

-Translation-

## Risk Management Working Team Charter

### 1. Objective

The Board of Directors appoint the Risk Management Working Team to prescribe the risk management policy and govern the Company's risk management system and process to mitigate impacts to the Company's businesses appropriately. This Charter sets forth the compositions, scope of duties and responsibilities enabling the working team to effectively perform the assigned tasks.

### 2. Composition and Qualifications

- 2.1 The Risk Management Working Team shall be appointed by the Board.
- 2.2 The Risk Management Working Team shall be comprised of at least three (3) Directors and/or Executives. One of the working team members shall be appointed as the Chairman of the Risk Management Working Team.
- 2.3 The Chairman of the Risk Management Working Team appoints one person as its secretary of the working team.
- 2.4 Members of the working team shall hold office for a term of three years. The retire by rotation members may be re-appointed by the Board.
- 2.5 Apart from the expiration of the current term of office, a member of the Risk Management Working Team will cease to hold the position, in the event of death, resignation and disqualifications as a member of the Risk Management Working Team.
- 2.6 In the event that a member becomes vacant for any other reasons, the Board of Directors shall appoint a new member with all required qualifications in its place. The substitute member shall resume the position for only the period left by the member whom he / she is replacing.

### 3. Scope of Duties and Responsibilities

- 3.1 Consider the risk management policy, guidelines and framework to manage the Company's operational risk appropriately and effectively.
- 3.2 Define the Company's enterprise risk management plan and process to be adopted as the entire organization's operational guidelines at all departments.
- 3.3 Determine credit limit or risks incurred depending on the nature of businesses proposing for the Board's Approval to be the criteria for various types of risks.
- 3.4 Monitor and ensure that the risk management measures are communicated all over the organization and employees at all levels follow the policy implementation.
- 3.5 Evaluate and analyze potential exposure of risks continually and regularly to ascertain that the risk assessments have covered business operations at all levels.
- 3.6 Continuously support and improve risk management system within the organization.
- 3.7 Perform other duties as assigned by the Board of Directors on managing significant risks of various types.

### 4. Meetings

- 4.1 The Risk Management Working Team shall convene a meeting at least twice a year as necessary and appropriate.
- 4.2 The Secretary of the Working Team has the duties to arrange the meetings, prepare the agendas and supporting documents. All the supported meeting documents shall be sent to the Working Team members in a reasonable time prior to the meetings. The Secretary of the Working Team shall be responsible to record the minutes of the meetings and deliver to the Working Team members within 30 days after the meetings.
- 4.3 The presence of at least half of the Risk Management Working Team's members is necessary to constitute a quorum.
- 4.4 Resolutions of the Risk Management Working Team meeting require a majority vote of members present. Members of the Working Team having any conflict of interest in any agenda must excuse themselves and abstain from participating and voting on that particular matter.

## 5. Reporting

The Risk Management Working Team shall report the performance of its duties to the Executive Committee, the Audit Committee and the Board of Directors as it deems appropriate.

## 6. Consultants

The Risk Management Working Team may seek advice from the Executive Committee and the Audit Committee as deemed appropriate.

## 7. Effective date

This Risk Management Working Team Charter has been approved by the Board of Directors Meeting No.1/2021 effective from 12 July 2021 onwards.

.....  
(Ms. Haruethai Sirisinviboon)  
Company Secretary

.....  
(Mr. Prakrit Tangtisanon)  
Chairman of the Board