Risk & Crisis Management

Risk Governance

Risk Management Process

To increase the opportunity to achieve the business goals, reduce the chance of the organization's risks or negative impact on stakeholders occurring in terms of corporate governance, society, and environment. The Company therefore gives importance to the risk management system and implements it throughout the organization with 4 steps operational strategy as follows:

Strategy	Detail and 2025 Performance
Risk review	• **100%** of departments are assessed the risk • **100%** risk are review exposure • **100%** Risk appetite • **80%** mitigation plan are completed
Sensitivity analysis and stress testing	• **25%** financial risk • **25%** non-financial risk
Report progress committee	• **100%** risk are quarterly reporting to Audit and Risk Management Committee (Board of Directors Level) **100%** review meeting are conducted as quarterly basis
Audit risk management process once a year	• **100%** internal audited

Risk Culture & Motivation Program

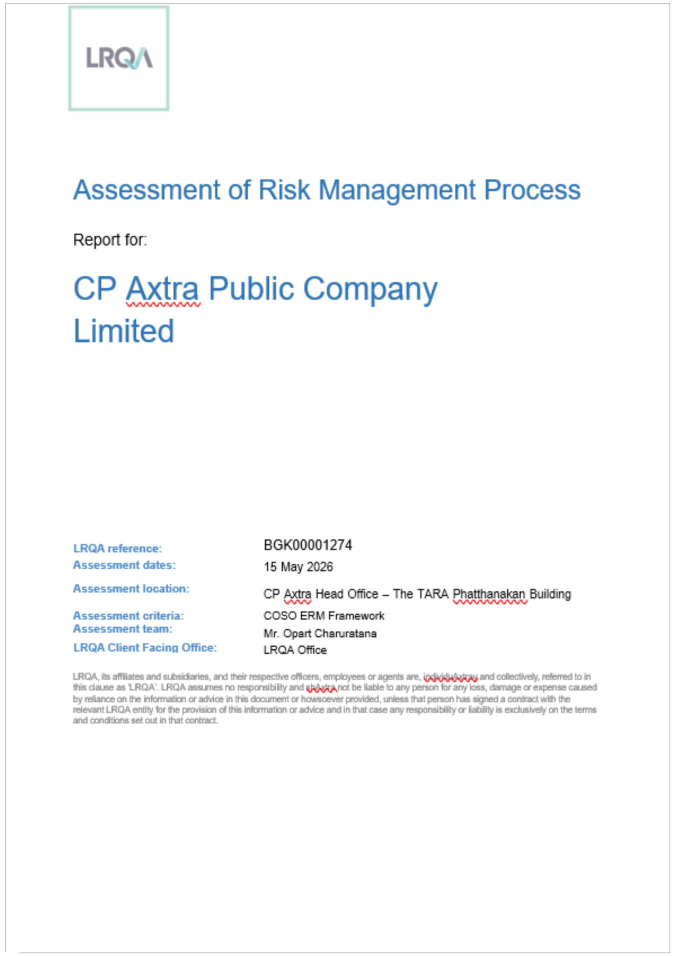
Strategy	Detail and 2025 Performance
Risk management training program	• **100%** Board of Directors, All Non-Executive Directors, Top Management, and Managers trained the Compliance and Risk Management course as well as being communicated on risk management • **100%** employees trained in "Risk management on cashier job" 
Risk management metric link to incentive	• **100%** Top Management Level • **100%** Promotion to Manager
As KPI for annual performance evaluation and financial incentives	• **100%** Top Management Level • **100%** Middle Management Level • **100%** First Level Management Level
Incorporate risk criteria in development of new products and services approval	• **100%** New business passed risk criteria • **100%** Own brand product passed risk criteria
Continuous improvement	Followed up in Audit and Risk Management Committee every quarters and reviewed annual plan continuously
The risk culture survey	• **100%** Risk champion participate the questionnaire survey • **100%** Result and feedback are reviewed for improvement

Risk Management Process Auditing

The company has conducted an audit of the risk management process both internal and external auditor as annually basis. These audits were using COSO ERM framework as assessment criteria to identifying, evaluating, controlling, monitoring and reporting risks and implementation of risk assessment process in the company.

Internal Audit

External Audit by LRQA



LRQA

Assessment of Risk Management Process

Report for:

CP Axtra Public Company Limited

LRQA reference:	BGK00001274
Assessment dates:	15 May 2026
Assessment location:	CP Axtra Head Office – The TARA Phatthanakan Building
Assessment criteria:	COSO ERM Framework
Assessment team:	Mr. Opart Charuratana
LRQA Client Facing Office:	LRQA Office

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CLICK HERE *to see the lastest external audit report (15 May 2026)*

Enterprise Risk Management Training

Enterprise Risk Management Training

To foster a **risk-aware organizational culture**, the company continuously promotes risk management awareness and knowledge across all levels of personnel. This is achieved through various actions, including **training sessions**, **meetings**, **internal communications**, and **educational activities**. The core target groups include:

- Members of the Board of Directors
- Executives
- Employees

Furthermore, the company is continuously enhancing and refining training and knowledge dissemination to ensure greater clarity, broader coverage, and have a proper supporting evidence.

