



JUMP+ Plan



Aurora Design Public Company Limited

(AURA)

Year 2026 - 2028

This report was approved by the board of directors on 26/02/2026
and disseminated on 17/03/2026

Disclaimer

This document has been prepared by Aurora Design Public Company Limited ("AURA") based on information, assumptions, and projections of the Company as of the document preparation date. All plans, projects, proposals, opinions, forecasts, projections, or statements contained herein are provided solely for disclosure to interested parties.

The Company reserves the right to amend, modify, or update any project plans, including targets of the plans or projects described in this document at its sole discretion. The Company makes no representation or warranty regarding the accuracy, completeness, or validity of information contained herein, nor does it guarantee that the plans or projects outlined herein will successfully deliver outcomes according to the established targets or estimated timelines. All proposals, opinions, forecasts, projections, and forward-looking statements specified herein reflect the Company's views as of the document preparation date which are subject to risks and uncertainties and may change in the future according to changing economic conditions, competition, business-related factors, or any other factors. The Company assumes no obligation to update or revise such information or statements, except where the Company's Board of Directors approves any revisions to plans, targets, or other information that require the Company to disclose such changes through the system provided by The Stock Exchange of Thailand ("SET").

This document is intended only for disclosure to investors and related parties in general without the intent to solicit, recommend, induce, or offer opinions on investments in securities issued by the Company, nor shall it be construed as investment advice, an offer to buy or sell, or a solicitation for offers to buy or sell securities, or an inducement to engage in any transactions related to securities issued by the Company, particularly in any countries or special administrative regions where such acts may violate their applicable laws. No part of this document should be relied upon as a determining factor in making any decisions concerning the execution of contracts, agreements, or investments whatsoever. The Company and its directors, executives, and employees shall not be liable for any losses or damages, whether direct, indirect, compensatory, or consequential (including but not limited to loss of profits), arising from the use of or reliance on information contained herein, or from any variance between actual outcomes and the Company's forecasts or projections.

Investors are advised to exercise careful judgement and discretion in making investment decisions and to regularly review the Company's public disclosures such as information releases on material events, financial statements, Form 56-1 One Report, to support their prudent investment decisions with appropriate due diligence.

The role of The Stock Exchange of Thailand ("SET") is solely to initiate and facilitate the JUMP+ program which is intended to enable the growth and enhance the attractiveness of participating listed companies. SET does not participate or engage in the identification of the targets, forecasts, projections, and expected outcomes contained herein, nor does SET endorse the validity, accuracy, feasibility, and reasonableness thereof. The decision to rely on such information solely depends on the judgment and at the discretion of investors and related parties. SET and its directors, executives, and employees shall not be liable for any losses or damages, whether direct, indirect, compensatory, or consequential (including but not limited to loss of profits), arising from the use of or reliance on information contained herein, or from any variance between actual outcomes and the Company's forecasts or projections.

Table of Contents

	Page
Executive Summary	1
Section 1 Business Plan	2
Target in 2028	3
Strategic Plan 1 : Drive AURORA revenue and gross profit growth by branch optimization and enhancement of product and marketing strategy	3
Strategic Plan 2 : Enhance the Thong Ma Ngern Pai existing portfolio while exploring new business and operating models to unlock greater growth potential	6
Section 2 Governance Plan	8
Enhancing anti-corruption and fraud prevention efforts	9
Enhancing whistleblowing mechanisms	11
Formulation of a succession plan for the CEO, executive management, and critical roles	15



Aurora Design Public Company Limited

SET100 / SET100FF / SETESG / SETWB

Consumer Products / Fashion

CG Report :

SET ESG Ratings: **AA**

Anti-Corruption Certification (CAC): -

Business Type

Retail business of gold jewelries, diamond and gemstone jewelries and other relating businesses providing one-stop service

