



Quarterly update in second quarter of 2026

JUMP+ Plan

Year 2026 - 2028



CHAYO GROUP PUBLIC COMPANY LIMITED

(CHAYO)

at 30 June 2026

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CHAYO GROUP PUBLIC COMPANY LIMITED

SET	CG Report :
Financials / Finance & Securities	SET ESG Ratings: -
	Anti-Corruption Certification (CAC): -

Business Type

The Company and its subsidiaries operate with its objectives to provide debt collection service, manage non-performing assets from purchases and transfers of secured and non-secured non-performing assets from the financial institutions, credit facility companies and call center services

Financial Statement				
Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	2,196.50	2,093.39	1,628.78	1,057.11
Expenses	2,414.06	1,304.85	804.47	547.64
Net Profit	-543.16	241.15	391.14	251.20
Balance Sheet (MB)				
Assets	8,795.99	9,705.11	9,331.41	7,203.37
Liabilities	4,701.35	5,132.19	5,035.89	3,361.56
Shareholders' Equity	3,003.38	3,548.13	3,346.78	2,948.99
Cash Flow (MB)				
Operating	294.42	-123.36	-1,903.92	-2,039.47
Investing	-31.81	-2.09	-31.17	-15.11
Financing	-435.77	-91.66	1,537.06	1,743.80
Financial Ratio				
EPS (Baht)	-0.47	0.21	0.34	0.24
GP Margin (%)	N/A	N/A	N/A	N/A
NP Margin (%)	-19.94	17.45	27.56	25.96
D/E Ratio (Times)	1.15	1.12	1.17	0.87
ROE (%)	-16.58	7.00	12.43	9.08
ROA (%)	-2.35	8.28	9.97	8.29

JUMP+ Plan			
Business Plan			
Target in 2028			
Net Profit	432.00 Million Baht		
Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan 1 : Enhance debt management and recovery capabilities through the adoption of advanced technologies, including chatbot solutions and AI-driven analytics to improve data insights and operational efficiency.			
2. Strategic Plan 2 : Optimizing and generating revenue from both existing and future NPAs			
3. Strategic Plan 3 : Enhancing access to cost-efficient funding			
Governance Plan			
1. Enhancing anti-corruption and fraud prevention efforts			
2. Enhancing the prevention of insider information			
3. Enhancing governance of information security			
Climate Action Plan			
1. Greenhouse gas inventory (GHG) plan			

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Quarterly update

Section 1

Business Plan

Quarterly update : Section 1 Business Plan

Target in 2028

Title	Target	Actual Result	
	2028	2025	6M/2026
Net Profit (Million Baht)	432.00	-543.16	201.73

The Company aims to enhance its capabilities in distressed asset investment and recovery management, while driving long-term value creation. The Company has set clear financial targets to achieve a turnaround to profitability at the consolidated level, with a consolidated net profit of not less than THB 300 million in 2026, followed by a continuous growth of 20% per annum. The consolidated net profit is targeted to reach at least THB 432 million by 2028.

Progress description

JUMP+ aims to enhance the Company’s performance toward a net profit target of THB 432.00 million by 2028. Net profit for the first half of 2026 reached THB 201.73 million, reflecting positive momentum and marking the starting point for driving the three key strategic initiatives.

Growth plan/Increase business value

Strategic Plan 1 : Enhance debt management and recovery capabilities through the adoption of advanced technologies, including chatbot solutions and AI-driven analytics to improve data insights and operational efficiency.

Develop an efficient and modern debt management and collection system capable of providing timely data visibility, both at an overall level and segmented by loan types, while leveraging AI to enhance the speed and accuracy of data analytics.

Targets

- Other Targets

Title	Target			Actual Result	
	2026	2027	2028	2025	6M/2026
Cash flows from debt collection	Increase in cash collections from debt recovery of approximately THB 100 - 140 million	Increase in cash collections from debt recovery of approximately THB 170 - 210 million	Increase in cash collections from debt recovery of approximately THB 250 - 280 million	THB 908.0 million	THB 465.7 million

Progress description

As of the end of Q2/2026, the Company recorded cash flows from debt collection and management of approximately THB 465.7 million, representing an increase of approximately 14% from the same period of the previous year. Overall performance remains on track with the established target. The Company is currently developing its debt management system and enhancing data quality in accordance with the IT Roadmap to support greater efficiency in debt management and collection going forward.

