

TISCO Financial Group Public Company Limited.

# ESG Performance Summary

Social Dimension

For the fiscal year 2025

# Social Performance

## Human Rights

### Social and Human Rights Policies and Guidelines

Social and Human Rights Policies and Guidelines:	Yes
Social and Human Rights Guidelines:	Employee Rights, Migrant/Foreign Labor, Child Labor, Consumer/Customer Rights, Community And Environmental Rights, Safety And Occupational Health At Work, Non-Discrimination, Supplier Rights

TISCO treats everyone equally and without discrimination, fully adhering to human rights laws. We have developed our Human Rights Guidelines based on the UN Guiding Principles on Business and Human Rights (UNGPR), following the principles of “Protect, Respect, and Remedy.” These practices serve as standards throughout the organization. We communicate these guidelines to employees to enhance their awareness of their roles and responsibilities in safeguarding human rights. We expect employees to treat colleagues, customers, and business partners with respect and to convey our commitment to respecting human rights to stakeholders. The guidelines outline the following:

#### *Respect for Human Rights in Business Operations*

- **Rights of Customers:** Protecting customers personal data, ensuring equitable treatment, and providing systematic channels for lodging complaints and feedback. All complaints are managed through an appropriate and structured grievance-handling process
- **Rights of Employees:** Ensuring fair labor practices, promoting diversity and equal treatment in the workplace, prohibiting discrimination, and not employing underage workers below the legal age. TISCO Group also fosters a safe working environment and upholds a zero-tolerance policy against all forms of harassment within the organization

#### *Respect for Human Rights of Other Stakeholders Across the Value Chain*

TISCO Group operates in line with the principles of Sustainable Banking and clearly communicates its human rights expectations to all stakeholders, including business partners.

- **Responsible Lending:** Assessing Environment and Social Risk (ESR) that also included human rights risks, particularly in high-risk industries, to avoid supporting activities that may violate human rights or cause adverse impacts on communities
- **Fair Treatment of Business Partners:** Conducting business with transparency, from a clear and structured supplier selection process to strict adherence to mutually agreed terms and conditions.
- **Supplier Code of Conduct:** Communicating and encouraging business partners to operate ethically and in alignment with TISCO Groups Code of Conduct

Reference link for social and human rights policy and guidelines: <https://www.tisco.co.th/wp-content/uploads/human-rights-guidelines-2025-en.pdf>

### Compliance with Human Rights Principles and Standards

Human rights management principles and standards: The UN Guiding Principles on Business and Human Rights

## Review of social and human rights policies, guidelines, and/or goals over the past year

- Review of social and human rights policies, guidelines, and/or goals over the past year: Yes
- Changes in social and human rights policies, guidelines, and/or goals: Consumer/customer rights, Community and environmental rights, Others : Roles and Responsibilities
- Added references to international human rights instruments (Universal Declaration of Human Rights)
  - Defined oversight responsibilities for the CEO and the Compliance and Operation Control Committee
  - Specified the roles and responsibilities of the Sustainable Development Working Team
  - Revised the sectioning of the guidelines document to enhance clarity and improve the logical flow of the topics
  - Expanded the content under Rights of Customers
  - Added human rights management processes, including:
    - Human Rights Due Diligence
    - Grievance Mechanism

## Information on Human Rights Due Diligence (HRDD)

### Human Rights Due Diligence (HRDD)

Does the company have an HRDD process? : Yes

To ensure effective management of human rights risks, TISCO has established a comprehensive human rights due diligence process to identify, prevent, and mitigate human rights impacts that may arise from our business operations. This process covers all business activities of our subsidiaries and extends throughout the value chain, considering the impact on relevant stakeholders.

The Human Rights Due Diligence process consists of the following elements:

1. Policy Commitment
2. Assess human rights risks and impact related to TISCO operations
3. Integrate findings into internal management mechanism
4. Address and appropriate remediation
5. Monitor and report performance

Reference link for the information and an HRDD process: <https://www.tisco.co.th/wp-content/uploads/human-rights-due-diligence-2025.PDF>

Information on incidents related to legal or social and human rights violations

Number of cases and incidents of significant legal or social and human rights violations.