Financial Statement				
Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	39,967.44	33,188.98	29,925.13	29,603.69
Expenses	37,376.76	31,375.53	28,612.33	28,523.68
Net Profit	1,460.68	1,134.82	850.03	707.86
Balance Sheet (MB)				
Assets	24,083.28	16,668.89	13,411.89	10,813.80
Liabilities	16,741.93	10,269.84	7,734.13	5,882.79
Shareholders' Equity	7,341.35	6,399.04	5,677.76	4,931.01
Cash Flow (MB)				
Operating	-4,587.97	-1,325.04	-752.63	16.80
Investing	-184.49	-135.74	-124.90	-94.70
Financing	4,513.14	1,575.21	1,019.30	-20.24
Financial Ratio				
EPS (Baht)	1.09	0.85	0.64	0.68
GP Margin (%)	9.59	9.60	9.55	8.51
NP Margin (%)	3.65	3.42	2.84	2.39
D/E Ratio (Times)	2.28	1.60	1.36	1.19
ROE (%)	21.26	18.79	16.02	19.31
ROA (%)	12.02	12.08	10.94	10.70

JUMP+ Plan

Business Plan

Target in 2028

Net Profit **2,000 - 2,500** Million Baht

Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan 1 : Drive AURORA revenue and gross profit growth by branch optimization and enhancement of product and marketing strategy	✓		
2. Strategic Plan 2 : Enhance the Thong Ma Ngern Pai existing portfolio while exploring new business and operating models to unlock greater growth potential	✓		

Governance Plan

1. Enhancing anti-corruption and fraud prevention efforts
2. Enhancing whistleblowing mechanisms
3. Formulation of a succession plan for the CEO, executive management, and critical roles

Remark : *This document has been prepared by the listed company for the purpose of disseminating corporate information to investors solely for their investment decision-making. The listed company does not provide any investment advice or recommendations regarding its securities. Investors are advised to conduct further research and consult with qualified professionals before making any investment decisions. The listed company shall not be held liable for any damages or losses arising from the use of information contained in this document under any circumstances. The listed company reserves the right to amend the information presented herein without prior notice. Reproduction, modification, or dissemination of this document or any part thereof is prohibited unless prior permission has been obtained from the listed company. For additional information, investors may refer to the reports or disclosures made available through the Office of the Securities and Exchange Commission and/or the Stock Exchange of Thailand.*

Section 1
Business Plan

Section 1 Business Plan

Target in 2028

Topic	YE/2023	YE/2024	YE/2025	Target in 2028
Net Profit (Million Baht)	850.03	1,134.82	1,460.68	2,000 - 2,500

Aurora has set ambitious growth targets, driven by a strong commitment to customer centricity and operational excellence. The strategy focuses on increasing revenue and margins through new product offerings and branch optimisation, customer relationship management and loyalty programs, personalized marketing, and enhanced customer experiences. Additionally, continuous improvements in operational efficiency ensure the company remains agile and competitive.

Growth plan/Increase business value

Strategic Plan 1 : Drive AURORA revenue and gross profit growth by branch optimization and enhancement of product and marketing strategy

Drive revenue and profit growth by optimizing branches, expanding highmargin and new product offerings, strengthening CRM and marketing strategies, and leveraging technology to improve efficiency

This plan will promote and develop the organization in the following dimensions

- Growth

Targets

- Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Total Revenues (MILLION BAHT)	33,188.98	39,967.44	44,000-45,000	48,000 – 49,000	53,000 – 54,000

- Other Targets

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
%Increase in repeat customer	-	-	-	20%

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Optimise branch and strengthen marketing strategies, including CRM initiatives and crossselling efforts, to improve branch revenue and profit growth	2026	<ul style="list-style-type: none"> • Analyse and monitor store performance to identify high and underperforming locations, understand the key characteristics of successful stores, and replace 20 lowperforming branches with higher potential sites to increase overall sales and profit growth

