



JUMP+ Plan



CHAOPRAYAMAHANAKORN PUBLIC COMPANY LIMITED

(CMC)

Year 2026 - 2028

This report was approved by the board of directors on 06/03/2026
and disseminated on 25/03/2026

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CHAOPRAYAMAHANAKORN PUBLIC COMPANY LIMITED

SET

Property & Construction / Property Development

CG Report :

SET ESG Ratings: -

Anti-Corruption Certification (CAC): **Yes**

Business Type

CMC operates 3 main businesses as follows. 1. Residential property development business includes condominium, townhouse, townhome and single detached house, focused mainly on condominium. 2. Business of property development for lease 3. Construction contractor business and furniture and wall manufacturing business

Financial Statement				
Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	1,209.30	1,990.94	1,325.16	1,258.28
Expenses	1,339.47	1,939.76	1,342.85	1,207.96
Net Profit	18.46	-213.50	-206.45	-79.17
Balance Sheet (MB)				
Assets	7,003.99	7,109.34	7,567.56	6,122.80
Liabilities	4,806.89	4,926.56	5,222.46	3,557.64
Shareholders' Equity	2,198.63	2,183.46	2,343.23	2,563.42
Cash Flow (MB)				
Operating	211.89	63.13	-1,283.22	-297.20
Investing	-2.14	177.32	-125.96	-137.07
Financing	-282.48	-313.04	1,279.56	533.90
Financial Ratio				
EPS (Baht)	0.02	-0.19	-0.19	-0.08
GP Margin (%)	22.01	27.35	22.04	29.73
NP Margin (%)	1.46	-10.85	-15.68	-6.35
D/E Ratio (Times)	2.19	2.26	2.23	1.39
ROE (%)	0.84	-9.43	-8.41	-3.02
ROA (%)	7.47	0.70	-0.26	0.86

JUMP+ Plan

Business Plan

Target in 2028

Net Profit **50.00** Million Baht

Strategic Plan	Growth	Profitability & Efficiency	Stability
----------------	--------	----------------------------	-----------

- | | | | |
|--|---|---|--|
| 1. Strategic Plan 1 : 1. Achieving exponential growth with the "Wellness Residence" model. | ✓ | ✓ | |
| 2. Strategic Plan 2 : 2. Investing in digital technology to support the real estate and wellness businesses. | ✓ | ✓ | |

Governance Plan

- Ensuring the independence of the board of directors
- Enhancing anti-corruption and fraud prevention efforts
- Enhancing the prevention of insider information
- Enhancing prevention of conflicts of interest
- Incorporating ESG performance metrics into long-term incentive plans for executives

Climate Action Plan

- Greenhouse gas inventory (GHG) plan
- Decarbonization

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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)	-206.45	-213.50	18.46	50.00



ChaoPhraya Mahanakorn Public Company Limited
(CMC)
2026 - 2028

This report was approved by the Board of Directors on March 6, 2026. Published on March 25, 2026

This plan is part of the Jump+ (Adding Value to Listed Companies) project and the Corporate Value Up project.

This document has been prepared by Chao Phraya Mahanakorn Public Company Limited (“the Company” or “CMC”) for the purpose of communicating strategic information, business plans, and development directions of the Company. The information contained herein is based on data, assumptions, and internal assessments of the Company as of the date of preparation. The contents of this document are provided solely for general informational purposes for interested parties.

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Balanced & Sustainable Revenue Growth

By 2028, CMC Group aims to increase total revenue through a growth strategy focused on "quality of revenue" rather than simply expanding sales quantity. The company is currently restructuring its revenue model from a highly volatile real estate sales business, influenced by economic cycles and interest rate fluctuations, towards a more diversified and stable revenue structure. The core of this strategy is increasing the proportion of revenue from non-real estate businesses, particularly service and recurring income businesses. This will help reduce performance volatility, improve cash flow forecasting, and enhance balance sheet flexibility in the medium to long term.

This rebalancing of the revenue mix will allow CMC Group to manage real estate cyclical risks more effectively, while simultaneously opening opportunities to expand its revenue base into higher-growth and profitable businesses. This reflects a transition from a "cyclical property developer" model to a more stable and sustainable revenue structure in the real estate and service sectors. From an investor's perspective, this strategy will be a key factor in supporting long-term profit growth, reducing performance volatility, and enhancing the company's attractiveness as a stock that balances growth and stability in an uncertain economic environment.

Growth plan/Increase business value

Strategic Plan 1 : 1. Achieving exponential growth with the "Wellness Residence" model.

Achieving Expansionative Growth with the "Wellness Residence" Model

The company aims to develop a new type of residential project under the "Wellness Residence" concept, which integrates living with health services and holistic wellness care to meet the growing trend of consumers, both Thai and international, prioritizing quality of life and health.

