

TISCO Financial Group Public Company Limited.

# ESG Performance Summary

Environmental Dimension

For the fiscal year 2025

# Environmental Performance

## Environmental Management

### Information on environmental policy and guidelines

#### Environmental policy and guidelines

Environmental policy and guidelines : Yes

Environmental Guidelines: Electricity management, Fuel management, Water resources and water quality management, Waste management, Greenhouse gas and climate change

[Environment Management is part of the Sustainable Development Policy]

TISCO places importance on environmentally responsible business practices and is committed to integrating environmental impact management into core strategy and operations. This includes incorporating sustainability into risk management and decision-making processes, with goals such as efficient resource utilization, including energy, fuel, and water, as well as systematic waste management. TISCO lays path for achieving net zero emissions by setting goals as follows:

- Medium-term goal : Achieve carbon neutrality for Scope 1 and Scope 2 by the year 2040.
- Long-term goal : Achieve net zero greenhouse gas (GHG) emissions for TISCOs operational footprint (Scope 1 and Scope 2) and for Scope 3 financed emissions by the year 2050.

#### Review of environmental policies, guidelines, and/or goals over the past year

Review of environmental policies, guidelines,  
and/or goals over the past year: No

#### Compliance with greenhouse gas or climate change management principles and standards.

Greenhouse gas or climate change management  
principles and standards: Thailand Greenhouse Gas Management Organization (TGO)

#### Number of cases and incidents of legal violations or negative environmental impacts.

	2023	2024	2025
Number of cases or incidents of legal violations or negative environmental impact (cases)	0	0	0

## Energy Management

### Information on energy management

#### Energy Management Plan

The company's energy management plan: Yes

TISCO has actively promoted and implemented an energy consumption and conservation plan, which not only minimizes our consumption of electricity but also directly and indirectly reduces impacts from climate change incurred by corporate energy consumption. As such, TISCO Group has replaced the lightbulbs in TISCO's buildings with LED bulbs, while also campaigned for employees and business partners to use electricity while keeping in mind its value. Additionally, there is ongoing implementation of solar panel installation projects to increase the proportion of clean energy usage and reduce the use of grid electricity in branches or operational areas where feasible, according to the readiness and suitability based on building safety standards and relevant legal requirements

#### Performance and outcomes of energy management

Performance and outcomes of energy management: Yes

TISCO Group has set a target to limit electricity consumption from operation at TISCO Tower Head Office to no more than 230 kilowatt-hours per square meter per year. In 2025, the electricity consumption intensity of TISCO Group companies operating in the TISCO Tower was recorded at 222.99 kilowatt-hours per square meter, which is within the set target. In addition, the Group has implemented a solar panel installation program to increase the proportion of clean energy use and reduce dependence on grid electricity. The pilot installation began in 2024 at 9 TISCO Bank branches. In 2025, the project expanded to an additional 3 TISCO Bank branches and 50 Somwang Ngern Sung Dai branches. This brought the total number of sites with solar panels to 62 locations. From 2026- 2028, the Group plans to further expand the solar panel installation program by 80-100 sites per year, supporting concrete progress toward TISCO Groups greenhouse gas reduction targets.

### Information on electricity management:

#### Company's electricity consumption (\*)

	2023	2024	2025
<b>Total electricity consumption within the organization (Kilowatt-Hours)</b>	14,466,694.21	14,865,338.10	13,861,781.96
Electricity purchased for consumption from non- renewable energy sources (Kilowatt-Hours)	14,466,694.21	14,865,338.10	13,861,781.96
Intensity ratio of total electricity consumption within the organization to total number of employees (Kilowatt-Hours / Person / Year)	2,632.22	2,567.42	2,470.91

Additional explanation : (\*) Exclude electricity consumption outside of the Company.

## Electricity Electricity Expenses (\*)

	2023	2024	2025
Total electricity expense (Baht)	77,763,828.69	75,996,968.05	66,017,066.40
Percentage of total electricity expense to total expenses (%)(**)	0.53	0.46	0.40
Percentage of total electricity expense to total revenues (%)(**)	0.33	0.31	0.27
Intensity ratio of total electricity expense to total number of employees (Baht / Person / Year)	14,149.17	13,125.56	11,767.75

Additional Explanation : (\*) Excluding electricity costs from outside the organization.

(\*\*) Total revenue and total expenses from the consolidated financial statements.

## Information on fuel management:

### Company's fuel consumption

	2023	2024	2025
Diesel (Litres)	597,187.20	526,818.98	501,359.02
Gasoline (Litres)	1,070,264.41	1,045,057.70	1,035,642.23

Additional explanation : Not include external fuel consumption.

