency situations.

These initiatives reflect the Company's commitment to creating a safe working environment and supporting sustainable business operations in the long term.

Training Objectives



To enhance knowledge and understanding of basic fire prevention and fire suppression methods.



Developing skills in the proper and safe use of fire extinguishing equipment.



Learning emergency evacuation procedures.



New Employee Training Participation

100%

60 employees

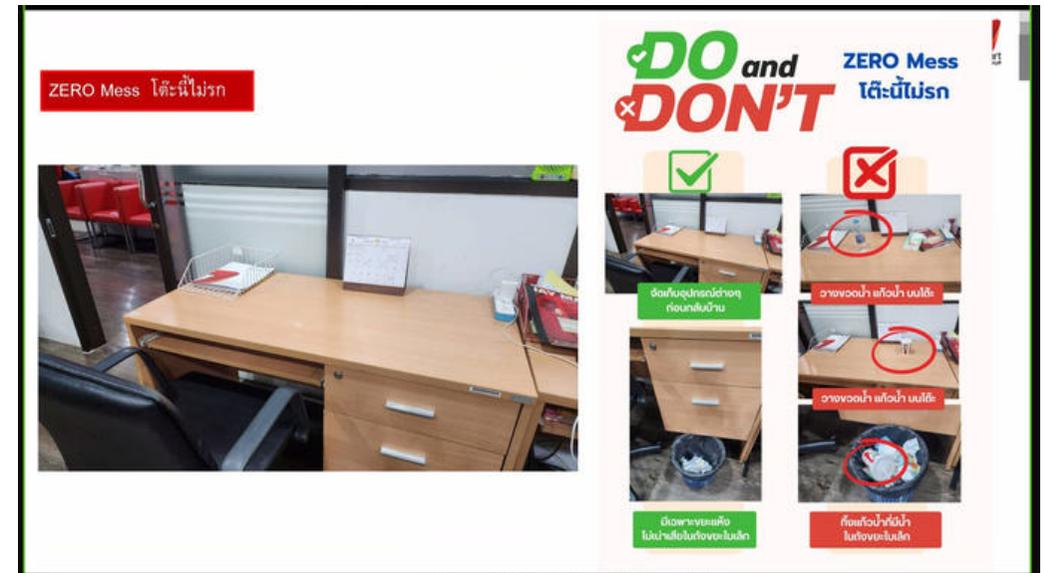


Building employees' confidence and readiness to respond to real-life situations.



5S Workplace Training: Zero Clutter Desk Campaign

The company organized a 5S training activity under the concept of "Zero Mass — No Clutter on This Desk" to encourage employees to be aware of organizing their workspaces in a systematic, clean, and safe manner. The implementation of this activity helps reduce the risk of accidents, enhance work efficiency, and create a work environment conducive to the good well-being of employees, while also supporting the cultivation of an organizational culture of responsibility and continuous improvement.



Safety Communication and Awareness

So that the various departments within the group of companies are able to respond and operate effectively during crises or various emergency situations — whether arising from natural disasters, accidents, or malicious acts against the organization — without allowing such crises or emergency situations to cause business disruption or prevent the continuous operation of the business.



Health Care and Welfare in the Workplace

(GRI 403-6)

Welfare Support for Occupational Health and Safety

Annual Health Check-up 2025

Jaymart Group Holdings PCL has consistently placed great 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 has continuously organized an annual health check-up program, entrusting Kasemrad Ramkhamhaeng Hospital — which holds recognized standards and expertise in health examinations — to conduct check-ups for employees through a comprehensive program covering all dimensions, such as:

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

This program aims to ensure that all employees, including those across the group of companies, receive a comprehensive health assessment, enabling them to appropriately and sustainably plan their own health care — which will truly promote both quality of life and work performance.



JMART GROUP X VASU PAIN MANAGEMENT



In 2025, Jaymart Group Holdings PCL placed great importance on the health and quality of life of employees across the Jaymart Group, particularly health issues arising from the nature of office-based work. The company therefore collaborated with VASU Pain Management to organize an occupational health promotion activity to alleviate pain caused by Office Syndrome among employees in the group.

The activity was held from March 31 to April 1, 2025, at Jaymart Headquarters, where specialist physiotherapists provided personalized care and pain treatment through individual assessment and therapy, such as muscle stretching and joint alignment, ultrasound therapy, and Pulsed Magnetic Stimulation (PMS), in order to help reduce muscle pain and improve mobility.

Employee Assistance and Relief in Disaster Situations



The company places great importance on caring for and standing by its employees in every situation, particularly during disasters or emergency events that impact their daily lives and work. In 2025, the company implemented assistance and relief measures for employees affected by flooding in the southern region, in order to alleviate hardship and boost morale, enabling them to return to their daily lives and work with stability.

Employees Affected by Disaster Situations

20 Employees

The company provided emergency assistance support totaling

60,000 Baht



Relaxing With



The company provides relaxation massage services for employees across the Jaymart Group to promote comprehensive health care and well-being, offering relaxation massage alongside 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 time slots 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.

Promotion of Workplace Hygiene

The company places great importance on comprehensively caring for the health, safety, and well-being of its employees by consistently implementing workplace hygiene promotion measures to prevent health risks and create a safe and appropriate work environment, such as disinfectant spraying to prevent infectious diseases in office areas, insecticide and vector control spraying to reduce the risk of vector-borne diseases, as well as continuous maintenance of cleanliness in buildings and common use areas. Such measures help reduce the likelihood of disease transmission, build employee confidence in performing their duties, and support the creation of a work environment conducive to good well-being while enhancing work performance.







Customer and Consumer Responsibility

Our Commitment

Jaymart, as an organization operating in the retail and service business for communication devices and IT products, upholds the highest responsibility toward customers and consumers through the establishment of guidelines and policies to build confidence in its products and services, as well as the fair protection of consumer rights and interests. This is achieved by placing importance on several aspects, including product quality, after-sales service, personal data protection, and the implementation of strict consumer protection measures, while recognizing the importance of building confidence and trust through transparent and fair business operations. The company also emphasizes compliance with stringent standards and responsible business conduct. The company prioritizes clear and straightforward communication to provide accurate, complete, and verifiable information about its products and services, in order to build long-term confidence and trust with customers and consumers.

J.AI*



Responsible Marketing and Advertising

(GRI 417)

Sales and Marketing Policy

Jaymart Group Holdings PCL is an organization that primarily operates and specializes in the distribution of mobile phones, accessories, and various gadgets. In addition, the company also operates businesses in developing channels capable of supporting comprehensive product sales and services. In its business operations, the company places great importance on sales procedures and processes, as well as marketing, which are considered the key drivers in propelling the business toward progress and sustainability.



For this reason, the company has established sales and marketing policies with clear standards that are aligned with the organization's goals, so that executives, employees, and all relevant parties can adhere to and strictly comply with them. These policies have been designed to strengthen business operational capabilities to their fullest efficiency and to continuously enhance competitive opportunities in the market.



Sales and Marketing Policy
Or Click

Responsible Marketing and Advertising Practices

Jaymart Group Holdings PCL (the Company) operates its business with the core businesses of Jaymart Group being the distribution of mobile phones, accessories, and gadgets, as well as financial business focused on consumer micro-finance, and the development of various applications that the company operates in both product sales and service provision.

In its business operations, the company must have sales and marketing procedures and processes that serve as the core of its business operations. The company therefore establishes sales and marketing policies for executives, employees, and all relevant parties to adhere to and comply with, as follows:

- The company supports various work processes and procedures in business operations to meet customer needs, with regular development and improvement of product sales and service processes to deliver quality service and create customer satisfaction.
- The company sets product or service selling prices at appropriate levels, taking into account economic conditions and competition, which must be approved by authorized approvers.
- The company provides product and service delivery to customers in accordance with mutually agreed terms and conditions.
- The company requires that customer service be conducted in compliance with laws, announcements, and regulations of government authorities.





Customer Data Protection and Privacy

(GRI 3-3, 418)

Customer Data Protection and Privacy Policy

Jaymart places great importance on maintaining the security and privacy of customers' personal data, recognizing the significance of correctly and safely storing and managing information, so that customers can be assured that their data will be protected to the highest level in accordance with international standards. Jaymart's personal data protection policy aims to protect customer information throughout every process — from collection, storage, processing, and use of data — in order to prevent unauthorized access, use, or disclosure of information, as well as to strictly comply with relevant laws and regulations. Furthermore, the company also places importance on compliance with personal data protection laws under the Personal Data Protection Act (PDPA) and international data protection standards, so that customers can be confident in the security of the data entrusted to the company, and to strengthen trust in the various businesses operated by the company. With these stringent data protection measures in place, the company is able to operate its business with stability while maintaining long-term confidence from customers and consumers — which represents an elevation of service and responsible and sustainable business conduct.

Customer Data Protection and Privacy Policy
<https://jaymartstore.com/pages/p/privacy-policy>



Targets and Performance Results



Zero cases

of violation, theft, or loss of collected customer data.



Zero incidents or cases

of personal data leakage.



Customer Personal Data Protection Practices



Transparent Data Collection

- The company collects customers' personal data only to the extent necessary and relevant to service provision, such as names, addresses, phone numbers, and transaction information, with explicit consent obtained from customers.