Strategic Initiative

Strategic Initiative : • Engage IT system developers or establish additional in-house IT development teams, and leverage AI to enhance debt management and recovery capabilities • Improve and integrate debtor databases to ensure completeness and accuracy, and support advanced analytics, including the development of key systems such as API Gateway, real-time payment systems, chatbot solutions, and SMS communication platforms • Continuously develop dashboards and Business Intelligence (BI) systems, or other related tools, to support data analysis and strategic decision-making • Enhance system integration to enable timely access to and utilization of data from the improved and centralized databases • Strengthen data management capabilities and external connectivity by integrating systems with outsourcing partners, enabling direct data exchange and reducing human error

Status ● On track

Year	Expected Outcomes	Actual Result
2026	- Consolidate and integrate data into a single centralized database - Enhance data quality and management efficiency through structured data cleaning processes - Enable accurate document processing and debt collection through the new database system	- The Company is in the process of integrating data to develop a centralized corporate database - Data Cleansing is being carried out on an ongoing basis, with approximately 70% completion, together with the development of data standards to support future system development. - The Company is in the process of designing a centralized database structure to support more efficient debt management and collection.

Strategic Plan 2 : Optimizing and generating revenue from both existing and future NPAs

Maximize the value of existing assets through value enhancement prior to sale, accelerating asset disposals to the market, and developing assets to generate sustainable long-term cash flows for the Company.

Targets

- Other Targets

Title	Target			Actual Result	
	2026	2027	2028	2025	6M/2026
Proceeds from NPA sales and debt restructuring	THB 350 - 750 million	THB 700 - 1,000 million	THB 1,000 - 1,250 million	THB 164.7 million	THB 10.2 million

Progress description

As of the end of Q2/2026, the Company recorded NPA sales of approximately THB 4.1 million and cash proceeds from debt restructuring of approximately THB 6.1 million, totaling approximately THB 10.2 million, which remained below the full-year target. However, certain properties have already received deposits and are currently undergoing ownership transfer, while other transactions remain under negotiation. These transactions are expected to gradually contribute to revenue and cash flows in the second half of 2026.

Strategic Initiative

Strategic Initiative : NPA Management • Analyze and segment non-performing assets (NPAs) by size and asset quality to define appropriate management and disposal strategies • Improve and enhance assets within the portfolio, such as condominiums and commercial buildings, to increase value and saleability • Accelerate asset disposals, particularly high-value assets, through broker networks and strategic partners Online Sales and Customer Acquisition • Develop websites or other platforms for online property transactions, supported by digital marketing strategies to enhance customer reach and awareness • Build and manage broker networks through digital channels such as Line OA, with defined KPIs to monitor and evaluate performance Revenue Channel Development • Increase the proportion of rental income by entering into long-term lease agreements with quality tenants and developing diversified leasing packages • Develop alternative revenue models, such as hire purchase and rent-to-own Project Development and Strategic Partnerships • Explore and develop asset value enhancement approaches, such as tokenization, joint venture (JV) structures, or other suitable channels • Identify and negotiate with potential partners to support project development and long-term business growth

Status ● Off track

Year	Expected Outcomes	Actual Result
2026	- Dispose of or restructure approximately 60 assets (both small and large), with a total value of around THB 350–700 million - Expand the broker network to approximately 100–120 agents, with clearly defined KPIs	- The Company has sold 4 properties with a total value of approximately THB 4.1 million. In addition, certain properties have received deposits and are undergoing ownership transfer, while other transactions remain under negotiation. - The broker network through LINE OA @chayo.sale-rent has expanded to 87 agents and is being further developed toward the target of 120 agents by the end of 2026, with KPIs established to evaluate sales and rental performance.

Strategic Plan 3 : Enhancing access to cost-efficient funding

Pursuing strategic partnerships to support business growth and enhance financial stability

Targets

• Other Targets

Title	Target			Actual Result	
	2026	2027	2028	2025	6M/2026
Interest income from loans to non-performing assets	No target, as the investment process typically requires at least six months to complete	The investment with target investors is expected to enable the Company to expand its debt portfolio and increase interest income from lending to distressed assets by approximately THB 100–250 million	Interest income from lending to distressed assets is expected to increase by approximately THB 300–500 million	THB 1,975.9 million	THB 845.5 million

Progress description

As of the end of Q2/2026, the Company’s Overall revenue was approximately 15% lower than that of the previous half-year below the target due to a revision of the estimates. However, the Company’s primary target is based on profitability rather than revenue. Profit for the first half of 2026 was in line with, or could be considered better than, the established target. In terms of enhancing the Company’s ability to access funding at appropriate costs, the Company is currently preparing and considering potential joint investment opportunities with strategic partners in order to broaden its funding options, support business opportunities, and strengthen sustainable long-term growth.

