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## **Risk Management Policy**

The Company has established the systematic Enterprise Risk Management Policy by setting up the Risk Management Committee to perform the duty in preparing policies, systemizing, and assessing risks both arisen from external factors and from management, and in-house operations, as well as establishes the guideline for risk management to be in appetite level. The Company communicates, and organizes training and workshop for the employees to be aware of the significance of the risk management and risk management process of the Company as follows.

### **1. Formulation of the Policy and Rule for Risk Management**

It is a formulation of the policy, objective, scope, responsibility, rule and guideline for risk management to be consistent with the strategies, goals, plans, and direction of the business operations. The Company shall yearly review and simultaneously prepare the business plan for consistency.

### **2. Risk Identification**

Identification of the risks which may affect the achievement of objectives and goals by considering from the risks arisen both from internal factor and external factor, for instance, from environment, law, finance, information system, decision-making data system, investor satisfaction, investment fund management, human resource, reputation and image, security system, etc. The Company shall manage risks by considering prioritizing the risks before consideration on the control system. If the risks are in high and very high criteria, the Company shall firstly take those risks for analysis to be used in management.

### **3. Risk Analysis**

In analyzing to assess the remaining risk level after assessing the existing control system, and risk prioritization, if the remaining risk is still in high level or very high level, the risk management measure shall be immediately established by the top executive who is in charge. If the remaining risk is in moderate level or low level, the management measure shall be established in a departmental level or in a work process.



#### 4. Risk Management

The method for preparing the key risk management plan shall be determined based on the priority in the procedure for risk analysis. The risk management consists of several methods, for instance, risk control and transfer, risk avoidance, risk utilization, or risk acceptance.

#### 5. Monitoring and Verification

According to the procedure for monitoring risk management based on the setting plan, and assessing risk management, the Risk Management Committee shall follow up and report to the top executive and the Audit Committee.

Therefore, the Policy has been announced for the thorough acknowledgement on 21 June 2018.

-Mr. Chuwit Jungtanasomboon-

(Mr. Chuwit Jungtanasomboon)

Chief Executive Officer