	2023	2024	2025
Total number of cases or incidents of significant legal or social and human rights violations (cases)	0	0	0
Total number of cases or incidents leading to significant labor disputes (cases)	0	0	0
Total number of incidents or complaints related to consumer rights violations (cases)	0	0	0
Total number of incidents or complaints related to business partner's rights violations (cases)	0	0	0
Total number of cases or incidents leading to disputes with the community/society (cases)	0	0	0
Total number of cases or incidents related to cybersecurity or customer data breaches (cases)	0	0	0

# Fair Labor Practices

## Employee and labor management plan

The company's employee and labor management plan: Yes

Employee and labor management plan implemented: Fair employee compensation, Employee training and development, Promoting employee relations and participation, Safety and occupational health at work  
by the Company in the past year

### Fair Remuneration and Welfare

TISCO uses a market-based compensation management system with a structured pay scale based on job levels and job types. Compensation rates are determined by considering job qualifications and external pay rates to ensure the system is appropriate and keeps pace with changing market conditions.

### Employee Development

TISCO recognizes that supporting employees in their learning and self-development, as well as helping them adapt to situations or environments that negatively impact their living conditions and hygiene, will improve work efficiency and performance while boosting employees' satisfaction and happiness at work.

### Employee Engagement

TISCO aims to create an "organization of happiness," emphasizing employee relationships, knowledge development, career growth opportunities, and a positive work environment that aligns with the organization's values. We believe that human resources are our most important asset. When employees are happy at work, they can spread that happiness to the broader community.

### Occupational Health and Safety

TISCO has established Occupational Safety, Health, and Environment Guidelines to ensure the safety and well-being of staff and third-party service providers who work on our premises and interact with us. This is in compliance with the Occupational Safety, Health, and Environment Act, B.E. 2554 (2011).

## Setting Employee and Labor Management Goals

Does the company set employee and labor management goals?: Yes

### Details of setting goals for employee and labor management

Target(s)	Indicator(s)	Target Year
• Employee training and development	Training Rate	2026: 80% or higher
• Promoting employee relations and participation	Employee Engagement Score	2026: 85% or higher
• Safety and occupational health at work	Occupational disease rate compared to the previous year (%)	2026: Occupational rate decrease 5 % compared to the previous year.
• Non-discrimination	Compliant regarding discrimination	2026: 0 cases

## Information on performance and outcomes for employee and labor management

### Performance and outcomes for employee and labor management

Performance and outcomes for employee and labor management: Yes

In 2025, we provided an average of 38.47 training hours per employee per year and achieved a training attendance rate of 88.24% (excluding compulsory training, which has a 100% attendance rate). When examining the factors that reflect overall employee satisfaction, it shows that the employee retention rate remained strong at 91.6%, and the employee engagement score stood at a satisfactory level of 83.8%.

### Information on employment

#### Employment.

	2023	2024	2025
Total Employees (persons)	5,496	5,790	5,610
Male employees (persons)	1,865	1,950	1,943
Percentage of male employees (%)	33.93	33.68	34.63
Female employees (persons)	3,631	3,840	3,667
Percentage of female employees (%)	66.07	66.32	65.37

#### Number of employees categorized by age

	2023	2024	2025
Total number of employees under 30 years old (Persons)	1,507	1,599	1,278
Percentage of employees under 30 years old (%)	27.42	27.62	22.78
Total number of employees 30-50 years old (Persons)	3,520	3,692	3,811
Percentage of employees 30-50 years old (%)	64.05	63.77	67.93
Total number of employees over 50 years old (Persons)	469	499	521
Percentage of employees over 50 years old (%)	8.53	8.62	9.29