Strategic Initiative

Strategic Initiative : Capital Preparation and Financial Structuring • Establish functions responsible for fundraising and capital structure management • Appoint financial, tax, and legal advisors to support execution • Prepare investment materials and financial projections Investor Engagement • Identify and engage target investors to present information and generate investment interest • Facilitate due diligence processes and select strategic partners Investment Execution and Completion • Draft, negotiate, and execute investment agreements • Structure financial arrangements and complete the transaction Business Expansion and Capital Deployment • Deploy capital to expand the debt portfolio across both unsecured and secured segments, in line with market conditions • Explore and develop additional business opportunities with partners

Status ● On track

Year	Expected Outcomes	Actual Result
2026	- Engage advisors to support and coordinate investment-related activities - Prepare information to support evaluation and decision-making by potential strategic partners - Execute agreements with selected strategic partners	- A financial advisor has been appointed to support the project. - The Company is preparing relevant information and exploring potential investment opportunities with strategic partners.

Quarterly update
Section 2
Governance Plan

Quarterly update : Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

Chayo Group Public Company Limited (the “Company”) places strong emphasis on conducting its business in accordance with good corporate governance, transparency, and accountability toward all stakeholders. The Company recognizes that preventing and combating corruption and bribery are critical factors in strengthening organizational credibility and long-term sustainability. Accordingly, the Company has developed the “Anti-Corruption Enhancement Plan” as a framework for strengthening policies, processes, and fostering an organizational culture that firmly opposes corruption in all forms. The plan encompasses implementation under two key approaches: (1) obtaining CAC certification from the Thai Institute of Directors Association, and (2) strengthening the Company’s anti-corruption governance structure. These initiatives are designed to enhance the corporate governance system, mitigate ethical risks, and support the Company in conducting its business with transparency, fairness, and long-term sustainability.

Targets

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established an anti-corruption policy and practices.	In Progress	In Progress	Success	In Progress	In Progress
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	Success
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	In Progress	In Progress	Success	Not Started	In Progress
The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors	In Progress	In Progress	Success	Not Started	Success
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	In the process of applying for certification.	In the process of applying for certification.	Certified	Not Started	Signatory
Enhancing Awareness and Communication of the Anti-	In Progress	In Progress	Success	-	The Company

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
Corruption Policy					is preparing communication and awareness materials for employees to enhance their understanding of the Anti-Corruption Policy, with implementation expected by September 2026.

Progress description

As of the end of Q2/2026, the Company has implemented its Anti-Corruption Enhancement Plan. The relevant policies were reviewed at the Board of Directors’ Meeting No. 1/2026 and are scheduled to be reviewed again within the fourth quarter of 2026. The Board of Directors has also approved the declaration of intent to join the Thai Private Sector Collective Action Against Corruption (CAC), which is expected to be completed within August 2026. Following the completion of the declaration of intent, the Company will proceed with preparations for the CAC certification assessment in accordance with the applicable criteria, as well as enhance internal communication and awareness across the organization. Overall, the implementation remains in line with the established plan.

Strategic Initiative

Strategic Initiative 1 : Certification under the Thai Private Sector Collective Action Against Corruption (CAC) by the Thai Institute of Directors Association (Thai IOD)

Status ● On track

Year	Expected Outcomes	Actual Result
2026	- Formally announce the Company’s declaration of intent to participate in CAC - Conduct a readiness assessment in accordance with the Thai IOD 71-item Checklist, primarily led by internal teams, while enhancing staff capabilities through relevant training and, where appropriate, engaging external experts for advisory support on specific matters.	- The Board of Directors has approved the Company’s declaration of intent to join the Thai Private Sector Collective Action Against Corruption (CAC), which is expected to be completed within August . - The Company is preparing for and assessing its readiness in accordance with CAC requirements, including preparations to engage an external advisor to support the process.