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> • Transform transactions into longterm relationships through CRM strategies, personalized marketing campaigns, and loyalty programs, including VIP lounge services and exclusive benefits • Establish clear KPIs and develop sales and negotiation tactics to enable branch staff to proactively strengthen crossselling initiatives and increase the contribution of highmargin products, driving overall profit growth
	2027	<ul style="list-style-type: none"> • Analyse and monitor store and marketing performance to identify opportunities for shop replacement and to support ongoing campaign adjustments and improvements • Explore further investment in AI, data and analytics, or related technologies to improve sales and marketing efficiency
	2028	<ul style="list-style-type: none"> • Explore investment in geospatial analytics to enable datadriven site selection and optimize the replacement strategy • Continue crossselling activities and develop CRM and tierbased loyalty programs to achieve a 20% increase in repeat customers and 20 percentage point uplift in conversion rate for high margin products
<p>Develop new product offerings in the branch through: Establish strategic partnerships and co-branding collaborations with leading brands to create collaborative products Launch new products including belief-inspired and more accessible product lines</p>	2026	<ul style="list-style-type: none"> • Develop strategic partnerships and cobranding initiatives to create new product lines, such as collaborations with lifestyle brands to increase sales and improve customer retention • Develop new design and delight products, belief-based products, and jewellery made with alternatives to 96.5% gold that align with customer demand and explore new market segments
	2027	<ul style="list-style-type: none"> • Monitor cobrand and Design & Delight product performance, and pursue new brand collaborations to enhance product design and seasonal offerings, with the goal of attracting new customers and increasing repeat customers by 5%
	2028	<ul style="list-style-type: none"> • Maintain existing brand collaborations while actively exploring new partnership opportunities, and continuously analyze design and delight product performance to refine product design strategies
<p>Leverage technology to enhance overall operational efficiency and optimize costs through : - Process and cost optimization, and the effective use of technology - Invest in AI technology to improve forecasting and trading recommendations to enhance overall operational efficiency and inventory management</p>	2026	<ul style="list-style-type: none"> • Work with vendors to adopt new technologies to optimize raw materials and packaging used for Design & Delight production, and explore overseas sourcing opportunities to reduce raw material costs, targeting THB 10–20 million in cost savings • Invest in AI technology to improve forecasting and trading recommendations especially for gold to enhance overall operational efficiency, inventory management, and reduce operational risks
	2027	<ul style="list-style-type: none"> • Analyze overall value chain management, monitor sourcing strategies, and AIdriven operational performance to further drive profit growth • Explore additional investment in AI technologies to enhance internal support systems and improve overall efficiency

Strategic Initiative	Year	Expected Outcomes
	2028	<ul style="list-style-type: none"> Continue to monitor the outcome of technology utilisation and operational effectiveness and further improve or adjust strategies

Risk Management

Risk 1 : Underperformance of new or relocated shops

• **Risk Characteristic**

New or replacement locations may not draw sufficient customers or meet revenue expectations, and relocations may cause loss of loyal customers from closed branches.

• **Risk Impact**

This could result in lower-than-target revenue growth, increased operational costs, and loss of loyal customers

• **Risk Management Measures**

- Conduct research or survey before relocation
- Implement strong local marketing campaigns
- Conduct monthly performance reviews and promptly adjust strategies as needed

Risk 2 : Inventory and product mix misalignment

• **Risk Characteristic**

Expansion and new product lines require holding more stock, and the new product lines may not align with customer preferences

• **Risk Impact**

This could lead to increased holding costs, markdowns, and reduced gross profit

• **Risk Management Measures**

- Pilot new product lines in select markets before full-scale rollout to validate demand and reduce risk of excess inventory
- Use agile inventory management and demand forecasting to prevent overproduction

Risk 3 : Geopolitical instability affecting gold prices

• **Risk Characteristic**

Geopolitical risks and trade restrictions in key gold markets may disrupt supply, raise costs, and drive sharp price volatility

• **Risk Impact**

This may lead to higher gold costs, pricing instability, lower margins, and difficulty securing highpurity gold

• **Risk Management Measures**

- Monitor geopolitical shifts, currency movements, and gold markets to guide procurement decisions.
- Implement data-driven analytics to forecast price movement
- Develop a sourcing and dynamic inventory strategy to optimize buying timing and strategic stock levels.