Secure Data Storage

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

Appropriate Data Processing and Use

- The company uses personal data for clear purposes relevant to customer service, such as improving service quality, developing new products, and creating special offers, with strict control over data access.

Defining Rights and Responsibilities within the Organization

- Roles and responsibilities are assigned to officers responsible for personal data security, along with regular employee training to ensure knowledge and understanding of the PDPA law and international standards.

Data Risk Management

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

Personal Data Protection Governance Structure of Jaymart Group

In accordance with the Personal Data Protection Act B.E. 2562 (2019), the Jaymart Group places great importance on operations related 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 Jaymart Group.

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

Roles and Responsibilities

Personal Data Protection Committee (DPO)

Personal Data Protection Committee (DPO)

Responsible for supervising, establishing policies, measures, and guidelines for the processing of personal data within the group of companies in compliance with the Personal Data Protection Act B.E. 2562 (2019), covering the provision of advice and assessment of data protection risks, consideration and oversight of related policies, management of data subject rights requests, monitoring and auditing the operations of each company within the group, as well as overseeing the rectification and reporting of personal data breach incidents, and regularly reporting operational results to the Board of Directors.

Personal Data Protection Working Group

Personal Data Protection Working Group

Serving as the central hub for receiving personal data subject rights requests and data breach notifications from each company within the group, including the collection and preliminary assessment of incident information for consideration, as well as acting as the Focal Point coordinator in reporting relevant information and issues to the Personal Data Protection Committee, in order to ensure that data protection management is carried out efficiently and in compliance with the law.



Personal Data Protection

Personal Data Disclosure

Jaymart Group Holdings PCL recognizes the importance of strictly maintaining the confidentiality of your personal data and is committed to complying with all relevant laws and regulations in every case. However, in certain situations, the company may find it necessary to disclose your personal data to external third-party service providers who have been carefully selected and are responsible for supporting or carrying out activities related to the company's service provision, 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 notified to you, while guaranteeing that such external parties will handle your personal data securely and in accordance with the established data protection standards. The company will also take appropriate steps to ensure that your personal data will not be used for unintended purposes or disclosed without authorization in any case.

Data Subject Rights

The company respects your rights as a data subject under relevant laws. You may contact the company to exercise your rights, which include: the right to withdraw consent, the right to request access to and receive 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 personal data available in a format that is generally readable or usable by automated tools or devices, including the right to request the transfer of such data to another data controller, the right to object to the processing of personal data, the right to request the deletion, destruction, or anonymization of personal data when it is no longer necessary, the right to request the suspension of personal data use, or the right to lodge a complaint.

Channels for Customer Data Complaints and Incident Reporting

-  Address : 187, 189 Jaymart Building, Ramkhamhaeng Road, Ratchadaphisek Subdistrict Saphan Sung District, Bangkok 10240
-  Tel : 02-483-7979
-  E-mail : Dpo_Jaymart@jaymart.co.th
-  Website : <https://www.jaymart.co.th>

Data Security Measures

The company implements appropriate security measures aligned with the sensitivity of the data you may transmit or disclose, with the purpose of preventing unauthorized or unlawful access, use, alteration, modification, or disclosure of personal data. The company will also periodically review such measures as appropriate and in accordance with relevant laws.

The company is also committed to elevating data security standards by providing employee training in the Personal Data Protection Act (PDPA) and IT Awareness courses to raise awareness of data protection, legal compliance, and safe technology use, which helps reduce risks and build confidence within the organization. In addition, a PDPA consultant has been appointed to review the data processing procedures within the group of companies to ensure compliance with international standards.

In 2025, the company organized training for employees in the "PDPA Awareness Training" course to strengthen understanding of the Personal Data Protection Act (PDPA) and appropriate practices for operations within the organization.

With 328 participants attending the training.

*IT , HR , Audit , Building , Purchase , Sales

Employee comprehension level: Excellent (86.6%)



Performance Results 2025

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

The organization applies information security management principles in accordance with the ISO/IEC 27001 standard to prevent risks of data leakage.



Data Breach Response Plan

Identification of Data Breach Incidents

Assess the risk for each Data Breach incident and manage such risks accordingly



The DPO Team monitors and performs initial issue resolution.

DPO Working Group:

Monitoring → Situation Assessment → Damage Containment

Data Breach Report

The DPO Team reports the data breach incident to the Personal Data Protection Committee within 72 hours and notifies the affected data subjects.

Issue Successfully Resolved

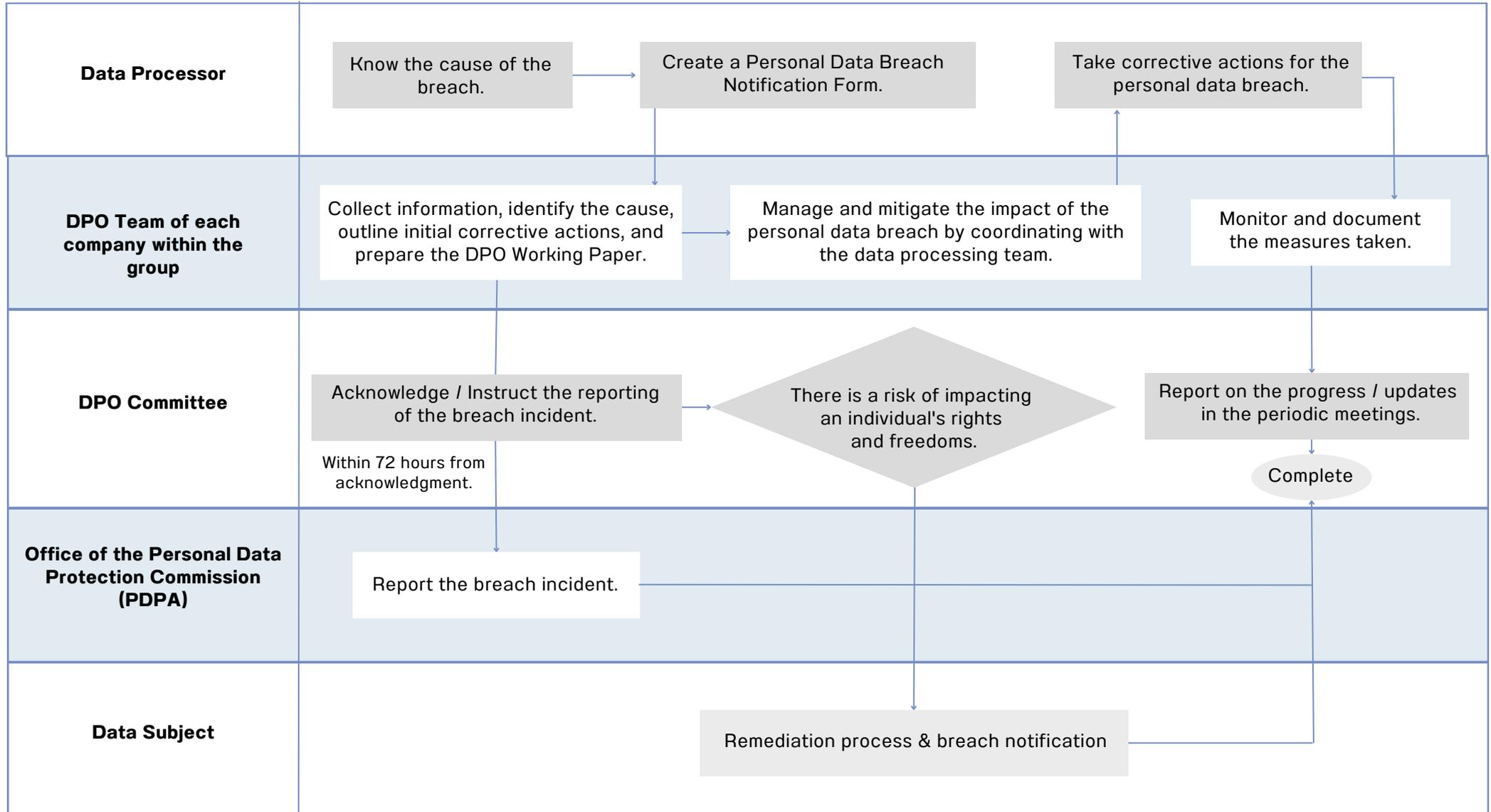
If the issue cannot be resolved, the activation of the Business Continuity Plan (BCP) shall be considered, and the situation will be monitored until the issue is resolved.