Strategic Initiative 2 : Enhancement of the Organization’s Anti-Corruption Structure

Status ● On track		
Year	Expected Outcomes	Actual Result
2026	- Review the anti-corruption policy at least once - Develop communication materials such as infographics, articles, video clips, or other media explaining anti-corruption practices in an easy-to-understand format, at least one set - Disseminate the developed materials to employees through internal communication channels at least once - Evaluate compliance with the anti-corruption policy and practices through internal audit, and report the audit results to the Board of Directors at least once	- The Anti-Corruption Policy was reviewed at the Board of Directors’ Meeting No. 1/2026 on 26 February 2026 and will be reviewed again in the Q4/2026. - The Company is preparing communication and awareness materials for employees to enhance understanding of anti-corruption practices. - Compliance with the Anti-Corruption Policy will be evaluated in accordance with the established plan.

Enhancing the prevention of insider information

Chayo Group Public Company Limited (the “Company”) recognizes the importance of effectively managing inside information that may influence investor decision-making, market fairness, and the credibility of the organization. The Company has therefore established an “Inside Information Enhancement Plan” to provide a structured framework for controlling access to sensitive information in a systematic manner. The plan focuses on the preparation and ongoing management of a comprehensive and up-to-date Insider List to ensure that relevant records and supporting documentation are properly maintained and can be reviewed retrospectively in a structured manner. Implementation of this plan strengthens good corporate governance, reduces regulatory and legal risks, and supports the Company’s commitment to transparent and fair business operations over the long term.

Targets

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established a policy and procedures to prevent the misuse of insider information.	-	-	-	Complete	In Progress
A Board-approved written policy on insider information prevention has been clearly defined and implemented	-	-	-	Complete	Success
A structured process is implemented to regularly monitor and review compliance with the insider trading prevention policy,with audits conducted at least annually.	-	-	-	Complete	In Progress
The implementation of the insider information prevention policy is reviewed and reported to the Board of Directors at least annually. If any violations are detected,corrective actions and preventive measures are clearly outlined to prevent recurrence	-	-	-	Complete	In Progress
Internally disclose,on a per-transaction basis,the list of individuals who have access to inside information regarding	In Progress	In Progress	Success	-	The Company is updating

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
any transaction that may affect the company’s stock price and investor decisions.					the Insider List and related forms to ensure that individuals with access to inside information are systematically identified and recorded.

Progress description

As of the end of Q2/2026, the Company has implemented its plan to enhance the prevention of insider information misuse. The relevant policies were reviewed at the Board of Directors’ Meeting No. 1/2026 on 26 February 2026 and will be reviewed again in the fourth quarter of 2026. The Company is also in the process of updating the Insider List and related forms to ensure that they are current, with the aim of enhancing clarity and strengthening the effectiveness of internal information controls.

Strategic Initiative

Strategic Initiative : Preparation of Insider List

Status ● On track

Year	Expected Outcomes	Actual Result
2026	- Review insider trading policy at least once - Formally assign responsibility for preparing, updating, and maintaining an insider list to the relevant department in writing - Develop guidelines and a standardized Insider List form - Prepare an insider list whenever the criteria specified in the policy are met, covering both general insiders and project- or transaction-specific insiders - Ensure that all insiders formally acknowledge, in writing, their duties and restrictions	- The Insider Information Policy was reviewed at the Board of Directors’ Meeting No. 1/2026 on 26 February 2026 and will be reviewed again in the Q4/2026. - Responsibility for preparing and maintaining the Insider List has been formally assigned. - The Insider List and related guidelines/forms have been prepared and are being updated, with formal acknowledgement by insiders planned for Q4/2026.

Governance of Risk and Management Compliance

Enhancing governance of information security

In today’s business environment, where operations rely heavily on information technology and digital systems, and cyber threats continue to evolve in sophistication and frequency, Chayo Group Public Company Limited (the “Company”) recognizes the importance of effective information security management. The Company has therefore developed an “Information Security Governance Enhancement Plan” to serve as a structured framework for strengthening the security, reliability, and availability of its information systems on an ongoing basis. The plan focuses on two key approaches: (1) enhancing cyber security awareness across the organization, and (2) testing and continuously improving system security controls to ensure alignment with the Company’s business context. Through these initiatives, the Company aims to reduce cyber-related risks, strengthen operational resilience, and support sustainable long-term growth.