Strategic Plan 2 : Enhance the Thong Ma Ngern Pai existing portfolio while exploring new business and operating models to unlock greater growth potential

Accelerate portfolio growth through strategic branch expansion, service diversification, and entry into new market segments, while exploring organizational restructuring to achieve greater financial resilience.

This plan will promote and develop the organization in the following dimensions

- Growth

Targets

• Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Sales Growth (%) YoY Growth Rate	9.16	19.44	10-20	10-20	10-20

• Other Targets

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Interest Revenue Growth (%)	-	50%	50%	50%
account receivable growth (%CAGR)	-	-	-	52%
number of Thong Ma Ngren Pai Stand-alone branches	-	-	-	900

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Accelerate Thong Ma Ngern Pai business growth through: -Expand stand-alone branches in key provinces at prime locations -Enhance branch staff capabilities to drive modern gold cross-selling and accelerate sales growth by branch -Explore new business model and organisational restructuring to unlock additional growth potential	2026	<ul style="list-style-type: none"> • Expand Thong Ma Ngern Pai's footprint by increasing standalone branches in key provinces through a clusterbased strategy, aiming for 50% interest revenue growth • Improve branch performance by refreshing appearance, extending service hours from 6 to 7 days per week, and cross-selling to modern gold customers by offering short-term financing options to those who already hold gold assets • Explore and study potential new business model expansion and organisation restructuring to improve organization's agility and financial resilience
	2027	<ul style="list-style-type: none"> • Continue expanding the number of branches to 200 in strategic locations, while analysing and monitoring branch and area performance to identify high-performing and underperforming sites and adjust the expansion strategy
	2028	<ul style="list-style-type: none"> • Expand Thong Ma Ngern Pai to 900 Stand-alone branches across key provinces, and review the performance of existing branches to consider a branch replacement strategy • Explore investments in AI and related technologies to accelerate business growth through data-driven innovation.

Strategic Initiative	Year	Expected Outcomes
Improve customer engagement and customer acquisition by: Offering product variety such as flexible contract options including durations and interest rates Enhancing digital services to better respond to evolving customer demand	2026	<ul style="list-style-type: none"> Diversify contract terms and conditions to accommodate demand by customer segment and provide customers with greater flexibility and option Enhance digital channel by creating an official LINE account to engage with target customer, aiming to reach 270K Line users
	2027	<ul style="list-style-type: none"> Review the product portfolio to refine the diversification strategy and align with evolving customer demand Acquire additional customers through digital channels with targeted marketing campaigns to achieve 40% channel growth
	2028	<ul style="list-style-type: none"> Continuously develop product diversification and explore additional investments in AI and/or other technologies to improve service delivery

Risk Management

Risk 1 : Branch cannibalisation

• **Risk Characteristic**

Concentrating multiple branches within the same area could lead to high operating costs and customer cannibalization. Additionally, new stand-alone branches may fail to attract sufficient customers or generate expected revenue.

• **Risk Impact**

This may lead to underperformance against interest revenue growth ambitions, lower ROI on expansion investments, and cost optimization

• **Risk Management Measures**

- Use data-driven market research to ensure branch density aligns with customer demand and growth potential
- Use cluster-based strategy and monitor branch KPIs regularly
- Adjust expansion plan based on performance reviews

Risk 2 : Funding and capital structure risk

• **Risk Characteristic**

Facing challenges in securing adequate debt or equity financing to support future growth plans, driven by stricter lending standards, heightened credit scrutiny, and more conservative investor sentiment during unfavorable economic conditions

• **Risk Impact**

This could result in insufficient capital for expansion and inability to meet account receivable growth targets