This business model focuses on designing living spaces that promote good health in terms of physical, mental, and lifestyle aspects. This includes allocating spaces for health-promoting activities, building systems that support a well-being environment, and integrating various wellness services such as preventative care, rehabilitation, exercise, and nutritional care.

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

- Growth
- Profitability & Efficiency

Targets

The company aims to continuously increase revenue and profits by focusing on developing Wellness Residence projects and increasing the proportion of recurring revenue from healthcare services and project management, in order to strengthen revenue stability and support long-term business growth.

• **Corporate Financial Targets**

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Revenue Growth (%) YoY Growth Rate	50.24	-39.26	5%	10%	15%
Gross Profit Margin (%)	27.35	22.01	15%	20%	25%

Remark corporate financial targets : Corporate financial targets are strategic goals set by a company to guide its future business operations. These targets may be adjusted to reflect economic conditions, market trends, and other factors relevant to the company's business at different times.

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
The company aims to develop a clear concept and model for Wellness Residence projects, and to implement a to test related wellness business models and services. This includes fostering collaboration with health and wellness business partners and developing a project management system. The company will monitor and evaluate the performance of the pilot project to use the results to develop and prepare for expanding the Wellness Residence model to other company projects in the future.	-	The company and its subsidiaries develop pilot projects to test business and service models in the wellness sector, as well as develop project management systems to support operations, land and building development, and the procurement of medical equipment, rehabilitation and physical therapy equipment, and wellness & prevention equipment to support holistic healthcare.	The company and its subsidiaries will develop a clear concept and model for the Wellness Residence project, conduct a feasibility study, and establish collaborations with relevant health and wellness business partners.	Monitor and evaluate the project's performance, use the results to improve the business model, and prepare for expanding the Wellness Residence model to other company projects in the future.

Strategic Initiative

The company plans to develop under the Wellness Residence model to test a business model that integrates residential living with holistic health and wellness services. The focus will be on developing project concepts, designing spaces and amenities that enhance quality of life, and developing wellness services that meet residents' needs. Furthermore, the company plans to

collaborate with business partners specializing in health and wellness to enhance its business capabilities, while also monitoring and evaluating the performance of the pilot project. The results will be used to develop and expand the Wellness Residence model to other company projects in the future.

Strategic Initiative	Year	Expected Outcomes
The company plans to develop a pilot project under the Wellness Residence model to test a business model that integrates residential living with holistic health and wellness services. The focus will be on developing project concepts, designing spaces and amenities that enhance quality of life, and developing wellness services that meet residents' needs. Furthermore, the company plans to collaborate with business partners specializing in health and wellness to enhance its business capabilities, while also monitoring and evaluating the performance of the pilot project. The results will be used to develop and expand the Wellness Residence model to other company projects in the future.	2026	<ul style="list-style-type: none"> Conduct a feasibility study and develop a Wellness Residence project concept, including preliminary project design, market potential analysis, and establishing collaborations with health and wellness partners in preparation for the development of a pilot project.
	2027	<ul style="list-style-type: none"> We have initiated a pilot project under the Wellness Residence model, along with developing wellness services and a project management system, to test the business model and assess market response.
	2028	<ul style="list-style-type: none"> Monitoring and evaluating the performance of the pilot project will be used to improve the business model and operational guidelines, while preparing for the expansion of the Wellness Residence model to other company projects in the future, in order to support sustainable business growth.

Risk Management

Risk 1 : The company has established a risk management approach for the development of Wellness Residence projects. This involves carefully assessing potential market, investment, and operational risks, and continuously defining control and monitoring measures. Furthermore, the company has initiated to test the business model and evaluate market response before expanding to the next phase, thereby mitigating risk and improving business efficiency.

- **Risk Characteristic**

Risks associated with developing a new Wellness Residence business model may include market demand uncertainty, investment and project cost risks, as well as risks in developing wellness service models and project implementation that may not proceed as planned in the initial stages.

- **Risk Impact**

This may result in project development and operations not proceeding as planned, project delays, investment costs higher than anticipated, or market responses that do not meet targets, which could affect the company's performance and return on investment.

- **Risk Management Measures**

The company has adopted a pilot project approach to test the business model and evaluate market response before scaling up to the next phase. This includes conducting a comprehensive feasibility study, controlling investment and costs appropriately, and forging partnerships with experts in health and wellness to support project implementation and mitigate business risks.

Strategic Plan 2 : 2. Investing in digital technology to support the real estate and wellness businesses.

Furthermore, the company aims to develop a wellness service system and platform to support residents and users of its projects, generating recurring income from health services and activities, alongside revenue from real estate development and sales. Developing a Wellness Residence model also creates a competitive differentiation for the company in the real estate market, increases project value in the long term, and supports sustainable business growth. The company will initially implement a pilot project to test the business model and assess market potential before expanding to other projects in the future.