Targets

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established policies and guidelines for information security governance.	In Progress	In Progress	Success	In Progress	In Progress
The company has developed a clear,documented IT security policy and guidelines,which have been approved by the Board of Directors.	-	-	-	Complete	Success
Information cybersecurity undergoes evaluation by an independent external auditor,accompanied by clear and actionable improvement and development strategies	In Progress	Success	Success	Not Started	Not Started
All employees undergo training,communication,and understanding assessments to enhance awareness of IT security.	In Progress	In Progress	Success	Not Started	In Progress
Conduct cybersecurity penetration testing at least once every three years.	In Progress	In Progress	Success	-	The Company is enhancing its systems and preparing for cybersecurity assessment in accordance with the established plan.

Progress description

As of the end of Q2/2026, the Company has progressed in accordance with its Information Security Governance Enhancement Plan. Relevant policies have been reviewedat the Board of Directors’ Meeting No. 1/2026 on 26 February 2026 and will be reviewed again in the Q4/2026, while employee training, system enhancements, and preparations for cybersecurity assessment are underway as planned.

Strategic Initiative

Strategic Initiative 1 : Enhancing Cybersecurity Awareness

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Conduct at least one cybersecurity awareness training session for all employees • Assess employees’ knowledge and understanding of cyber threat response, with a minimum passing score of 50 percent required for all participants • Disclose an overview of the training activities through at least one public channel	• Prepared a cybersecurity awareness training plan for employees, with implementation scheduled for Q4/2026. • Established an employee knowledge assessment approach with a minimum passing score of 50%. • Prepared a communication plan to disclose an overview of the training results in accordance with the established plan.

Strategic Initiative 2 : System Security Assessment and Improvement

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Review the information security policies and practices at least once • Enhance system capabilities and prepare for formal cybersecurity assessment	• The Information Security Policy was reviewed at the Board of Directors’ Meeting No. 1/2026 on 26 February 2026 and will be reviewed again in the 4/2026. • Continued to enhance systems and security measures in preparation for the Cybersecurity assessment.

Quarterly update
Section 3
Climate Plan

Quarterly update : Section 3 Climate Plan

Greenhouse gas inventory (GHG) plan

Chayo Group Public Company Limited (the “Company”) places strong emphasis on conducting its business in accordance with good corporate governance, transparency, and accountability toward all stakeholders. The Company recognizes that preventing and combating corruption and bribery are critical factors in strengthening organizational credibility and long-term sustainability. Accordingly, the Company has developed the “Anti-Corruption Enhancement Plan” as a framework for strengthening policies, processes, and fostering an organizational culture that firmly opposes corruption in all forms. The plan encompasses implementation under two key approaches: (1) obtaining CAC certification from the Thai Institute of Directors Association, and (2) strengthening the Company’s anti-corruption governance structure. These initiatives are designed to enhance the corporate governance system, mitigate ethical risks, and support the Company in conducting its business with transparency, fairness, and long-term sustainability.

Targets

Title	Target			Actual Result
	2026	2027	2028	6M/2026
GHG inventory report, GHG verification and disclosure (specific to Scope 1 and Scope 2 emissions)	In Progress	Success	Success	Not Started

Progress description

As of the end of Q2/2026, the Company is preparing for the development of its GHG Inventory, including the engagement of an external consultant, appointment of a working group, and planning for Scope 1 and Scope 2 data collection. Implementation is expected to commence as planned in August 2026.

Strategic Initiative

Strategic Initiative : 1. Preparation of GHG Inventory and Disclosure to Stakeholders

Status ● On track

Year	Expected Outcomes	Actual Result
2026	- Appoint a working group to oversee the preparation of GHG inventory - Engage an external consultant to develop the GHG inventory and define the implementation framework - Collect activity data related to direct greenhouse gas emissions (Scope 1) and indirect emissions from purchased energy (Scope 2)	- Preparing to engage an external consultant to support the development of the GHG Inventory and implementation framework. - Preparing to appoint a working group and assign responsibilities for data collection. - Planning the collection of Scope 1 and Scope 2 data, with implementation expected to commence as planned in August 2026.

Quarterly update
Attachment

Quarterly update : Attachment

JUMP+ Plan

URL Link to the Document : https://jumpplusmedia-setlink.setgroup.or.th/planSubmission/CHAYO0_JUMP%2B_Plan_Year_2026-2028_EN.pdf



Attachments

URL Link to the Document : <https://opportunity-day.setgroup.or.th/vdo/10038>