• **Risk Management Measures**

- Diversify funding sources (banks, investors)
- Maintain strong financial reporting and governance to instill confidence and ensure clarity for investors and banks.
- Adjust financing strategy proactively and explore organizational restructuring

Section 2

Governance Plan

Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

This strategic plan aims to strengthen a transparent and credible governance framework to prevent corruption by regularly reviewing internal policies, fostering a culture of integrity, seeking national anti-corruption certification, and requiring key business partners to have anti-corruption policies

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	Complete	-	-	-
<ul style="list-style-type: none"> An anti-corruption and anti-bribery policy has been developed to comprehensively cover the organization's business operations, formally approved by the Board of Directors, and supported by clear and practical implementation guidelines 	Complete	-	-	-
<ul style="list-style-type: none"> The company conducts regular monitoring and evaluation of compliance with its anti-corruption and anti-bribery policy and procedures. Audit results are reported by internal auditors to the Board of Directors at least annually. In the event of any violations, corrective actions and preventive measures are clearly defined to prevent recurrence 	Complete	-	-	-
<ul style="list-style-type: none"> The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors 	Complete	-	-	-
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	Signatory	Certified	Certified	Certified
Implement and verify that all critical Tier 1 business partners have anti-corruption policies, and ensure that the company actively monitors and assesses business partners' adherence to these policies	-	In Progress	In Progress	Complete

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Existence of anti-corruption (ABAC) related policy and procedures	2026	<ul style="list-style-type: none"> Policy/procedures development and approval by the BOD Implementation and internal audit review
	2027	<ul style="list-style-type: none"> Annual policy review and approval
	2028	<ul style="list-style-type: none"> Annual policy review and approval
Become CAC certified member	2026	<ul style="list-style-type: none"> Communicate anti-corruption policies and related procedures

Strategic Initiative	Year	Expected Outcomes
		<p>to internal and external stakeholders</p> <ul style="list-style-type: none"> • Conduct trainings on anti-corruption policies and related procedures for new employees, current employees, executives, board members • Perform corruption risk assessment and present results to BOD • Consider the appointment of external consultants (to support the preparation of the CAC assessment submission or to serve as independent reviewers for CAC documentation submission) – if necessary • Gather supporting document to prepare for certification application and submit required documents for certification • Obtain CAC certification and become CAC certified member
	2027	<ul style="list-style-type: none"> • Continuous implementation of CAC requirements
	2028	<ul style="list-style-type: none"> • Continuous implementation of CAC requirements
Require Anti-Corruption Policy for Critical business partners	2026	<ul style="list-style-type: none"> • Establish criteria and categorize the Company’s business partners type based on their risk rating • Review the business partner’s existing anti-corruption policy • Prepare communication plan and discuss with the business partners on developing/revising anti-corruption policy • Establish measures to monitor the performance of the business partners
	2027	<ul style="list-style-type: none"> • Monitor the performance of the business partners • Review and maintain evidence of the development of anti-corruption policy by the business partners • Randomly select critical business partners to review and assess their implementation and compliance with the policies
	2028	<ul style="list-style-type: none"> • Monitor the performance of the business partners • Review and maintain evidence of the development of anti-corruption policy by the business partners • Randomly select critical business partners to review and assess their implementation and compliance with the policies

Risk Management

Risk 1 : Lack of understanding in preparation for SET submission to the CAC

• **Risk Characteristic**

Lack of understanding in preparation for SET submission to the CAC

• **Risk Impact**

Not receiving or delayed in receiving certification, effecting image and credibility of the Company

• **Risk Management Measures**

- Consider increasing resource/ hiring external consultant to support
- Attend CAC trainings to gain knowledge on CAC requirement
- Monthly monitoring and reporting CAC progress

Risk 2 : Existence of negative news of the Company during the CAC certification process