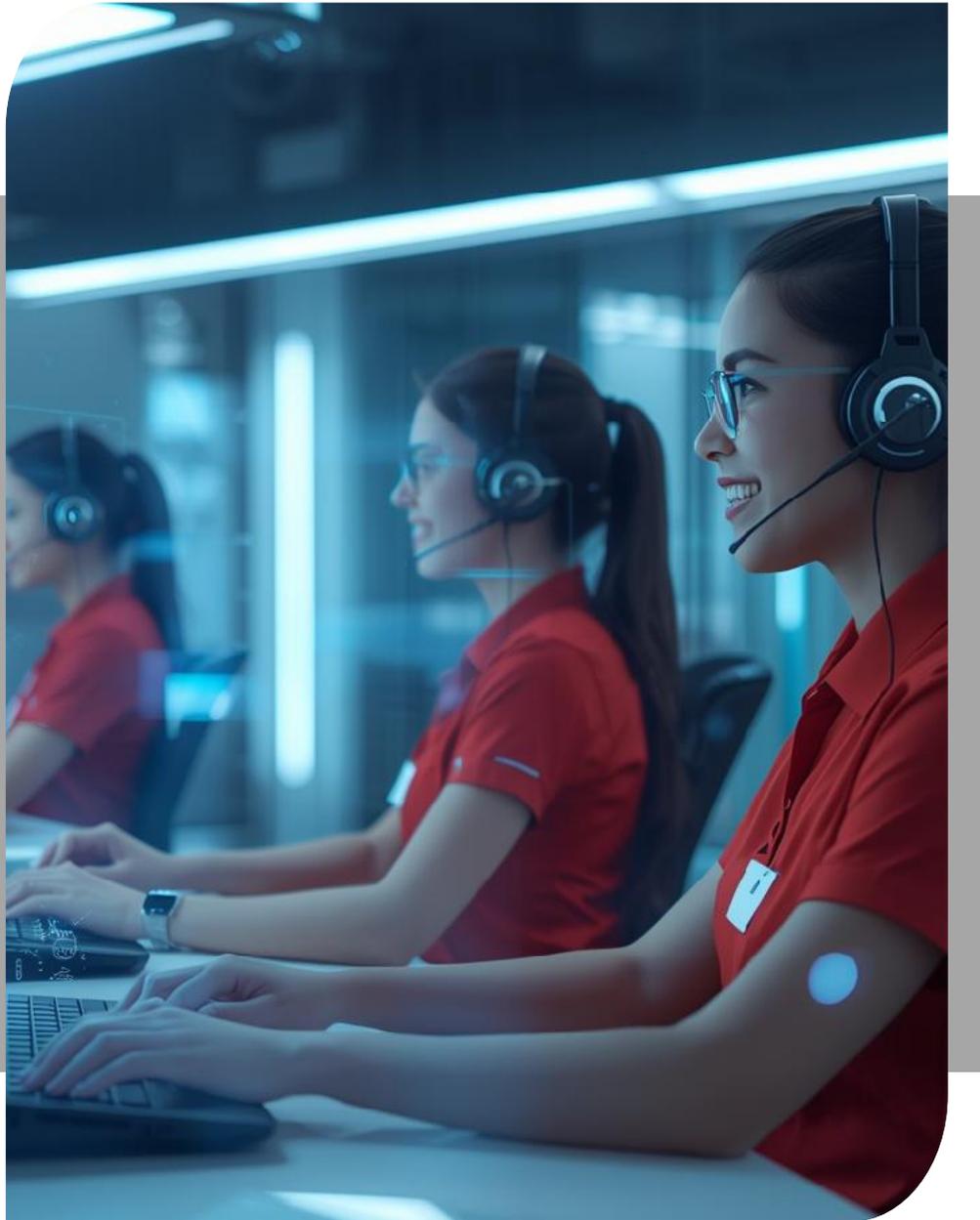
Root Cause Analysis and Plan Improvement

Conduct a Root Cause Analysis for improvement → Review the Risk Management Plan



Procedures for managing personal data breach incidents





Customer Relationship Management

Jaymart Group Holdings PCL places great importance on conducting business to the highest standards and is committed to continuously developing strong relationships with customers. With a determination to build confidence in product and service quality that exceeds customer expectations, the company pays close attention to every detail of its operational processes — from selecting products that meet consumer needs, managing inventory to ensure readiness and sufficiency, maintaining products in excellent condition, to the delivery and distribution processes that ensure products reach customers quickly and safely.

Furthermore, the company also places great importance on developing quality services, focusing on friendly, attentive, and professionally consultative service, so that customers receive the best possible experience when choosing Jaymart's services — whether purchasing through physical stores, using online services, or receiving after-sales service. The company has established specialized teams in each area, along with continuous employee training, to elevate service standards and create maximum customer satisfaction.

Moreover, Jaymart also places importance on building engagement between customers and the brand, with a commitment to developing strategies that promote long-term relationships through offering special privileges, such as exclusive promotions, loyalty point programs, and regularly organizing activities that create value and positive experiences for customers.

Customer Satisfaction Development Goals



In 2025, the company set a target to create customer satisfaction across all service channels in order to maintain excellent operational standards of

no less than 90%.

Customer Satisfaction Development Performance Results



In 2025, the company received an average customer satisfaction evaluation score of

93%





Strategic Pillars for Customer Excellence

The company places great importance on Customer Relationship Management (CRM) to retain existing customers and continuously expand its new customer base, with a focus on building satisfaction and brand loyalty through delivering positive experiences to customers at every stage — from providing information, placing orders, and after-sales service, to ongoing consultation and support. A customer satisfaction development plan has been established under the following key strategies:

1 • Customer Journey Enhancement
Applying Data Analytics to analyze customer behavior in order to improve service processes across all channels (Omni-channel) to be seamless and frictionless.

2 • Personalization & CRM
Utilizing advanced data analytics systems to present personalized promotions and privileges tailored to individual customers, creating lasting impressions and long-term loyalty.

3 • Staff Training & Service Excellence
Elevating employee skills through the Jaymart Quality Service (JQS) standard and service time management, in order to deliver excellent and distinctively Jaymart service.

Elevating the Customer Journey with Data Analytics

The company places great importance on continuously elevating the customer experience by utilizing Data Analytics technology as a key tool for analyzing and developing service processes across all channels (Omni-channel), in order to respond to customer needs efficiently, conveniently, and swiftly, while keeping pace with evolving usage behaviors.

- **Data Collection**

The company collects customer behavior data from all touchpoints (Customer Touchpoints) across both online and offline channels, such as physical stores, sales systems, applications, and various digital platforms, in order to obtain comprehensive and well-rounded data that reflects the customer experience at every stage of the service journey.

- **Insight Generation**

The collected data is subjected to in-depth analysis to identify pain points, expectations, and opportunities for improving service processes. The company focuses on using data as the foundation for developing services that genuinely address customer needs.

- **Journey Optimization**

The company applies the analysis results to improve and redesign service processes to be more agile, reducing redundant steps and increasing speed across all channels, which helps elevate satisfaction, build confidence, and foster sustainable long-term relationships with customers.



Customer Feedback for Continuous Service Improvement

Jaymart welcomes customer complaints to directly understand the actual issues faced by customers and processes them through a systematic complaint handling procedure, which enables the company to continuously utilize complaints for service development and improvement. The company communicates with relevant departments to ensure awareness of issues and to take action, make improvements, and enhance operational efficiency. Additionally, close coordination with customers is maintained to keep them informed of the progress of the company's actions.

Customer Care and Long-Term Relationship Building

Jaymart is committed to building strong and sustainable long-term relationships with customers, viewing customers not merely as consumers of products and services, but also as important partners in driving the business forward. The company therefore focuses on creating shared value through the development of after-sales services, follow-up, and support to enhance customer satisfaction in every aspect — such as product warranties, product consultations, and the organization of various special activities — so that customers feel cared for at every stage of their service experience. These efforts help strengthen the sense of connection and trust that encourages customers to continue choosing Jaymart's services.

Operations in 2025

Employee capability development is the key to service excellence

The company recognizes that personnel are a key factor in driving service quality and sustainably creating positive experiences for customers. It therefore places great importance on continuously developing employees' knowledge, skills, and service attitudes, so that they are able to deliver standardized service, create satisfaction, and clearly reflect the identity of the Jaymart brand.

Employee Development Strategy

The company focuses on instilling a customer-centric service attitude (Service Mindset) alongside building understanding and empathy toward customer needs, so that employees are able to provide attentive service and appropriately respond to customer expectations. In addition, the company regularly develops expertise in new products and technologies, so that employees are able to provide accurate, credible, and individually tailored recommendations that align with each customer's needs.



Key Development Areas



Product recommendations across multiple brands and product categories are a key focus for frontline sales staff. In order to enhance knowledge and skills among employees at all levels, branch sales staff are required to gain experience in knowledge transfer and training, so that they are able to serve customers effectively.

Training and development will involve the planning of curricula aligned with company policies, emphasizing employees' knowledge and understanding of the characteristics and features of various product types, as well as modern sales techniques to enable employees to provide professional recommendations. Training also covers negotiation skills, listening skills, and the ability to provide recommendations that accurately address customer needs.

The company has developed preparatory curricula for sales staff to build their skills and expertise in effective selling and to enable clear and easily understandable communication with customers. In addition, supervisors are developed to possess skills in team management and in providing recommendations on products and services, including correct and appropriate usage methods. The following key training courses have therefore been organized:

- New Product Mobile
- New Product Gadget
- POS Online
- SG finance+
- Mobile Care
- Product Knowledge
- Jaymart Quality Service (JQS) For NPS
- Jaymart Quality Service (JQS) For Newstaff
- Service Level Agreement (SLA)

Customer Service Center

Jaymart's customer information center plays a vital role in elevating customer satisfaction and enhancing service efficiency, with a focus on delivering comprehensive services that address customer needs — covering information provision, inquiry responses, problem resolution, as well as recommendations for products and services tailored to each individual customer's needs.