#### Number of male employees categorized by age

	2023	2024	2025
Total number of male employees under 30 years old (Persons)	428	445	390
Percentage of male employees under 30 years old (%)	22.95	22.82	20.07
Total number of male employees 30-50 years old (Persons)	1,217	1,272	1,319
Percentage of male employees 30-50 years old (%)	65.25	65.23	67.88
Total number of male employees over 50 years old (Persons)	220	233	234
Percentage of male employees over 50 years old (%)	11.80	11.95	12.04

### Number of female employees categorized by age

	2023	2024	2025
Total number of female employees under 30 years old (Persons)	1,079	1,154	888
Percentage of female employees under 30 years old (%)	29.72	30.05	24.22
Total number of female employees 30-50 years old (Persons)	2,303	2,420	2,492
Percentage of female employees 30-50 years old (%)	63.43	63.02	67.96
Total number of female employees over 50 years old (Persons)	249	266	287
Percentage of female employees over 50 years old (%)	6.86	6.93	7.83

### Number of employees categorized by position

	2023	2024	2025
Total number of employees in operational level (Persons)	5,373	5,667	5,496
Percentage of employees in operational level (%)	97.76	97.88	97.97
Total number of employees in management level (Persons)	108	108	99
Percentage of employees in management level (%)	1.97	1.87	1.76
Total number of employees in executive level (Persons)	15	15	15
Percentage of employees in executive level (%)	0.27	0.26	0.27

### Number of male employees categorized by position

	2023	2024	2024
Total number of male employees in operational level (Persons)	1,789	1,875	1,880
Percentage of male employees in operational level (%)	95.92	96.15	96.76
Total number of male employees in management level (Persons)	64	64	52
Percentage of male employees in management level (%)	3.43	3.28	2.68
Total number of male employees in executive level (Persons)	12	11	11
Percentage of male employees in executive level (%)	0.64	0.56	0.57

### Number of female employees categorized by position

	2023	2024	2025
Total number of female employees in operational level (Persons)	3,584	3,792	3,616
Percentage of female employees in operational level (%)	98.71	98.75	98.61
Total number of female employees in management level (Persons)	44	44	47
Percentage of female employees in management level (%)	1.21	1.15	1.28
Total number of female employees in executive level (Persons)	3	4	4
Percentage of female employees in executive level (%)	0.08	0.10	0.11

### Number of employees categorized by department over the past year

Departments / Lines / Departments / Business Groups	Number of Employees (Person)
Retail Banking	3,907
Corporate Banking	53
Wealth & Asset Management	916
Corporate Supports	734
<b>Total number of employees</b>	<b>5,610</b>

### Significant changes in the number of employees

Significant changes in number of employees over the past 3 years: No

### Employment of workers with disabilities

	2023	2024	2025
Total employment of workers with disabilities (persons)	54	60	62
Percentage of disabled workers to total employment (%)	0.98	1.04	1.11
Total number of employees with disabilities (Persons)	4	3	2
Percentage of disabled employees to total employees (%)	0.07	0.05	0.04
Total number of workers who are not employees with disabilities (persons)	50	57	60

## Information on compensation of employees

### Employee remuneration by gender

	2023	2024	2025
Total employee remuneration (baht)	5,644,571,032.43	5,905,608,734.00	5,922,389,170.00
Total male employee remuneration (baht)	2,406,454,305.83	2,504,903,838.00	2,524,416,862.00
Percentage of remuneration in male employees (%)	42.63	42.42	42.62
Total female employee remuneration (baht)	3,238,116,726.60	3,400,704,896.00	3,397,972,308.00
Percentage of remuneration in female employees (%)	57.37	57.58	57.38
Average remuneration of employees (Baht / Person)	1,027,032.57	1,019,966.97	1,055,684.34
Average remuneration of male employees (Baht / Person)	1,290,324.02	1,284,566.07	1,299,236.68
Average remuneration of female employees (Baht / Person)	891,797.50	885,600.23	926,635.48
Ratio of average remuneration of female employees to male employees	0.69	0.69	0.71

