

## Risk Management Policy

### Rojukiss International Public Company Limited

#### 1. Purpose

This policy establishes a consistent and systematic approach for identifying, assessing, managing, and monitoring risks that could impact the achievement of Rojukiss International Public Company Limited's ("the Company") strategic and operational objectives. It ensures risk management is embedded in all levels of decision-making, supporting sustainable growth and stakeholder confidence.

#### 2. Scope

This policy covers all risk categories — strategic, operational, financial, compliance, reputational, and emerging risks such as ESG and cybersecurity.

#### 3. Governance Structure

##### 1. Board of Directors

- Approve the risk management policy.
- Ensure risk management is integrated into strategy, planning, and performance oversight.
- Promote a strong risk management culture across the organization.

##### 2. Corporate Governance, Risk and Sustainability Committee

- Review/ recommend the risk management policy to the Board.
- To approve risk appetite, risk tolerance and the annual risk management plan
- To oversee and monitor management's implementation of the Enterprise Risk Management (ERM) framework.
- To review risks above tolerance and approve the respective risk management plan
- To coordinate with the Audit Committee on significant risk and internal control information to support the development of the internal audit plan
- To review the Charter of the Corporate Governance, Risk, and Sustainability Committee at least once a year and propose it to the Board of Directors for approval.

- To perform any other duties as assigned by the Board of Directors

### 3. Management Team (CEO and C-Level Executives)

- Propose the strategic plan aligned with risk considerations.
- Develop policy and risk management strategy for execution.
- Identify and assess key business risks within their areas of responsibility.
- Oversee the implementation and monitoring of risk management

### 4. Risk Management Framework

The Company adopts a framework aligned with COSO ERM (2017) and ISO 31000 (2018), consisting of five components:

1. Governance and Culture – Leadership commitment and accountability.
2. Strategy and Objective Setting – Defining risk appetite and aligning with business goals.
3. Performance – Identifying, assessing, and responding to risks affecting objectives.
4. Review and Revision – Continuous improvement of risk management practices.
5. Information, Communication, and Reporting – Transparent and timely reporting

### 5. Risk Appetite and Tolerance

- The Company defines risk appetite as the level of risk it is willing to accept to pursue objectives.
- Risk tolerance thresholds are set annually and reviewed periodically by the Board.
- Appetite and tolerance levels are established by risk category and linked to KPIs.
- Any risk exceeding tolerance must be escalated to the Committee.

### 6. Risk Management Process

1. **Identify Risks** – Detect internal and external factors that may affect objectives.
2. **Assess Risks** – Evaluate likelihood and impact using standardized criteria.
3. **Prioritize Risks** – Rank risks based on severity and control effectiveness.
4. **Develop Mitigation Plans** – Define strategies to avoid, reduce, transfer, or accept risk.

5. **Monitor and Report** – Track mitigation progress and report quarterly to the Committee and Board.

#### 7. Reporting and Review

- **Quarterly:** Management submits enterprise risk reports to the Committee and Board.
- **Annually:** Policy, framework and annual plan are reviewed for improvement.
- **Ongoing:** Emerging risks are continuously monitored and addressed.

#### 8. Effective Date and Review

This policy becomes effective upon approval by the **Board of Directors** and will be reviewed every two years or as needed to reflect significant organizational or external changes.

Approved by:

**Board of Directors**

Rojukiss International Public Company Limited

**Date:** 12 November 2025