- Providing comprehensive inquiry responses, problem resolution, and recommendations on products and services to efficiently meet customer needs.
- Operating in compliance with relevant laws and standards, such as the Personal Data Protection Act (PDPA), to protect customer rights and data security.
- Developing personnel potential through continuous training in communication, problem-solving, and knowledge of products and services.
- Promoting digital technology and tool skills to elevate the customer experience and quality of service.
- Collecting, analyzing, and applying customer feedback to continuously improve and develop service processes.
- Building and maintaining long-term customer relationships through the presentation of promotions and privileges aligned with customer needs.
- Providing after-sales services, such as product warranties, repairs, and product update information, to strengthen long-term confidence and satisfaction.

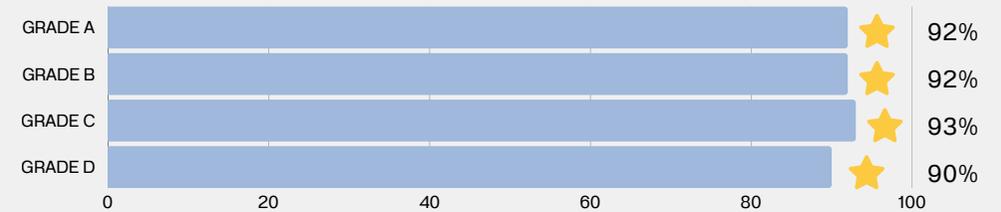
Receive customer complaints and feedback through various channels.

- Call Center : 024837979
- Email : Customerservice@jaymart.co.th
- Facebook : @jaymartthailand
- Line : @jaymartthailand



Performance Results

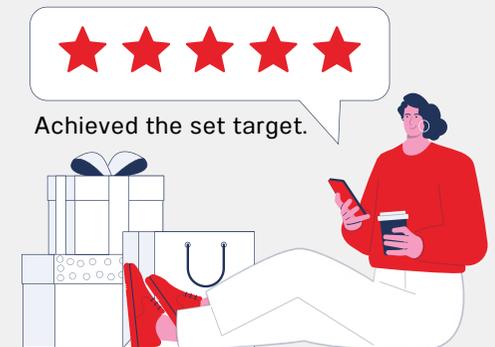
Customer Satisfaction Evaluation Results from the Autocall Survey System for the Year 2025



*GRADE refers to the classification of levels based on sales volume.

In 2025, the proportion of satisfaction evaluation results at GRADE A, B, C, and D levels.

Average **93%**



Complaint Management Process



01



Customer Service Department

Departments that Received Complaints or Commendations

-Call : 024837979

-Email : customerservice@jaymart.co.th

-Facebook : @jaymartthailand

-Line : @jaymartthailand

Responsibility: Receiving complaints or commendations from customers Operator: Customer Service Department Processing Time: Within the day of receipt Details: Send an email with complaint and commendation details specifying:

1. Customer name
2. Contact number, email, or Facebook profile name
3. Details of the complaint or commendation
4. Information on the purchased product (if any)

02



Department Receiving Complaints or Compliments

Complaint and commendation topics are as follows:

- Sales service complaints
- Product quality complaints
- Repair service complaints
- Product sales policy complaints
- Driving behavior complaints
- Advertising media complaints
- Human resources complaints
- Personal data breach complaints
- Fraud case reports
- Sales service commendations

Responsibility: Investigating, resolving, and implementing operational improvements Operator: The department that received the complaint or commendation Processing Time: ** Urgent cases — within the next 1 business day ** General cases — within 3 business days Details: Investigate the details and send an email response reporting the following:

1. Cause of the issue
2. Problem resolution approach
3. Employee name
4. Disciplinary action (For commendations, report back only the employee name)

03



Customer Service Department

Summarizing complaint and commendation reports along with investigation and action results from the relevant departments, to be reported to the head of each division and executives for acknowledgment.

- Weekly Report: every Monday
- Monthly Report: no later than the 5th of the following month

Responsibility: Summarizing complaint and commendation reports along with resolution results Operator: Customer Service Department Processing Time: Weekly / Monthly Details: Summarize complaint and commendation details as follows:

1. Customer name
2. Contact number, email, or Facebook profile name
3. Details of the complaint or commendation
4. Action results from the responsible department that received the complaint or commendation
5. Response time from the responsible department



Community and Social Engagement

(GRI 413)

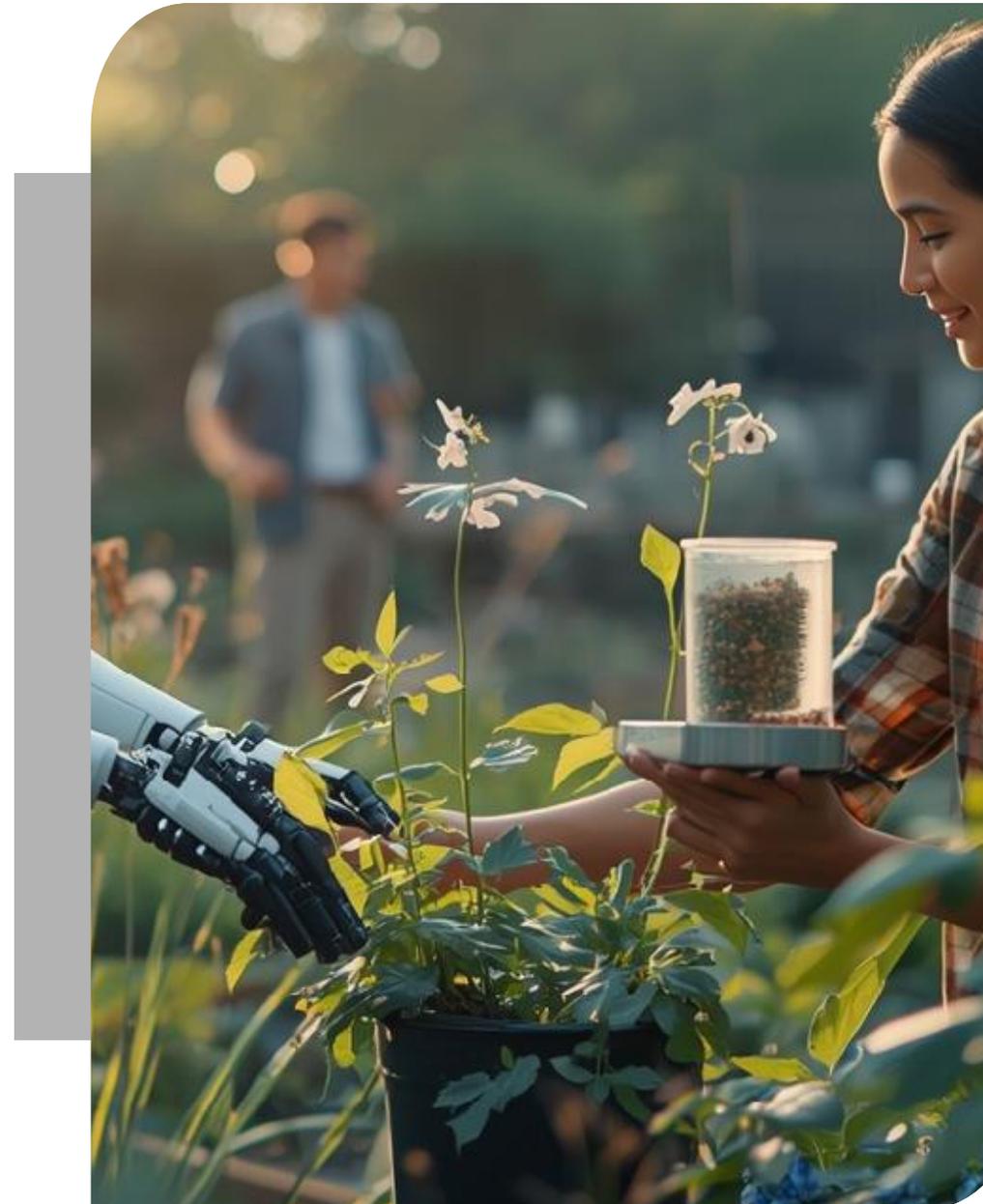
Our Commitment

Jaymart Group Holdings PCL and its subsidiaries (the Company) are committed to conducting business with social responsibility, alongside developing communities and society to grow sustainably in every dimension. The company recognizes the importance of building understanding and truly promoting the participation of community members. The company is committed to creating a positive impact on society and the environment through business operations grounded in ethical principles and the participation of all relevant stakeholders. The company's community development and engagement policy has therefore been established as a guideline for creating sustainable growth for the communities in which the company operates, as well as improving the well-being of people in all areas.

The company believes that sustainable community development cannot be achieved alone, and therefore focuses on building cooperation and collaboration with government, private sector, and civil society organizations, while effectively driving community development in every dimension — whether economic, social, or environmental — taking into account responsibility toward communities and society as a framework for sustainability and social development operations. The company aims to create positive impacts that address community needs, raise awareness, and promote public participation in improving the quality of life of individuals and surrounding communities, with the ultimate goal of becoming an organization that can truly create positive change for society in the long term.