• **Risk Characteristic**

Existence of negative news of the Company during the CAC certification process

• **Risk Impact**

Not receiving or delayed in receiving certification, effecting image and credibility of the Company

• **Risk Management Measures**

- Continuous monitoring news related to the Company, if news arises, official and transparent internal investigation, with a written conclusion and disciplinary action must be conducted and formally explained to the CAC

Enhancing whistleblowing mechanisms

This strategic plan aims to ensure a clear, efficient, and trusted whistleblowing process that supports ethical conduct and timely resolution of misconduct.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a whistleblowing policy and procedures for reporting misconduct.	Complete	-	-	-
• The company has established a formal,written whistleblowing policy and procedures,which have been approved by the Board of Directors	Complete	-	-	-
• Appointment of an impartial recipient for whistleblowing reports.	Complete	-	-	-
• All complaints are thoroughly investigated,and outcomes are reported to the Board in a timely manner,with appropriate corrective and preventive actions in cases of confirmed misconduct to avoid recurrence.	Complete	-	-	-
• The whistleblowing policy and procedures reviewed by the Board of Directors at least annually.	Complete	-	-	-
Reduce the complaint resolution time.	-	In Progress	Complete	Complete

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
<p>A clear and welldefined Whistleblowing Policy and Procedures have been established in written form and formally approved by the Board of Directors.</p>	2026	<ul style="list-style-type: none"> • Revise and enhance the written Whistleblowing policies and guidelines to ensure they comprehensively address all key elements of the whistleblowing framework • Obtain approval for all policies/guideline from the Company’s Board of Director • Communicate whistleblowing policy and reporting channels to employees and stakeholders
	2027	<ul style="list-style-type: none"> • Regular implementation and monitoring to ensure the policy/ procedures remain up-to-date
	2028	<ul style="list-style-type: none"> • Regular implementation and monitoring to ensure the policy/ procedures remain up-to-date
<p>Neutral and impartial individuals have been appointed as designated recipients of whistleblowing reports.</p>	2026	<ul style="list-style-type: none"> • Appointees reviewed, assessed for independence and competency, and approved by management • Neutral designated recipients fully in place and functioning without conflicts of interest
	2027	<ul style="list-style-type: none"> • Appointees reviewed, assessed for independence and competency, and approved by management • Neutral designated recipients fully in place and functioning without conflicts of interest
	2028	<ul style="list-style-type: none"> • Appointees reviewed, assessed for independence and competency, and approved by management • Neutral designated recipients fully in place and functioning without conflicts of interest
<p>All whistleblowing cases are investigated, and the results are reported to the Board of Directors within the prescribed timeframe.</p>	2026	<ul style="list-style-type: none"> • Case management system established; reports logged and screened consistently • Independent investigation teams assigned; investigations documented with proper evidence handling • Timely reporting to the Board achieved; corrective/disciplinary actions tracked to closure
	2027	<ul style="list-style-type: none"> • Case management system established; reports logged and screened consistently • Independent investigation teams assigned; investigations documented with proper evidence handling • Timely reporting to the Board achieved; corrective/disciplinary actions tracked to closure
	2028	<ul style="list-style-type: none"> • Case management system established; reports logged and screened consistently • Independent investigation teams assigned; investigations documented with proper evidence handling • Timely reporting to the Board achieved; corrective/disciplinary actions tracked to closure