### Provident fund (PVD) management policy

Provident Fund Management Policy : have

TISCO Group established the Provident Fund in accordance with Ministerial Regulation No. 162 B.E. 2526 (1983) as a welfare fund for employees. The fund under Ministerial Regulation No. 162 B.E. 2526 (1983) HAS been incorporated into a registered fund under the Provident Fund Act B.E. 2530 (1987) since 21 June 1990 under the name of "TISCO Employee Provident Fund which has been registered" and the fund's articles of association to be aware of the rules, regulations and rights from membership to membership termination. The fund allows employees who have entered the savings system in the provident fund. Members will pay the accumulated money into the fund by deducting it from their wages and remitting it to the fund at the rate of 5% or 10% or 15% of their wages or at the same rate as the employer's contribution rate. Upon termination of employment, the member will receive his/her savings as well as the company's contributions as well as the benefits of both amounts, except in the case of the member who terminates due to dismissal without paying compensation. Receive contributions and benefits on the Company's part.

### Provident fund for employees (PVD)

	2023	2024	2025
Number of employees joining in PVD (persons)	4,800	5,028	5,164
Proportion of employees who are PVD members (%)	87.34	86.84	92.05
Total amount of provident fund contributed by the company (baht)	375,787,235.38	399,002,775.93	415,096,561.91

## Information on employee development

### Employee training and development

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	28.09	31.38	38.47
Total amount spent on employee training and development (Baht)	129,754,329.00	109,573,055.00	79,663,718.00
Percentage of training and development expenses to total expenses (%) <sup>(*)</sup>	0.008883	0.006636	0.004787
Percentage of training and development expenses to total revenue (%) <sup>(*)</sup>	0.005477	0.004426	0.003271

Additional Explanation : <sup>(\*)</sup> Total revenue and total expenses from consolidated financial statements

## Information on safety, occupational health and working environment

### Number of working hours

	2023	2024	2024
Total working hours (hours)	8,290,082.02	9,812,716.64	9,655,056.47

## Statistic of accident and injuries of employees from work

	2023	2024	2025
Total number of lost time injury incidents by employees (Cases)	0	1	2
Total number of employees that lost time injuries for 1 day or more (Persons)	0	0	2
Percentage of employees that lost time injuries for 1 day or more (%)	0.00	0.00	0.04
Total number of employees that fatalities as a result of work-related injury (Persons)	0	0	1
Percentage of employees that fatalities as a result of work-related injury (%)	0.00	0.00	0.02
Lost time injury frequency rate (LTIFR) (Persons / 1 million-manhours) <sup>(*)</sup>	0.00	0.00	0.21
Lost time injury frequency rate (LTIFR) (Persons / 200,000 manhours) <sup>(**)</sup>	0.00	0.00	0.04

Additional Explanation : <sup>(\*)</sup> For companies with a total number of employees over 100 or more

<sup>(\*\*)</sup> For companies with a total number of employees less than or equal to 100

## Information on promoting employee relations and participation

### Employee Engagement

	2023	2024	2025
Total number of employee turnover leaving the company voluntarily (persons)	354	406	354
Total number of male employee turnover leaving the company voluntarily (persons)	91	99	91
Total number of female employee turnover leaving the company voluntarily (persons)	263	307	263
Proportion of voluntary resignations (%)	6.44	7.01	6.31
Percentage of male employee turnover leaving the Company voluntarily (%)	25.71	24.38	25.71
Percentage of female employee turnover leaving the Company voluntarily (%)	74.29	75.62	74.29
Evaluation result of employee engagement	HAVE	HAVE	HAVE

### Employee internal groups

Employee internal groups: Yes

Types of employee internal groups: Welfare Committee

## Customer/Consumer Responsibility

### Consumer data privacy and protection policy and guidelines

Consumer data privacy and protection policy and guidelines: Yes

Consumer data privacy and protection guidelines: Collection of personal data, Use or disclosure of data, Rights of data owners, Retention and storage duration of personal data, Company's measures for third parties' use of customer data, Security measures of personal data

Reference link to consumer data privacy and protection policy and guidelines: <https://www.tisco.co.th/en/privacy-notice>

### Responsible sales and marketing policy and guidelines

Responsible sales and marketing policy and guidelines: Yes

Responsible sales and marketing guidelines: Marketing communications that respect the law, adhere to relevant regulations, and consider consumer rights.