## Water Management

### Water Management Plan

The company's water management plan: Yes

TISCO advocates for the use of resources in the most valuable and beneficial way, through installation of automatic water faucets in restrooms and campaign to minimize unnecessary water usage among or employees. TISCO initially explored water recycling solutions for office buildings. However, a trial uncovered issues with bacteria and other complications in the cooling water system, leading to the project's cancellation. Nonetheless, TISCO continues to explore other options to help reduce water consumption within operational buildings.

### Performance and outcomes of water management

Performance and outcomes of water management: Yes

TISCO Group set a target to limit water consumption at the TISCO Tower headquarters to no more than 30,000 cubic meters per year during 2023-2025. However, in 2025, total water consumption at the headquarters reached 41,272 cubic meters, exceeding the established target. The primary reason was the increased number of employees working in the building, resulting from the office space restructuring during the same year. TISCO Group closed the Hi-way Head Office and relocated its employees to TISCO Tower and Pakin Building, which led to higher occupancy density and directly contributed to the rise in overall water usage. TISCO Group is currently reviewing its water management plan and future water consumption targets to align with the changing building usage context and to enhance long-term resource management efficiency.

### Information on water management

#### Water withdrawal by source

	2023	2024	2025
<b>Total water withdrawal (Cubic meters)</b>	39,870.00	35,005.00	41,272.00
Water withdrawal by third-party water (cubic meters)	39,870.00	35,005.00	41,272.00
Intensity ratio of total water withdrawal to total number of employees (Cubic meters / Person / Year)	7.25	6.05	7.36

#### Water discharge by destinations

	2023	2024	2025
Percentage of treated wastewater (%)	100.00	100.00	100.00
<b>Total wastewater discharge (cubic meters)</b>	39,271.95	34,479.92	40,652.92

## Water consumption

	2023	2024	2025
Total water consumption (Cubic meters)	598.05	525.08	619.08

## Water Consumption Intensity

	2023	2024	2025
Intensity ratio of total water consumption to total revenues (Cubic meters / Thousand Baht of total revenues)(*)	0.00002524	0.00002121	0.00002542
Intensity of total water consumption (Cubic meters / m2)	1.46000000	1.29000000	1.67000000
Intensity of total water consumption (Cubic meters / Person (employee))	16.02000000	14.52000000	18.72500000

Additional explanation : (\*) Total revenues and expenses from consolidated financial statement

## Water withdrawal expenses

	2023	2024	2025
<b>Total water withdrawal expense (Baht)</b>	797,404.00	945,825.00	1,031,500.00
Total water withdrawal expense from third-party water (Baht)	797,404.00	945,825.00	1,031,500.00
Percentage of total water withdrawal expense to total expenses (%)	0.01	0.01	0.01
Percentage of total water withdrawal expense to total revenues (%)	0.00	0.00	0.00
Intensity ratio of total water withdrawal expense to total number of employees (Baht / Person / Year)	145.09	163.35	183.87

Additional explanation : (\*) Total revenues and expenses from consolidated financial statement

# Waste Management

## Waste Management Plan

The company's waste management plan: Yes

### TISCO Eco Society: We Use, We Sort

TISCO continues to pursue environmental projects to achieve sustainable goals in order to change the behaviors of employees and create a culture of resource and environmental conservation in the organization. We moved ahead with the “We Use, We Sort” project to expand participation to the condominium juristic person and pushed for stores and communities surrounding our establishment to have awareness about the consumption of environmentally friendly products. In addition to creating a foam-free space, we also expanded results to other places of business of TISCO by focusing on campaigning for the change of 3 key behaviors, namely, 1) carrying cloth bags, 2) sorting trash and recycling, and 3) sorting food waste.

## Performance and outcomes of waste management

The Company's Performance and outcomes of waste management: yes

In 2025, the 'We Use, We Sort' project received excellent cooperation from both employees and building users, with 17,655 kilograms of waste being properly sorted, reducing greenhouse gas emissions by 13.93 tCO<sub>2</sub>e, which is equivalent to planting 1,548 large trees. Moreover, we were able to create additional value from recycled waste, which was delivered to buyers to enter the appropriate disposal and recycling processes, or a total of 76,100 baht of donations to the TISCO Foundation. The greenhouse gas emissions reduction amount was certified by the Thai Greenhouse Gas Management Organization under the Low Emission Support Scheme (LESS). The project focuses on mindful consumption, reducing single-use waste, and encouraging the reuse of materials.