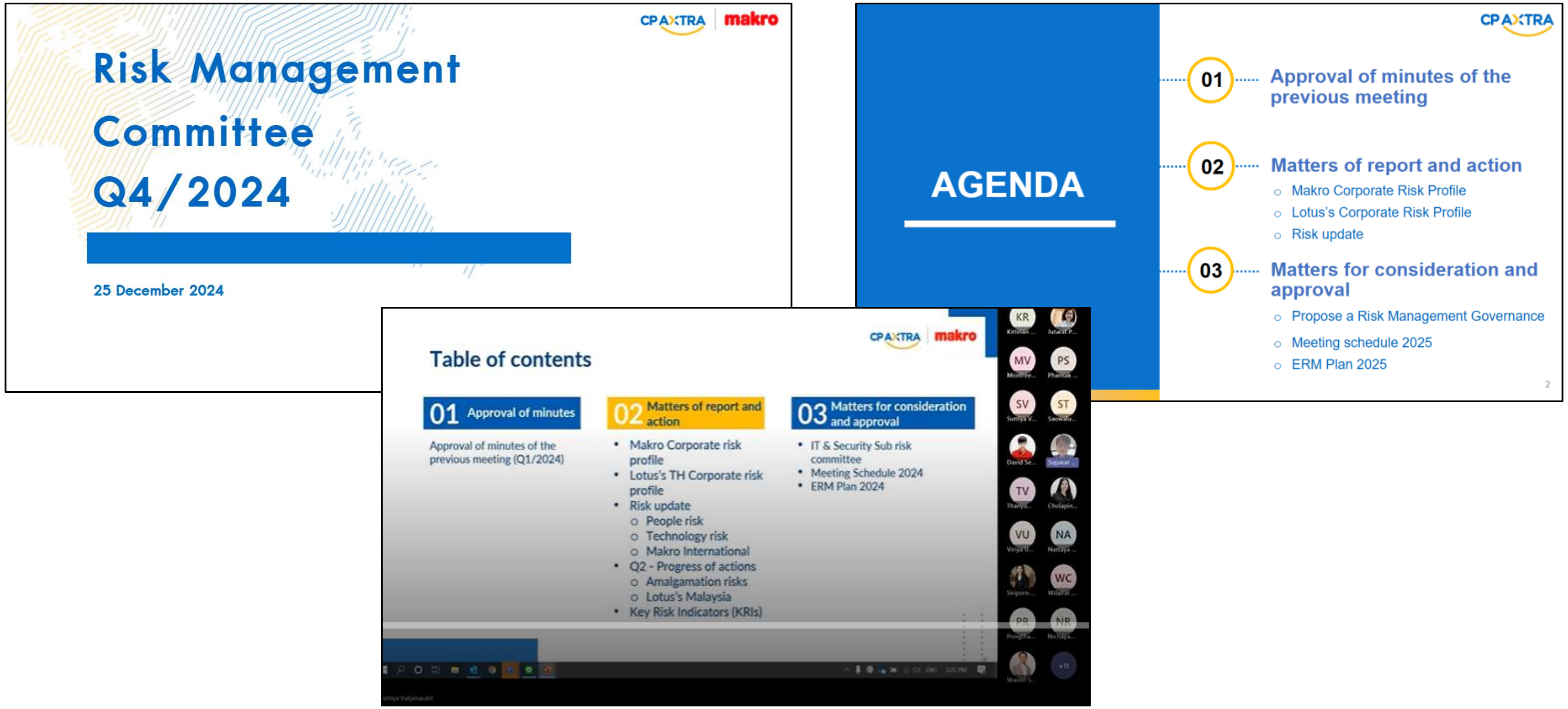
Enterprise Risk Management Training

The company promotes understanding of risk management among the Board members and executives through various activities that emphasize active engagement, sharing strategic dialogue, and continuous monitoring of key risk issues. In addition, emerging and significant risk trends are regularly communicated through the following channels:

- Onboarding Training for new Risk Management Committee (RMC) Members
  This program is designed to enhance the understanding of newly appointed RMC members regarding their roles, responsibilities, and the organization's risk management processes, as well as to provide an overview of key enterprise risks.

Enterprise Risk Management Training

- **Risk Management Committee (RMC) Meeting**
  The Corporate Risk Profile, Top Risks, Key Risk Indicators (KRIs), risk trends, and the status of risk control measures are presented on **a quarterly basis** (on April 4, July 5, October 15, and December 25, 2024). This ensures that the Board members and executives are kept informed of key risks and emerging trends, enabling them to provide strategic input and monitor the effectiveness of risk management initiatives.