Strategic Initiative	Year	Expected Outcomes
Where misconduct is substantiated, the organization specifies corrective actions and preventive measures to avoid recurrence.	2026	<ul style="list-style-type: none"> • Corrective and preventive actions implemented for all substantiated cases • Effectiveness assessed and improvements integrated into governance practices
	2027	<ul style="list-style-type: none"> • Corrective and preventive actions implemented for all substantiated cases • Effectiveness assessed and improvements integrated into governance practices
	2028	<ul style="list-style-type: none"> • Corrective and preventive actions implemented for all substantiated cases • Effectiveness assessed and improvements integrated into governance practices
The Whistleblowing Policy and Procedures are reviewed by the Board of Directors at least once a year.	2026	<ul style="list-style-type: none"> • Review of laws, regulations, and governance guidelines completed • Internal effectiveness assessment conducted on all whistleblowing channels and trends • Updated policy and procedures finalized and submitted for annual Board endorsement
	2027	<ul style="list-style-type: none"> • Review of laws, regulations, and governance guidelines completed • Internal effectiveness assessment conducted on all whistleblowing channels and trends • Updated policy and procedures finalized and submitted for annual Board endorsement
	2028	<ul style="list-style-type: none"> • Review of laws, regulations, and governance guidelines completed • Internal effectiveness assessment conducted on all whistleblowing channels and trends • Updated policy and procedures finalized and submitted for annual Board endorsement
Reduce the response time for handling complaints to ensure faster and more efficient resolution.	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Define clear service-level timelines (SLAs) for each stage of the complainthandling process (e.g., acknowledgment, initial review, investigation, and closure). • Streamline the intake and screening procedures to ensure timely triaging of cases based on severity and urgency. • Assign responsible personnel or teams with clear accountability for timely followups and resolution. • Introduce a casetracking system or monitoring log to monitor progress, reduce delays, and escalate overdue cases. • Provide training and capacity building to enhance the efficiency and decisionmaking of individuals involved in complaint handling.

Strategic Initiative	Year	Expected Outcomes
	2028	<ul style="list-style-type: none"> Conduct periodic reviews to assess bottlenecks and continuously improve turnaround time.

Risk Management

Risk 1 : Lack of employee awareness of whistleblowing channels

- **Risk Characteristic**

Lack of employee awareness of whistleblowing channels

- **Risk Impact**

Low reporting rates; unresolved misconduct

- **Risk Management Measures**

Conduct annual awareness campaigns, mandatory training, and communication via multiple channels

Risk 2 : Delays in investigation due to insufficient resources

- **Risk Characteristic**

Delays in investigation due to insufficient resources

- **Risk Impact**

Prolonged case handling; reputational risks

- **Risk Management Measures**

Establish dedicated investigation team; set SLA and escalation matrix

Risk 3 : Inadequate documentation or evidence collection

- **Risk Characteristic**

Inadequate documentation or evidence collection

- **Risk Impact**

Incomplete investigations; inability to take corrective actions

- **Risk Management Measures**

Implement standardized investigation templates and secure evidence-handling procedures

Risk 4 : Policy not updated in line with regulatory changes

- **Risk Characteristic**

Policy not updated in line with regulatory changes

- **Risk Impact**

Noncompliance risks

- **Risk Management Measures**

Schedule annual policy review and regulatory monitoring

Governance of Risk and Management Compliance

Formulation of a succession plan for the CEO, executive management, and critical roles

This strategic plan aims to ensure leadership continuity and organizational resilience by identifying critical roles, developing succession pipelines, and fostering a culture of ongoing talent development

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a succession plan for the President & CEO, senior executives, and key position holders.	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Risk assessment and identification of critical roles to categorize and prioritize positions requiring succession plans. 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Define core qualifications and competencies by regularly reviewing and updating job descriptions to ensure clarity and relevance, and specifying essential competencies for each position. 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Identification and assessment of high-potential employees for future key roles. 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Development of Individual Development Plans 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Monitor IDP progress and evaluate the overall effectiveness of the succession plan, ensuring key role incumbents participate in and complete essential training and skill development. 	In Progress	Success	Success	Success
<ul style="list-style-type: none"> Effectively communicate the value of the succession plan to employees and encourage a culture of continuous learning across the company. 	In Progress	Success	Success	Success
Engage an expert to evaluate Human Capital ROI (HCROI), measuring the financial value generated by a company's workforce relative to investments in employee development	-	In Progress	In Progress	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Identify Critical Roles & Risks to categorize and prioritize positions that require succession planning	2026	<ul style="list-style-type: none"> Not Applicable
	2027	<ul style="list-style-type: none"> Review the appropriateness and alignment with the business operating model, including the criteria for identifying critical positions, turnover rate, retirement rate, and roles considered high-risk within similar business types
	2028	<ul style="list-style-type: none"> Review the appropriateness and alignment with the business operating model, including the criteria for identifying critical