### Policy and guidelines on communicating the impact of products and services to customers / consumers

Policy and guidelines on communicating the impact of products and services to customers / consumers: Yes

Policy and guidelines on communicating the impact of products and services to customers / consumers: Prohibition of exaggerated, inaccurate, or misleading marketing claims, Appropriate marketing communications for vulnerable groups, including children or youth under 12 years old, Appropriate marketing communications through digital channels.

### Information on customer management plans

#### Customer management plans

Company's customer management plan : Yes

Customer management plan implemented by the company in the past year: Responsible production and services for customers, Communication of product and service impacts to customers / consumers, Development of customer satisfaction and customer relationship, Consumer data privacy and protection

#### Fair Customer Service

TISCO places great importance on conducting business transparently and fairly. Consequently, the Board of Directors has established TISCO's Market Conduct Policy, which adheres to the principles of fair customer service management that prioritize customer benefits. This policy aligns with the regulations set by the Bank of Thailand.

In addition, Employees are required to comply strictly with Market Conduct and provide complete and accurate information to customers, thus facilitating informed decision-making. It is essential that TISCO's employees do not pressure customers to finalize purchases. This protocol is put in place to enhance public trust in TISCO and to encourage sustainable growth.

### **Customer Satisfaction Survey**

True to our corporate value of Customer Priority, TISCO concentrates on developing suitable financial products and services in response to customers' needs. This development considers the financial products used by customers, their transactions, and their service usage behaviors. Throughout this process, TISCO also surveys customer demand for products and identifies pain points to better deliver what best meets their needs.

### **Customer Data Protection and Privacy**

TISCO places great importance on personal data protection, integrating it into the data governance system. This involves establishing processes and control systems for personal data that comply with the Personal Data Protection Act B.E. 2562 (2019), enhancing management efficiency. TISCO periodically communicates key personal data protection principles to employees and mandates that all employees undergo compulsory training related to personal data management. Additionally, TISCO has established a Data Breach Response Plan to prevent and mitigate potential damages in the event of a data breach.

## **Information on performance and results of customer management**

### **Fair Customer Service**

In 2025, TISCO continues to monitor its operations and develop tools for enhanced services to ensure that every customer receives fair and appropriate products and services in accordance with our market conduct. A specific department is responsible for overseeing and supervising practices, as well as implementing the Three Lines of Defense to monitor, control, and prevent potential risks, including activities such as Mystery Shopping and annual operational audits. In 2025, there were no significant issues inconsistent with the related policies and guidelines, and there were no complaints of noncompliance with marketing communication regulations.

### **Customer Satisfaction Survey**

In 2025, TISCO conducted a customer satisfaction survey. The survey garnered responses from over 8,000 customers across different business sectors, including 1. Hire Purchase 2. Loan against Auto License 3. Motorcycle Hire Purchase 4. Mutual Fund 5. Deposit, and 6. Securities Brokerage 7. Provident Fund. In summary, TISCO's customer satisfaction score for 2025 was 4.26 out of 5, and the Net Promoter Score (NPS) was 40.

### **Customer Data Protection and Privacy**

In 2025, there were no reported cases of personal data leakage, nor were there any complaints from customers or external agencies concerning data security, data loss, data falsification, unauthorized access, or major privacy violations..