## Information on waste management

### Waste Generation (\*)

	2023	2024	2025
<b>Total non-hazardous waste (Kilograms)*</b>	4,510.30	18,716.50	161,808.00
Intensity ratio of total waste generated to total revenues (Kilograms / Thousand Baht of total revenues) <sup>(**)</sup>	0.00	0.00	0.00
Intensity ratio of total non-hazardous waste to total revenues (Kilograms / Thousand Baht of total revenues) <sup>(**)</sup>	0.00	0.00	0.00

Additional explanation : (\*) Only waste generated at TISCO Tower Head Office and do not include the amount of waste generated from activities outside the organization for which the organization is not responsible for the expenses

(\*\*) Total revenues and expenses from consolidated financial statement

Remark: 2023-2024 Data only accounted for recyclable waste and food scraps, 2025 Data include general waste generated at TISCO Tower

## Waste reuse and recycling

	2023	2024	2025
<b>Reused/Recycled non-hazardous waste (*) (Kilograms)</b>	750.30	10,035.90	11,867.00
Percentage of reused/recycled non-hazardous waste to non-hazardous waste (%)	16.64	53.62	7.33

Additional Explanation : (\*) Only waste generated at TISCO Tower Head Office and do not include the amount of waste generated from activities outside the organization for which the organization is not responsible for the expenses

# Greenhouse Gas Management

## Greenhouse Gas Management Plan

The Company's greenhouse gas management plan: Yes

Greenhouse gas (GHG) emissions are a key driver of climate change and have gained increasing importance due to shifting regulatory trends and stakeholder expectations. Consequently, managing and disclosing GHG data is a vital component of sustainability operations that businesses must address.

Therefore, TISCO has continuously improved the management of greenhouse gas data, particularly within Scope 1 and Scope 2, which directly result from its operations. In 2025, we expanded the scope of GHG data collection to cover all operational areas, with an aim to enhance data accuracy and completeness for more effective management and reduction of greenhouse gas emissions.

## Information on setting greenhouse gas emission targets

### Setting greenhouse gas emission targets

Does the company set greenhouse gas management targets: Yes

Company's existing targets: Setting a target of net-zero greenhouse gas emissions, setting a carbon neutrality target

### Details of setting net-zero greenhouse gas emissions targets <sup>(8)</sup>

Emission Scope greenhouse	Base Year	Short-term target year	Long-term target year	certification
Scope 1-2	2025 : Greenhouse gas emissions 10,374 tCO <sub>2</sub> e	2026 : 1% off Compared to the base year	2050 : 100% off Compared to the base year	None

## Setting carbon neutrality targets

### Details of setting carbon neutrality targets

Greenhouse gas emission scope	Base Year	Target Year	Certification
Scope 1-2	2025 : Greenhouse gas emissions 10,374 tCO <sub>2</sub> e	2040	None

## Information on performance and outcomes of greenhouse gas management

Performance and outcomes of greenhouse gas management: Yes

In 2025, TISCO Group completed the verification of its operational greenhouse gas emissions for Scope 1 and Scope 2, with total emissions of 10,374 tonCO<sub>2</sub>e. The verification was conducted with Limited Assurance and applied a materiality threshold of 5 percent. To advance its emissions reduction efforts, TISCO Group is expanding two key decarbonization initiatives: the installation of solar panels and the transition of corporate fleet to electric vehicles, which is scheduled for implementation from 2026 to 2028.

## Information on greenhouse gas management

### The company's greenhouse gas emissions<sup>(\*)</sup>

	2023	2024	2025
Total GHG emissions (Metric tonnes of carbon dioxide equivalents)	11,652	11,743	10,374
Total greenhouse gas emissions - Scope 1 (Metric tonnes of carbon dioxide equivalent)	4,390	4,312	3,789
Total greenhouse gas emissions - Scope 2 (Metric tonnes of carbon dioxide equivalent)	7,262	7,431	6,585

### Greenhouse Gas Emissions Intensity<sup>(\*)</sup>

	2023	2024	2025
Intensity ratio of total GHG emissions to total revenues (tCO <sub>2</sub> e / Thousand Baht of total revenues) <sup>(**)</sup>	0.000492	0.000474	0.000426
Intensity ratio of total GHG emissions to total number of employees (tCO <sub>2</sub> e / Person)	2.12	2.03	1.85
Intensity of GHG emissions (tCO <sub>2</sub> e / Person (employee))	2.12010553	2.02811399	1.84902572

Remark: (\*) Total revenue and total expenses from the consolidated financial statements