Strategic Initiative	Year	Expected Outcomes
Define qualifications and core competencies by reviewing and updating job descriptions to ensure clarity and relevance, and specify the essential competencies required for each position	2026	positions, turnover rate, retirement rate, and roles considered high-risk within similar business types
	2027	<ul style="list-style-type: none"> • Not Applicable • Establish essential qualifications and core competencies through a comprehensive review and update of job descriptions, ensuring they are clear, current, and aligned with the critical capabilities required for each role
	2028	<ul style="list-style-type: none"> • Establish essential qualifications and core competencies through a comprehensive review and update of job descriptions, ensuring they are clear, current, and aligned with the critical capabilities required for each role
Identify and assess internal high-potential employees to discover and evaluate individuals within the organization who have the potential to assume critical positions in the future	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Gather high-potential talent by nominations or performance evaluation documents to get talent supports succession planning • Conduct compare the evaluation outcome with job descriptions, skill matrix, and competencies for critical positions • Prepare a list for successors
	2028	<ul style="list-style-type: none"> • Obtain approval for list of successors from the Company's management
Development of Individual Development Plans - IDPs	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Conduct a gap analysis between the successors and qualifications and competencies for each respective position • Create Individual Development Plan (IDPs) with categorize successors based on readiness level (e.g., Ready now, Ready in 1-2 Years, Ready in 3+ Years) • Obtain approval for IDPs from the Company's management and the Board of directors (for C-level and above)
	2028	<ul style="list-style-type: none"> • Periodically review the Individual Development Plans (IDPs).
Monitor the progress of IDPs and evaluate the overall effectiveness of the succession plan, ensuring that all successors participate in and complete essential training and skill development programs	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Establish the monitoring progress of IDP and evaluate the overall effectiveness of the succession plan
	2028	<ul style="list-style-type: none"> • Ongoing monitoring of IDP progress and evaluation of the overall effectiveness of the succession plan.
Communicate the importance of the succession plan to employees and promote a culture of continuous development across the organization	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Communicate succession plans to the successors to ensure clarity and alignment with their growth objectives
	2028	<ul style="list-style-type: none"> • Communicate updates on the succession plan and related actions across the organization.
Evaluate and Enhance succession plan	2026	<ul style="list-style-type: none"> • Not Applicable
	2027	<ul style="list-style-type: none"> • Not Applicable
	2028	<ul style="list-style-type: none"> • Evaluate the implementation and progress of succession plans.

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> • Review and/or Revise succession plans to align with the expected goals and requirements of each respective position • Assess successor readiness and development progress. • Identify competency gaps and key talent risks related to critical positions and successors. • Update individual development plans (IDPs) to address development needs and accelerate readiness. • Provide recommendations to strengthen the leadership pipeline and support business continuity. • Report assessment results and improvement actions to relevant management or governance committees.

Risk Management

Risk 1 : Inappropriate identification of successors and succession planning

• **Risk Characteristic**

Inappropriate identification of successors and succession planning

• **Risk Impact**

Business disruption due to lack of ready successors, including increased recruitment and training costs

• **Risk Management Measures**

- Engage external advisors for independent evaluation
- Conduct regular succession plan reviews

Risk 2 : Insufficient development of identified successors

• **Risk Characteristic**

Insufficient development of identified successors

• **Risk Impact**

Delay in readiness for key positions, impacting strategic execution

• **Risk Management Measures**

- Implement structured Individual Development Plans (IDPs)
- Regularly monitor progress
- Provide targeted training and mentoring