Targets and Performance Results

	 Targets	 Performance Results
Number of Community and Social Disputes (cases)	0	0
Community Satisfaction Survey	75%	82.41%
Number of Community Engagement Projects	2 Projects/Year	7 Projects/Year



Community and Social Engagement and Development Policy



The company focuses on strengthening the potential of communities and society to grow robustly in the long term by supporting the development of the quality of life of community members, with an emphasis on building capacity in various areas such as education, vocational skill development, and the creation of economic opportunities, so that communities can effectively and sustainably elevate their own quality of life. In conducting its business, the company also takes into account the impact on communities and society at all levels, emphasizing the participation of all relevant parties — whether employees, business partners, or strategic allies — to collectively build a society that is balanced in terms of economy, society, and environment, in accordance with the following approaches:

- Promoting economic development and the quality of life of communities
- Conserving the environment and natural resources
- Employee participation in community development
- Building cooperation with government and private sector agencies

The company is committed to being an organization that drives sustainable change through conducting business with responsibility toward communities and society, while creating a better society for present and future generations, adhering to the principles of sustainable development and the participation of all sectors, in order to build a livable and sustainable world for everyone in the long term.

Community and Social Development and Engagement Promotion Plan

Jaymart Group Holdings PCL places great importance on conducting business alongside developing and elevating the quality of life of communities and society, with a focus on building strong and sustainable relationships with communities in areas where the company operates, while promoting the participation of all stakeholder groups to ensure that social development yields concrete and sustainable results.

- **Promoting the Quality of Life and Well-being of Communities**
The company conducts Corporate Social Responsibility (CSR) activities aimed at appropriately addressing community needs, such as supporting education, providing scholarships and learning materials, promoting health and physical exercise, as well as supplying essential consumer goods, in order to help elevate the quality of life and strengthen communities in the long term.
- **Expanding Cooperation with Social Sector and Private Organizations**
The company has plans to expand cooperation with social sector organizations, foundations, and private organizations to enhance the efficiency and diversity of social projects, covering groups such as children and youth, the elderly, persons with disabilities, and vulnerable groups, as well as supporting the development of projects that generate long-term social benefits.
- **Monitoring, Evaluation, and Continuous Development**
The company regularly monitors and evaluates the performance of its community development and engagement operations, while providing opportunities for communities and all stakeholder groups to participate in the company's activities or projects, including sharing opinions, suggestions, and complaints, in order to apply the evaluation results to further improve and develop projects for greater effectiveness and alignment with the organization's sustainable development guidelines.



Community and Social Engagement and Development Policy Or Click

Community Development and Engagement in 2025

Deliver old calendars to the Educational Technology Center for the Blind, Pak Kret District, Nonthaburi Province.

Jaymart Group Holdings PCL, in collaboration with JMT Network Services Public Company Limited, organized an old calendar donation campaign to collect used calendars and deliver them to the Educational Technology Center for the Blind in Pak Kret District, Nonthaburi Province.

The objective of this campaign is to repurpose old calendars for the production of Braille learning materials and three-dimensional educational media for people with visual impairments. These materials will be used as teaching and learning tools to enhance access to education, support access to learning resources, and improve the quality of life for visually impaired individuals.

In addition, the project promotes the efficient use of resources and maximizes their value, while also contributing to environmental conservation through the reuse of materials.

**A total of
314 calendars were collected.**



Donate funds to Mae On Hospital to support the procurement of medical equipment.

Jaymart Mobile Company Limited (Public) made a monetary donation to Mae On Hospital, Chiang Mai Province, to support the procurement of essential medical equipment for public health services. This contribution aims to strengthen the hospital's patient care capabilities, enhance the efficiency of medical services, and improve the quality of life for residents in the area and surrounding communities.

**Amount:
50,000 Baht**





Support the football competition in the 2025 ASEAN Police Football Tournament.



Objectives and Benefits



1. To promote the health and well-being of government personnel and youth in line with the concept of sustainable social development, through sports and physical exercise activities.
2. To support activities that foster goodwill, unity, and cooperation among ASEAN member countries through an international sports competition platform.

In 2025, Jaymart provided support for football in the 2025 ASEAN Police Football Tournament, a regional sports competition organized to promote health, unity, and cooperation among police agencies from ASEAN member countries. This support reflects the company's commitment to contributing to social development and sustainably advancing activities that benefit the public.

The sponsorship of this tournament not only encourages physical exercise and health awareness among participants, but also serves as a platform for fostering goodwill, mutual understanding, and cultural exchange among countries in the ASEAN region through universally appealing and constructive sporting activities.

Amount:
150,000 Baht

Volunteer Spirit Toward

the Foundation for the Better Life of Children



Objectives and Benefits

1. To promote access to basic resources and appropriate education for children in difficult circumstances, through the provision of consumer goods and essential daily necessities.
2. To foster a culture of sharing and social responsibility among executives and employees within the Jaymart Group.
3. To encourage collaboration between the organization, civil society, and the community in jointly developing society and creating better opportunities for all children.

Project Details

On August 29, 2025, Jaymart Group Holdings PCL, JAS Asset Company Limited (Public), Singer Thailand Company Limited (Public), and their affiliates jointly organized a social activity by donating water purifiers, household items, dry food, snacks, and quality second-hand goods to the Foundation for the Better Life of Children — an organization dedicated to assisting, protecting, and developing children in difficult circumstances, ensuring they have access to educational opportunities and appropriate personal development. The foundation operates in collaboration with all sectors to create better and equal opportunities for every child.

This activity is part of the Jaymart Group's commitment to "building a society of sharing," with the aim of passing on care, encouragement, and opportunity to children and underprivileged individuals in society. All donated items were contributed through the goodwill and dedication of the group's executives and employees, who came together to share their resources and compassion in order to bring smiles and happiness to the recipients.

Sharing Kindness

Flood Victim Relief Activity



Jaymart Group Holdings PCL and its affiliates, in collaboration with the Baan Nok Kamin Foundation, launched the "Stream of Generosity" project to assist victims of the southern Thailand floods. With the cooperation of Jaymart Group employees, essential consumer goods were collected, including rice, canned food, dog and cat food, as well as various household items, to be urgently delivered to the affected areas. The initiative aimed to alleviate the hardship of residents severely impacted by the flooding situation in those areas.

Jaymart Group Holdings PCL and Jaymart Mobile Company Limited made a monetary donation to flood victims through the Thai Red Cross Society, while also providing over 1,000 power banks to help alleviate hardship and support the daily lives of those affected by the disaster.

Sharing kindness for the Kids – Year 4

During November to December 2025, Jaymart Group Holdings PCL and its affiliates carried out the "Sharing from the Heart for the Kids" project for the 4th consecutive year, one of the company's annually held social responsibility initiatives.

The project's primary objective is to promote and instill a spirit of sharing and participation in social activities among employees within the organization. It focuses on bringing joy and encouragement to underprivileged youth in society by collecting gifts and essential items for everyday use, in order to support and improve the quality of life for these children.

All gifts donated and collected by company employees this year were delivered to the Baan Nok Kamin Foundation, an organization that plays a vital role in assisting, caring for, and supporting children who lack social opportunities, so that they may feel warmth, receive proper care, and have the opportunity to develop and advance their lives sustainably. The gift-giving event took place on December 24, 2025, coinciding with the warm and joyful Christmas holiday season.

Furthermore, the success of this year's project demonstrates the company's support and commitment to inspiring employees to participate in social activities and collectively drive positive change for communities and the underprivileged during the festive season. Carrying out projects of this nature is regarded as an integral part of the company's sustainability-oriented business goals and its commitment to creating lasting, meaningful value for society in the long term.

Total number of gifts donated

266 items



Dance to the Beat, Never Stop for Good Health

Jaymart Senior So Smart in collaboration with Huawei and Young Happy



In an era of rapid change in both technology and social structures, the elderly are among the groups most at risk of being excluded from access to information, technology, and social activities. Recognizing this issue, Jaymart initiated the "Senior So Smart" program in 2015 to create a space for learning, promote physical and mental well-being, and continually enrich the happiness of elderly individuals in the community.

The "Senior So Smart" project was developed as a social activity designed to address health and technology accessibility needs for the elderly, with the following objectives:

- To promote holistic well-being, encompassing physical, mental, and social health.
- To strengthen basic digital technology skills.
- To create a space for social inclusion and a sense of self-worth.
- To build collaborative networks between the business sector, communities, and external partners.

All of this is delivered through activities that are easy to understand, enjoyable, and relevant to the context of elderly life.

In 2025, Jaymart continued this initiative through a workshop under the concept of "Dance to the Beat, Never Stop for Good Health," held at the ESG Bonding Hub, The Ninth Towers. The Dance Exercise activity was designed to suit the participants' age group, emphasizing rhythms that are safe for joints and muscles, with experts on hand to provide close supervision. The activity helps improve blood circulation, strengthen muscles, relieve joint stiffness, and reduce bodily pain, while also stimulating memory, concentration, and positive emotions through rhythmic movement to music.

Beyond the physical health benefits, the project also creates tangible social value by providing elderly participants with opportunities to meet, converse, and share life experiences, fostering community relationships and building the emotional resilience needed for daily life.



Jaymart Charity

Jaymart, in collaboration with the National Blood Centre of the Thai Red Cross Society, organizes a blood donation activity on a continuous basis every 3 months throughout the year. The objective is to support the Thai Red Cross Society in raising awareness and collecting donated blood to assist patients in need of blood for medical treatment, thereby promoting mutual assistance within society and fostering a positive mindset of sharing blood to give others a new chance at life.

