

THE REPORT OF THE RISK MANAGEMENT COMMITTEE
MBK GROUP

Dear Shareholders of MBK Public Company Limited

The Risk Management Committee of MBK GROUP comprises of the following experts:

1. Chief Executive Officer & President	Chairman
2. Deputy Chief Executive Officer	Vice Chairman
3. All Chief Business Officers	Members
4. Deputy Chief Corporate Supporting Center Officer	Member
5. All Chief Officers	Member
6. Senior Vice President : Risk Management Department	Secretary
7. Executive assistants, all business groups	Coordinator

In 2024, the Risk Management Committee convened two meetings, with full attendance by all committee members. The meetings were held to review, deliberate, and propose solutions and recommendations concerning the company's key issues. The Risk Management Committee presented reports on significant risks and the outcome of risk management activities, along with their opinions, to the Board of Directors for consideration. This was aimed at ensuring effective risk management, managing risks at an acceptable level, and achieving the defined objectives and targets. The key points can be summarized as follows:

- 1) The Risk Management Committee reviewed the risk management policy, framework, operational guidelines, and the group's risk management manual to ensure alignment with the current business operations.
- 2) The Risk Management Committee considered and approved the GROUP's risk profile and acknowledged the key risks for the business group for the year 2024, including the approval of various risk mitigation plan.
- 3) The Risk Management Committee reviewed the performance reports on risk management of the GROUP and its business units for reporting to the relevant committees.

Mr. Wichak Praditavanij

Chairman of the Risk Management Committee