

## Creditors Policy



Sikarin Public Company Limited

## Creditors Policy

Sikarin Public Company Limited (the "Company") conditions and treatment have been set for creditors, which are financial institutions that have provided financial support to the Company in an appropriate manner to the business conditions. The Company has taken care of the Company's financial position to ensure that the Company can control financial risks and is ready to comply with the terms and conditions of the loan agreement.

### Guidelines

1. Comply with the terms and conditions of the contract and strict obligations to creditors. In case it is not possible, it is necessary to quickly negotiate with the creditors in advance to jointly find a solution and prevent damage.
2. Formulate a strategy for capital management to ensure stability and strength so that it is not in a difficult condition to repay debts to creditors and manage liquidity to prepare for debt repayment to creditors on time.
3. Changes in the Company's management structure, policies, or information related to creditors, the Company will notify creditors in case of changes in the Company's management structure or the Company's policies, or information related to the Company's creditors in order to be able to fully recognize the Company's information and news.
4. Performance of the contract and the conditions of the contract, the Company has a policy that the contracting party must be responsible for supervising and managing it in accordance with the terms of the contract. If there are any issues that may cause risks to creditors that may affect the overall picture of the Company. In the event of any discrepancy between the Company and the creditors, a meeting will be invited for the creditors to express their opinions and find solutions to the problem together using the principle of reasonableness to maintain a sustainable and mutually trusting relationship.
5. In terms of payment, the Company has a policy for the accounting and finance department to pay according to the credit term period and in accordance with the conditions specified in the contract based on the principles of accuracy, transparency, and punctuality. If there is a case that does not meet the conditions, it will be clarified and notified to the parent agency to communicate directly with the creditor so that the parent agency that is a party to the contract with the creditor will jointly take action to solve the problem that causes the delay in payment.
6. Reporting on the Company's financial position, the Company as a listed company on the Stock Exchange of Thailand, the Company's quarterly and annual operating results are disclosed to the public, investors, and shareholders through the SET's information disclosure system, as well as the Company's annual report, including the Investor Relations report disclosed on the Company's website,

and the Company's creditors have the right to access the Company's financial position information, which is the same information that the Company has disclosed to the public. The Company can access the information through various electronic media or directly request the Company's entities that are parties to the contract to ensure that the Company has a stable financial position sufficient to pay the amount and can comply with the terms and conditions agreed in the contract.

7. Maintain the Interest-Bearing Debt Ratio to no more than 2 times, which is the rate set by creditors of financial institutions.
8. Financial Position Report must be done correctly, completely and accurately to present to creditors.
9. Not to demand, accept or give any dishonest benefits to creditors. If there is information that any dishonest benefit payments have occurred, they should discuss with the creditors to jointly resolve the problem fairly and quickly.

Creditors Policy is effective from 11 January 2024 onwards by the resolution of the Board of Directors at its meeting No. 1/2024 on 10 January 2024.



Mr. Seni Chittakasem  
Chairman