For this Jaymart Charity event, the company promoted and invited employees and the general public to participate in donating blood, with the venue prepared at the Jaymart Head Office building to provide a convenient and well-organized donation experience.

The Company recognizes that blood donation is an activity of utmost importance in helping patients and increasing the chances of survival for those in urgent need of blood. The initiative has also been met with an excellent response from both employees and the general public, with a large number of participants, reflecting their dedication to contributing to the greater good of society. To further encourage continuous blood donation, the company organizes this blood donation activity on an annual basis to support the Thai Red Cross Society's blood bank, ensuring a sufficient supply of blood to meet the needs of hospitals nationwide and to continue assisting patients who are urgently awaiting medical treatment.



Results of the Blood Donation Campaign Organized Throughout 2025



A total of 4 times.



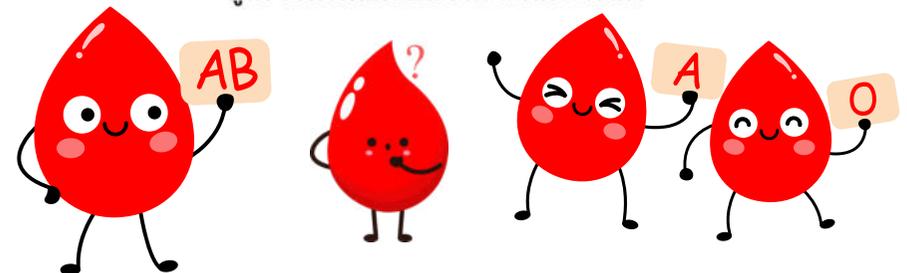
A total of 468 participants joined the activity.



A total blood volume of 167,350 cc was collected.



บริษัท เจมาร์ท กรุ๊ป ร่วมกับ
ศูนย์บริการโลหิตแห่งชาติ สภากาชาดไทย





Budget for Community and Social Support and Development

The budget for community and social support and development is allocated by the Company to implement corporate social responsibility (CSR) activities, with the aim of creating value and generating positive impacts for communities, society, and stakeholders in a continuous and sustainable manner.

In 2025, the Company allocated a budget to support community and social development through various CSR initiatives across multiple dimensions. These include improving the quality of life within communities, supporting public health and education, providing assistance to those affected by disasters, as well as promoting efficient resource utilization and environmental stewardship. These efforts are intended to create positive social impacts and contribute to long-term sustainable development.

Activities / Projects	Budget for 2025 (Baht)
King Mongkut’s Hospital Foundation	5,000
Thai Rak Pa Foundation	5,000
Wat Tham Phra Bamphen Bun	450,000
Donation to Thai Red Cross Society for disaster relief	100,000
Support for the 2025 ASEAN Police Football Tournament	150,000
Donation to Mae On Hospital to procure medical equipment	50,000
Support for backup batteries (power banks) to assist flood victims	126,000
Total budget for community and social support and development	886,000

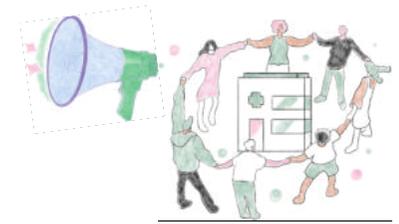
Performance on Community and Social Development and Engagement

In 2025, the Company had **no** disputes with communities and society.

Community Engagement Score (% CES Score)

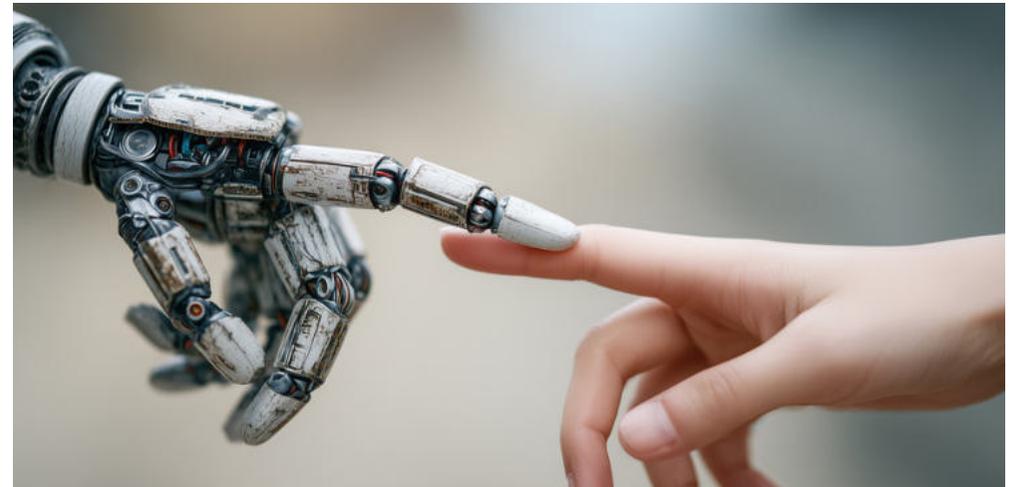
In 2025, the survey result was at

82.41%



An increase of 1.81% compared to 2024, which recorded a score of 80.60%.

A total of **7** community engagement projects were implemented in 2025.







Sustainability Performance Data

Environmental Performance Data				
Indicator	Unit	2023	2024	2025
Number of Incidents of Legal Violations or Environmental Impacts Caused by the Company	Incidents	0	0	0
Amount of Fines Paid for Environmental Violations	Incidents	0	0	0
Water Management				
Total Water Consumption of the Organization	Cubic Meters (m ³)	27,380.00	31,779.00	10,446.32
Water Consumption per Square Meter per Year	Cubic Meters/Square Meter/Year	N/A	N/A	1.63
Waste Management				
Total Waste Generated	Kilograms (kg)	71,568.92	31,489.60	31,435.50
Amount of Waste Disposed of by Landfill	Kilograms (kg)	63,362.40	24,966.00	28,777.50
Amount of Waste Disposed of by Recycling	Kilograms (kg)	8,184.65	6,523.60	2,638.00
Electronic Waste (E-Waste) Management				
Total Amount of Electronic Waste	Kilograms (kg)	19.20	37.00	23.88
Paper Management				
Total Paper Consumption	Kilograms (kg)	31,490.80	18,878.10	2,638.10
Amount of Recycled Paper	Kilograms (kg)	N/A	N/A	964.00
Energy Management				
Total Electricity Consumption	Kilowatt-Hours (kWh)	2,250,615.00	2,037,700.00	1,030,194.56
Total Electricity Consumption	Terajoules (TJ)	8.102	7.335	3.708
Electricity Purchased from External Sources	Kilowatt-Hours (kWh)	2,039,987.00	1,795,000	898,636.00
Electricity Purchased from External Sources	Terajoules (TJ)	7.344	6.462	3.235
Electricity Generated (Solar Rooftop)	Kilowatt-Hours (kWh)	210,628.00	242,700.00	131,558.56
Electricity Generated (Solar Rooftop)	Terajoules (TJ)	0.758	0.873	0.474
Total Electricity Consumption per Square Meter per Year	Kilowatt-Hours/Square Meter/Year	N/A	N/A	160.55
Energy consumption from Gasoline 91	Liters (L)	3,679.07	2,112.09	-
Energy consumption from Gasoline 95	Liters (L)	-	16,962.14	8,485.74
Total energy consumption from gasoline	Liters (L)	3,679.07	19,074.23	8,485.74
Energy Consumption from Diesel	Liters (L)	20,602.68	26,538.76	5,660.52



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 ₂ e)	2,144.51	1,053.65	493.63
Direct Greenhouse Gas Emissions (Scope 1)	Tonnes of Carbon Dioxide Equivalent (tCO ₂ e)	1,124.72	156.33	44.40
Indirect Greenhouse Gas Emissions from Purchased Energy (Scope 2)	Tonnes of Carbon Dioxide Equivalent (tCO ₂ e)	1,019.79	897.32	449.23
Greenhouse Gas Emissions Intensity per Square Meter (Carbon Intensity)	Tonnes of Carbon Dioxide Equivalent (tCO ₂ e)	0.20	0.10	0.079

Notes:

- Environmental data and greenhouse gas emissions reporting for Jaymart Group Holdings PCL (at the Head Office premises)
 - Covers the operational scope of subsidiaries and affiliated companies within the Jaymart Group, namely Jaymart Mobile Company Limited, Brewing Happiness Company Limited, J Elite Company Limited, and JGS Synergy Power Company Limited.
- In 2025, the company improved its environmental data collection and management structure to enhance accuracy, completeness, and alignment with relevant greenhouse gas reporting standards.
 - As a result, the company has designated 2025 as the Base Year for tracking and comparing greenhouse gas emission performance going forward.
- Therefore, greenhouse gas emissions data from the base year (2025) and prior years cannot be directly compared, due to revisions in the scope and methodology of data collection.
- The Company's greenhouse gas emissions data for 2023-2025 has been verified in accordance with ISO 14064-1:2018 by an independent third party, BSI Group (Thailand) Company Limited.
 - This is to ensure confidence in the accuracy, transparency, and reliability of the information disclosed to all stakeholder groups.