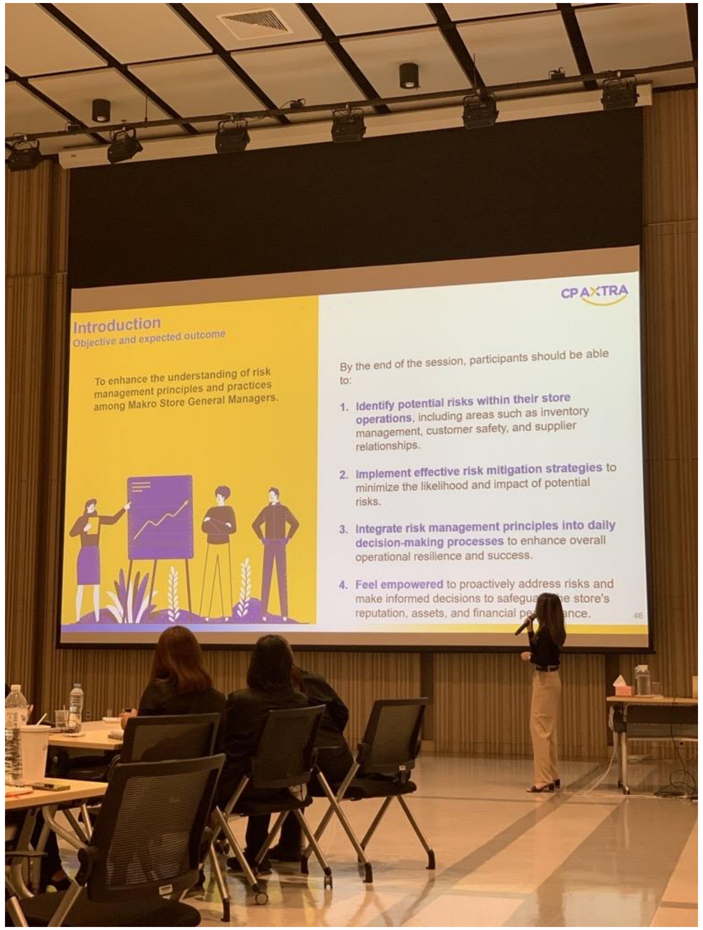


Enterprise Risk Management Training

- **Audit Committee Meeting**
  Risk information with potential impact on strategy or internal control is presented on **a quarterly basis** (on February 14, April 25, July 25, and October 24). These sessions include joint discussions in cases where risks have materialized or are anticipated, as well as knowledge sharing and recommendations on risk management practices.

Enterprise Risk Management Training

- **STAR Functional Training Program**
  The program is organized to prepare **potential employees** for future senior leadership roles by fostering an understanding of the risk management framework, their role in supporting the risk management system, the alignment of strategic planning with the company's Risk Appetite, and the use of Key Risk Indicators (KRIs) as tools for monitoring performance.



Enterprise Risk Management Training

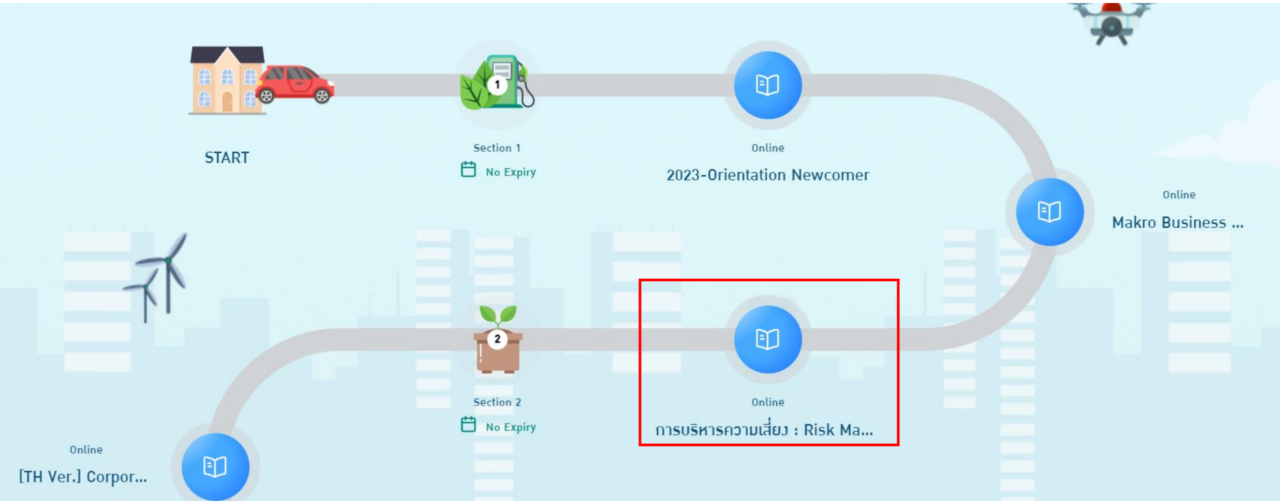
Risk Awareness and Education for Employees

The company promotes risk management knowledge and awareness among general employees through accessible and contextually appropriate channels. This ensures employees recognize their role in risk management and can apply risk principles in their daily work. The key approaches include:

Risk Management Framework Training during New Employee Orientation

Basic training covering fundamental risk management concepts, organizational roles and responsibilities, and employee involvement in risk assessment and control.

Development of Online Educational Videos (Intranet / e-Learning)
Short videos are disseminated that explain risk management principles, the importance of monitoring Key Risk Indicators (KRIs), and examples of common workplace risk scenarios, enabling employees to learn by themselves anytime, anywhere.



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