## **Channels for receiving complaints from customers/consumers**

Company's channels for receiving  
complaints from customers/consumers: Yes

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Fax: -

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Company Website: www.tisco.co.th

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Silom, Bangra, Bangkok 10500

## Community/Social Responsibility

### Information on community development and engagement policies

#### Community development and engagement policies

Community development and engagement policies: Yes  
Reference link for community development and engagement policies: [HTTPS://WWW.TISCO.CO.TH/WP-CONTENT/UPLOADS/SD-POLICY-2024-PUBLISH-en.pdf](https://www.tisco.co.th/wp-content/uploads/SD-POLICY-2024-PUBLISH-en.pdf)  
Page number of the reference link: 5

### Information on community and social management plan

#### Community and social management plan

Company's community and social management plan: Yes  
Community and social management plan implemented by the company over the past year: Employment and professional skill development, Education, Forests and natural resources, Disadvantaged and vulnerable groups, Reducing inequality.

#### Local Employment

To ensure that the growth of Somwang Ngern Sang Dai contributes to community development, TISCO has explored ways to recruit the younger generation as a crucial driving force. This involves creating a policy to employ locals whenever possible, with current rates reaching up to 95 percent. We have also initiated the project "Somwang Camp Creates Opportunities" to provide financial knowledge to the younger generation within the community. This allows them to utilize financial knowledge and skills for themselves, their families, and loved ones while also enabling them to share this knowledge to help others in their community. Additionally, it creates job opportunities with Somwang Ngern Sang Dai at branches close to their homes.

#### Provision of Educational Opportunities

Access to education is key to many opportunities in life. With this belief, in 2009, TISCO initiated the "TISCO Ruam Jai" Project to fund the development of school buildings and educational equipment for underprivileged schools in need across the country. This initiative aims to provide Thai children with safe and standardized school buildings and encourages community members to send their children to school. The selection criteria for the project focus on "opportunity" and "necessity," such as schools with deteriorating or damaged buildings, along with data from the Ministry of Education and the passion and vision of the school headmasters and teachers, in order to maximize benefits for students and their community.

#### Environmental Conservation

TISCO recognizes that natural resources are utilized both directly and indirectly to enhance human life and play a vital role in economic and industrial development. However, the overuse of these resources can result in environmental impacts, global warming, and various ecological issues, a challenge many regions around the world are currently confronting. For this reason, we have been organizing reforestation activities continuously since 1991 to instill values of environmental conservation among our employees, particularly in provinces with degraded forests, and to encourage local communities to recognize the significance of forests. These initiatives are guided by the concept of "Forests Survive, People Thrive," which aims to raise awareness and promote sustainable forest conservation.

## Information on outcomes and results of community and social management

### Performance and outcomes of community and social management

#### Provision of Educational Opportunities

To date, the "TISCO Ruam Jai" Project has successfully delivered support to a total of 14 locations, including 13 school buildings, 1 school cafeteria, and 1 accident and emergency center, totaling 102,500,722.17 baht, with the 15th project currently under construction. TISCO is the primary sponsor of the project, supported by customers, executives, employees, and the public who are passionate about this cause.

#### Environmental Conservation

In 2025, TISCO Group and Somwang Ngern Sang Dai collaborated with government agencies and local communities across several regions to implement reforestation and land rehabilitation projects nationwide. These included planting tree saplings in the Sap Langka Wildlife Sanctuary in Lopburi Province, restoring degraded land in Mae Wang District, Chiang Mai Province through the cultivation of various economic tree species to generate longterm income for local communities, and planting 1,000 trees in the Nong This Son Community Forest in Maha Sarakham Province, in which TISCO Group also provided financial support and established a 10year monitoring plan. Furthermore, several projects are preparing to apply for carbon sequestration certification from the Thailand Greenhouse Gas Management Organization to formally validate their environmental impact.

### Benefit from implementing social development project

#### Monetary benefits

	2023	2024	2025
Donations / Grants (Baht)	6,257,483.07	11,202,541.75	12,960,426.21
Subsidies to funds or charitable organizations established by the company (Baht)	25,000,000.00	25,000,000.00	25,000,000.00

#### Non-monetary benefits

	2023	2024	2025
Community Forest Area (Rai)	17.00	20.00	18.00

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