Social Performance Data		2025		
Indicator	Unit	JMART	JMH	TOTAL
Number of Employees				
Total Number of Employees	Persons	133	1,632	1,765
Total Number of Male Employees	Persons	57	643	700
Percentage of Male Employees	(%)	42.86	39.40	39.66
Total Number of Female Employees	Persons	76	989	1,065
Percentage of Female Employees	(%)	57.14	60.60	60.34
Number of Employees by Age Group				
Total Number of Employees Aged Under 30 Years	Persons	15	445	460
Percentage of Employees Aged Under 30 Years	(%)	11.00	27.00	26.06
Number of Male Employees Aged Under 30 Years	Persons	6	181	187
Percentage of Male Employees Aged Under 30 Years	(%)	4.51	11.09	10.59
Number of Female Employees Aged Under 30 Years	Persons	9	264	273
Percentage of Female Employees Aged Under 30 Years	(%)	6.77	16.18	15.47
Total Number of Employees Aged 30-50 Years	Persons	76	493	569
Percentage of Employees Aged 30-50 Years	(%)	57.00	30.00	32.24
Number of Male Employees Aged 30-50 Years	Persons	27	177	204
Percentage of Male Employees Aged 30-50 Years	(%)	20.30	10.85	11.56
Number of Female Employees Aged 30-50 Years	Persons	49	316	365
Percentage of Female Employees Aged 30-50 Years	(%)	36.84	19.36	20.68
Total Number of Employees Aged Over 50 Years	Persons	22	8	30
Percentage of Employees Aged Over 50 Years	(%)	17.00	0.31	1.70
Number of Male Employees Aged Over 50 Years	Persons	12	1	13
Percentage of Male Employees Aged Over 50 Years	(%)	9.02	0.06	0.74
Number of Female Employees Aged Over 50 Years	Persons	10	7	17
Percentage of Female Employees Aged Over 50 Years	(%)	7.52	0.43	0.96



Social Performance Data		2025		
Indicator	Unit	JMART	JMB	Total
Number of Employees by Position				
Total Number of Operational-Level Employees	Persons	117	1,627	1,744
Percentage of Operational-Level Employees	(%)	87.97	96.69	98.81
Number of Male Operational-Level Employees	Persons	48	639	687
Percentage of Male Operational-Level Employees	(%)	36.09	39.15	38.92
Number of Female Operational-Level Employees	Persons	69	988	1,057
Percentage of Female Operational-Level Employees	(%)	51.88	60.54	59.89
Total Number of Management-Level Employees	Persons	6	4	10
Percentage of Management-Level Employees	(%)	4.51	0.25	0.57
Number of Male Management-Level Employees	Persons	3	3	6
Percentage of Male Management-Level Employees	(%)	2.26	0.18	0.34
Number of Female Management-Level Employees	Persons	3	1	4
Percentage of Female Management-Level Employees	(%)	2.26	0.06	0.23
Total Number of Senior Management Employees (C-Level)	Persons	10	1	11
Percentage of Senior Management Employees	(%)	7.52	0.06	0.62
Number of Male Senior Management Employees	Persons	6	1	7
Percentage of Male Senior Management Employees	(%)	4.51	0.06	0.40
Number of Female Senior Management Employees	Persons	4	0	4
Percentage of Female Senior Management Employees	(%)	3.01	0.00	0.23
Employee Compensation				
Total Employee Compensation	Baht	135,629,296.01	241,293,234.00	376,922,530.01
Total Compensation for Male Employees	Baht	77,537,911.01	101,596,973.97	179,134,884.98
Percentage of Total Compensation for Male Employees to Total Employee Compensation	(%)	57.17	42.11	47.53
Total Compensation for Female Employees	Baht	58,091,385.00	139,629,260.03	197,787,645.03
Percentage of Total Compensation for Female Employees to Total Employee Compensation	(%)	42.83	57.89	52.47
Ratio of Average Compensation of Female Employees to Male Employees	Times	0.56 : 1	0.89 : 1	0.73 : 1



Social Performance Data		2025		
Indicator	Unit	JMART	JMB	Total
Compensation of Operational-Level Employees				
Total Compensation of Operational-Level Employees	Baht	64,056,576.01	230,685,122.00	294,741,698.01
Percentage of Total Compensation of Operational-Level Employees to Total Employee Compensation	(%)	47.23	95.60	78.20
Compensation of Male Operational-Level Employees				
Total Compensation of Male Operational-Level Employees	Baht	22,883,911.01	92,428,861.97	115,312,772.98
Percentage of Compensation of Male Operational-Level Employees to Total Employee Compensation	(%)	16.87	38.31	30.59
Compensation of Female Operational-Level Employees				
Total Compensation of Female Operational-Level Employees	Baht	41,172,665.00	138,256,260.03	179,428,925.03
Percentage of Compensation of Female Operational-Level Employees to Total Employee Compensation	(%)	30.36	57.30	47.60
Compensation of Management and Senior Management				
Total Compensation of Management and Senior Management	Baht	71,572,720.00	10,608,112.00	82,180,832.00
Percentage of Total Compensation of Management and Senior Management to Total Employee Compensation	(%)	52.77	4.40	21.80
Compensation of Male Management and Senior Management				
Total Compensation of Male Management and Senior Management	Baht	54,654,000.00	9,168,112.00	63,822,112.00
Percentage of Total Compensation of Male Management and Senior Management to Total Employee Compensation	(%)	40.30	3.80	16.93
Compensation of Female Management and Senior Management				
Total Compensation of Female Management and Senior Management	Baht	16,918,720.00	1,440,000.00	18,358,720.00
Percentage of Total Compensation of Female Management and Senior Management to Total Employee Compensation	(%)	12.47	0.60	4.87
Employees Participating in the Provident Fund (PVD)				
Total Number of Employees Participating in the Provident Fund	Baht	64	123	187
Percentage of Employees Participating in the Provident Fund to Total Employees	(%)	48.12	7.54	10.59
Total Amount of the Company's Contribution to the Provident Fund				
Total Amount of the Company's Contribution to the Provident Fund	Baht	2,367,844.00	1,232,010.00	3,599,854.00
Percentage of the Company's Contribution to the Provident Fund to Total Employee Compensation	(%)	1.75	0.51	0.96
Employees Participating in the EJIP (Employee Joint Investment Program)				
Total Number of Employees Participating in the EJIP	Persons	44	23	67
Percentage of Employees Participating in the EJIP to Total Employees	(%)	33.08	1.41	3.80
Total Amount of the Company's Contribution to the EJIP				
Total Amount of the Company's Contribution to the EJIP	Baht	2,567,690.00	536,605.00	3,104,295.00
Percentage of the Company's Contribution to the EJIP to Total Employee Compensation	(%)	1.89	0.22	0.82



Social Performance Data		2025		
		Indicator	Unit	JMART
Employee Capability Development				
Total Training Hours for All Employees Throughout the Year	Hours	866	756	1,622
Average Training Hours per Employee	Hours /person/ year	16	14	30
Average Training Days per Employee	Days/person/year	2.50	2.50	5.00
Training and Employee Development Expenses	Baht	53,466.61	26,853.93	80,320.54
Occupational Health, Safety, and Working Environment				
Total Employee Working Hours	Hours	359,560.59	73,377,129.71	73,736,690.30
Lost Time Injury Frequency Rate (LTIFR)	Cases	0	1	1
Number of Lost Time Injuries	Cases	0	1	1
Number of Work-Related Fatalities	Persons	0	0	0
Maternity Leave and Spousal Leave for Childbirth				
Number of Employees Taking Maternity Leave and Spousal Leave for Childbirth	Persons	2	14	16
Number of Employees Returning to Work	Persons	2	11	13
Return-to-Work Rate	(%)	100.00	78.57	81.25
Employee Turnover				
Total Number of Employees Who Resigned	(%)	10	502	512
Percentage of Total Resignations to Total Employees	(%)	7.52	30.76	29.01
Percentage of Voluntary Employee Turnover	(%)	100.00	100.00	100.00
Employees with Disabilities				
Total Number of Employees with Disabilities	Persons	-	7	7
Percentage of Employees with Disabilities to Total Employees	(%)	-	0.43	0.40
Number of Male Employees with Disabilities	Persons	-	4	4
Percentage of Male Employees with Disabilities to Total Employees	(%)	-	0.25	0.23
Number of Female Employees with Disabilities	Persons	-	3	3
Percentage of Female Employees with Disabilities to Total Employees	(%)	-	0.18	0.17



Social Performance Data			2025		
Indicator	Unit	JMART	JMB	Total	
Annual Performance Evaluation (Data submitted for evaluation as of December)					
Total Number of Employees Receiving Performance Evaluations	Persons	103	725	828	
Percentage of Total Employees Receiving Performance Evaluations	(%)	77.44	44.42	46.91	
Number of Male Employees Receiving Performance Evaluations	Persons	38	266	304	
Percentage of Male Employees Receiving Performance Evaluations to Total Employees	(%)	28.57	16.30	17.22	
Number of Female Employees Receiving Performance Evaluations	Persons	65	459	524	
Percentage of Female Employees Receiving Performance Evaluations to Total Employees	(%)	48.87	28.13	29.69	

