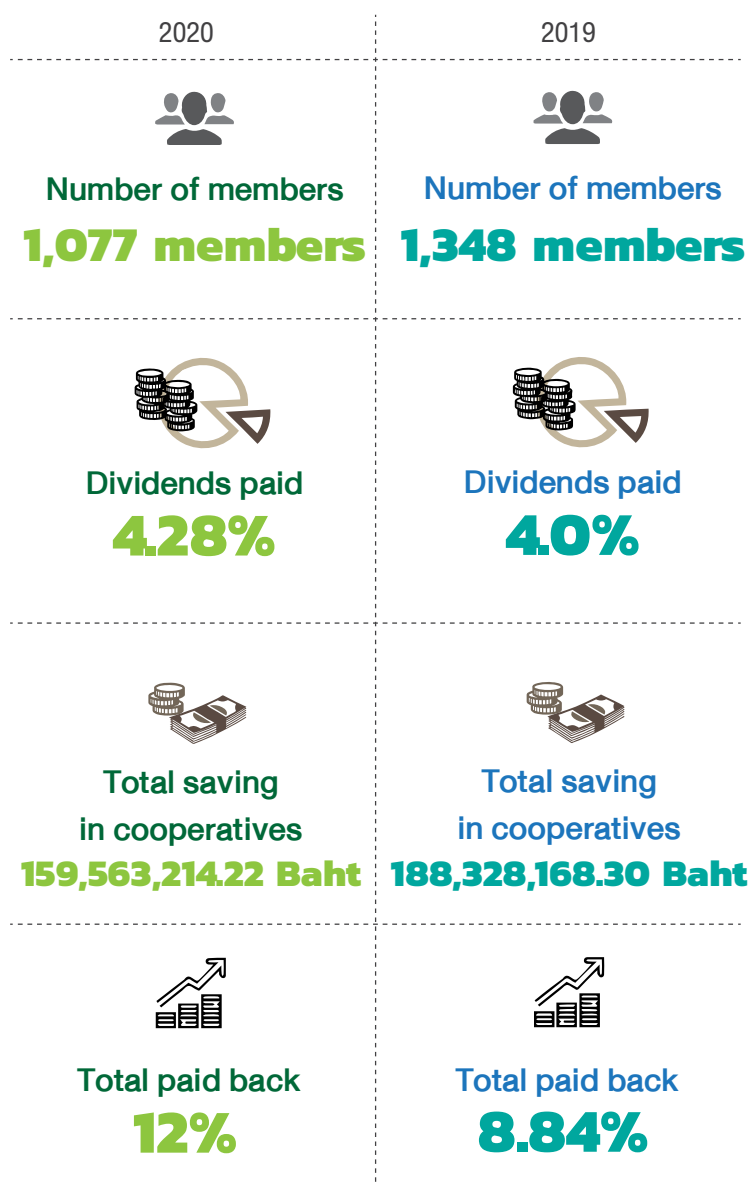


7.4 Savings Cooperatives in Somboon Group



The Company's savings cooperatives have the policy to promote the quality of life of employees and build confidence and trust to members. The cooperative is also a center to link the relationship between the members of the group, while making the cooperative stable and growing continuously.

At present, savings cooperative companies in the Somboon Group as of December 31, 2020



In 2020 due to the COVID-19 crisis, the employee's income decreased. The company has measures to help members of the cooperative to alleviate the cost by freezing loan debt and extend the repayment period for many employees, who have joined in this project.