Social Performance Data			2566	2567	2025
Indicator	Unit				
Labor Disputes					
Number of Significant Labor Disputes	Cases	0	0	0	
Number of Disputes Related to Child and Women's Labor Rights	Cases	0	0	0	
Employee Engagement					
Employee Engagement Score	(%)	0	73.60	76.51	
Customer Relationship Management					
Customer Satisfaction Score - Net Promoter Score (% NPS Score)	(%)	0	96.81	93.00	
Community and Social Engagement					
Number of Community Disputes	Cases	0	0	0	
Community Satisfaction Survey - Community Engagement Score (% CES Score)	(%)	0	80.60	82.41	

Corporate Governance Performance Data			2566	2567	2025
Indicator	Unit				
Number of Cases Related to Human Rights Violations	Cases	0	0	0	
Violations of the Code of Business Conduct and Ethics	Cases	0	0	0	
Number of Significant Corruption Cases	Cases	0	0	0	
Number of Cyberattack Incidents or Cases Against the Company	Incidents	0	0	0	

About This Report

Jaymart Group Holdings Public Company Limited has prepared the Sustainability Report 2025 with the objective of presenting and communicating key issues to all groups of the Company’s stakeholders. The report covers the strategic framework, operational approaches, and sustainability performance across governance, economic, social, and environmental dimensions. It also highlights the Company’s material sustainability topics in support of the United Nations Sustainable Development Goals (SDGs), ensuring that both internal and external stakeholders are informed of the Company’s sustainability commitments and progress.

The reporting scope of Jaymart Group Holdings Public Company Limited includes Jaymart Mobile Company Limited, which serves as a core company in which Jaymart Group holds 99.9% of the shares and has management and controlling authority. The summary of the Company’s sustainability development performance for 2025 was published in March 2026.

Reporting Framework

Jaymart Group Holdings Public Company Limited has prepared its Sustainability Report in accordance with internationally recognized frameworks, reflecting the Company’s commitment to conducting business responsibly, transparently, and with consideration for all stakeholder groups. This report presents and discloses performance information aligned with and responsive to the following frameworks:

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

The Company has identified and assessed its material sustainability topics (Material Topics) that have impacts on the economic, social, and environmental dimensions, as well as the expectations of its stakeholders. These considerations serve as a framework for determining the report’s content, scope, and disclosures, ensuring that the information presented is comprehensive and balanced.

Report Assurance

The main content and key information presented in this report have been reviewed and verified by the Board of Directors and senior management of each department to ensure that the disclosed information is accurate, complete, and aligned with the Company’s material sustainability topics (Material Topics). The review process also ensures that the report appropriately responds to the expectations of all stakeholder groups.

To further enhance the credibility and transparency of the disclosed information, this report has undergone verification for key issues as follows:

- The climate change–related topic on the organization’s greenhouse gas emissions has been verified and certified in accordance with the ISO 14064-1:2018 standard by an independent third party, BSI Group (Thailand) Company Limited.

Reporting Boundary

Reporting Period

- January 1, 2025 – December 31, 2025

Scope of Disclosure

- Jaymart Group Holdings Public Company Limited
- and Jaymart Mobile Company Limited (Core Business Company)

Content Scope

- The report is prepared based on the results of the Material Topics assessment, aligned with Jaymart’s business context, strategic direction, and the expectations of stakeholders throughout the Company’s value chain.

Contact Information

Corporate Sustainability Development Department
Jaymart Group Holdings Public Company Limited
187, 189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana
Saphan Sung District, Bangkok 10240, Thailand
Tel. +66 02-483-7979
Website: <https://sustainability.jaymart.co.th/th/home>
Email: Jaymartgroup_esg@jaymart.co.th



GRI Content Index

Advanced Jaymart Group Holdings 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/Website]	SDGs
General Disclosure			
GRI 2: General Disclosures 2021	2-1 Organizational details	SD Page 7-8 , 65-66	16
	2-3 Reporting period, frequency and contact point	SD Page 157	12 , 16
	2-5 External assurance	SD Page 157	16
	2-6 Activities, value chain and other business relationships	SD Page 14	8 , 12 , 17
	2-7 Employees	SD Page 152-155	8
	2-8 Workers who are not employees	SD Page 104-105	8 , 10
	2-9 Governance structure and composition	SD Page 12	16
	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 12	12 , 16
	2-21 Annual total compensation ratio	SD Page 102 , 153-154	8 , 10
	2-22 Statement on sustainable development strategy	SD Page 2 , 3-4 , 11	12 , 13 , 17
	2-23 Policy commitments	SD Page 12 , 76	12 , 16
	2-24 Embedding policy commitments	SD Page 14 , 76	16
	2-25 Processes to remediate negative impacts	SD Page 20-24	8 , 16
2-29 Approach to stakeholder engagement	SD Page 15-17	16 , 17	
Material topics			
GRI 3: Material Topics 2021	3-1 Process to determine material topics	SD Page 17	12 , 16 , 17
	3-2 List of material topics	SD Page 18-23	12 , 16
Economic performance			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 27	8 , 9 , 12 , 16
GRI 201: Economic Performance 2016	201-2 Financial implications and other risks and opportunities due to climate change	SD Page 26	13 , 12 , 7 , 9



GRI Standards	Disclosure	Location [AR/SD/Website]	SDGs
Anti-corruption			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 54	16 , 8
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	SD Page 25	16
	205-2 Communication and training about anti-corruption policies and procedures	SD Page 55-57	16 , 4
	205-3 Confirmed incidents of corruption and actions taken	SD Page 57	16
Energy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 86-88	7 , 13 , 12
GRI 302: Energy 2016	302-1 Energy consumption within the organization	SD Page 150	7 , 13
	302-2 Energy consumption outside of the organization	SD Page 150	7 , 13 , 12
	302-3 Energy intensity	SD Page 150	7 , 13
	302-4 Reduction of energy consumption	SD Page 150	7 , 13 , 12
Water and effluents			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 77	6 , 12 , 13
GRI 303: Water and Effluents 2018	303-1 Interactions with water as a shared resource	SD Page 77-78	6 , 12 , 13
	303-2 Management of water discharge-related impacts	SD Page 77-78	6
	303-5 Water consumption	SD Page 150	6 , 12
Emissions			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 95-96	13 , 7 , 12
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	SD Page 151	13 , 7
	305-2 Energy indirect (Scope 2) GHG emissions	SD Page 151	13 , 7
	305-4 GHG emissions intensity	SD Page 151	13 , 7 , 12
	305-5 Reduction of GHG emissions	SD Page 97	13 , 7 , 12



GRI Standards	Disclosure	Location [AR/SD/Website]	SDGs
Waste			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 79	12 , 13 , 11
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	SD Page 80	12 , 13
	306-2 Management of significant waste-related impacts	SD Page 80-83	12
	306-3 Waste generated	SD Page 150	12
	306-4 Waste diverted from disposal	SD Page 150	12 , 13
	306-5 Waste directed to disposal	SD Page 150	12
Employment			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 100-103	8
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	SD Page 155	8
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	SD Page 103	8
	401-3 Parental leave	SD Page 102	5 , 8
Occupational health and safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 121	8 , 3
GRI 306: Waste 2020	403-1 Occupational health and safety management system	SD Page 122	8 , 3
	403-3 Occupational health services	SD Page 124-126	8 , 3
	403-4 Worker participation, consultation, and communication on occupational health and safety	SD Page 122	8 , 3
	403-5 Worker training on occupational health and safety	SD Page 124	8 , 3
	403-6 Promotion of worker health	SD Page 125-126	8 , 3
	403-9 Work-related injuries	SD Page 126	8 , 3
	403-10 Work-related ill health	SD Page 126	8 , 3
Training and education			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 110-114	4 , 8
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	SD Page 114	4 , 8
	404-2 Programs for upgrading employee skills and transition assistance programs	SD Page 112	4 , 8
	404-3 Percentage of employees receiving regular performance and career development reviews	SD Page 157	4 , 8



GRI Standards	Disclosure	Location [AR/SD/Website]	SDGs
Diversity and equal opportunity			
GRI 405: Diversity and Equal Opportunity 2016	405-2 Ratio of basic salary and remuneration of women to men	SD Page 109	5 , 10
Child labor			
GRI 408: Child Labor 2016	3-3 Management of material topics	SD Page 104-105	8 , 16
Local communities			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 140-141	11, 17
GRI 413: Local Communities 2016	413-1 Operations with local community engagement, impact assessments, and development programs	SD Page 140-148	11 , 17
Customer health and safety			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 38	3 , 12
GRI 416: Customer Health and Safety 2016	416-1 Assessment of the health and safety impacts of product and service categories	SD Page 38-41	3 , 12
Marketing and labeling			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 129	12 , 16
Customer privacy			
GRI 3: Material Topics 2021	3-3 Management of material topics	SD Page 130-134	16 , 19
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	SD Page 130	16 , 19

J.AI

Jaymart
GROUP 

Jaymart Group Holdings PCL

187, 189 Jaymart Building, Ramkhamhaeng Road, Rat Phatthana,
Saphan Sung District, Bangkok 10240

T : 02-483-7979

Email : Jaymartgroup_esg@jaymart.co.th

Website : <https://sustainability.jaymart.co.th/en/home>