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

- Growth
- Profitability & Efficiency

Targets

The company aims to leverage digital technology to develop and support its real estate and wellness services businesses. This will enhance project management efficiency, improve service quality, and enhance customer experience. The focus is on developing digital systems and platforms that effectively connect building management, wellness services, and customer communication. This will strengthen the company's competitiveness and support future business growth.

• Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Revenue Growth (%) YoY Growth Rate	50.24	-39.26	12%	18%	22%

Remark corporate financial targets : Corporate financial targets are strategic estimates of a company to guide its future business operations. These targets may be adjusted based on economic conditions, market trends, and factors related to the company's business operations at different times.

• Other Targets

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
The company aims to develop and implement digital technologies to support its real estate and wellness services businesses, enhancing project management efficiency and customer service. This includes developing digital systems and platforms that improve the resident experience, customer communication, and internal data management. Furthermore, the company focuses on developing the capabilities of its personnel to effectively utilize technology in their operations, supporting long-term business growth.	-	The company and its subsidiaries plan to invest in developing and implementing digital technologies for project management and business operations in order to increase operational efficiency and control organizational costs.	The company and its subsidiaries are looking to enhance their revenue generation capabilities by leveraging digital systems to support project management, customer service, and wellness business operations, thereby improving business efficiency.	The company and its subsidiaries envision generating revenue and profit growth by leveraging digital technology to develop their real estate and wellness services businesses, while strengthening their competitiveness and long-term financial sustainability.

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Developing a pilot project under the Wellness Residence model.	2026	<ul style="list-style-type: none"> The process begins with a feasibility study of the project, defining the concept and model for integrating digital technology to support real estate operations and wellness services. This includes preliminary project design, market potential and target customer analysis, and the selection of relevant health and wellness business partners. A plan for investment and preparation is then developed, encompassing land development, resources, equipment, and related aspects, to support the development of a pilot project in the next phase.
	2027	<ul style="list-style-type: none"> A pilot project based on the Wellness Residence concept has been initiated, focusing on developing wellness services and a project management system. This aims to test the business model, assess market response, and develop related service components, technology, and management aspects. Investment has been made in the necessary areas for the pilot project's development.
	2028	<ul style="list-style-type: none"> The project will be further developed to leverage digital technology to support real estate and wellness services under the Wellness Residence concept. This includes developing wellness service models and project management systems to test business models and assess market response, as well as developing related service components, technology, and management practices. Investment will be made in the necessary areas for developing the pilot project.

Risk Management

Risk 1 : The company continuously assesses and monitors risks associated with the development of digital technology investment projects to support the real estate and wellness businesses. This includes market demand, investment, operations, and the development of real estate and wellness services. Appropriate risk management measures are established, and regular monitoring and evaluation are conducted to ensure efficient project implementation and support sustainable business growth.

• Risk Characteristic

Risks associated with developing digital technologies to support the real estate and wellness residence businesses include market demand uncertainty, investment and project cost risks, as well as the risks of developing digital technology services to support the real estate and wellness businesses, and operational delays that may not meet initial project plans.

• Risk Impact

This could result in project deviations from the planned schedule, development delays, higher-than-expected investment costs, or market responses that fall short of expectations, potentially impacting the company's performance and return on investment in the initial stages of the project.

• Risk Management Measures

The company has decided to initiate the project as a pilot program to test the business model and assess market response before scaling up to the next phase. This includes conducting a comprehensive feasibility study, appropriately controlling

investment costs, and collaborating with partners who have expertise in digital technology to support the health and wellness real estate business and mitigate business risks.

Section 2

Governance Plan

Section 2 Governance Plan

Board Structure and Qualifications

Ensuring the independence of the board of directors

Director Independence Plan

1. Objectives of the Plan. To strengthen good corporate governance standards. To enable the company's Board of Directors to perform their duties independently, transparently, and without conflicts of interest. To comply with the independence criteria of the Stock Exchange of Thailand and international principles of corporate governance. To enhance confidence among shareholders, investors, and stakeholders in the Board's decision-making process.
2. Definition of Independent Director. The company adheres to criteria consistent with the Stock Exchange of Thailand's announcements, whereby directors must possess key qualifications such as: having no financial or business interests that could influence decisions; not being an employee, executive, or regularly compensated advisor within the past 3 years; having no family relationship with key executives; not holding shares exceeding the prescribed threshold; and being able to express opinions independently regarding the company's operations.
3. Board Structure and Proportion of Independent Directors. The company stipulates that the proportion of independent directors must be at least 1/3 of the total number of directors. The number and qualifications of independent directors are reviewed annually. Independent directors must not hold office for more than 9 consecutive years to prevent risks arising from long-term relationships.
4. Mechanism for Selection and Appointment of Independent Directors. The Nomination and Remuneration Committee (NRC) defines the following steps: Analyze necessary skills (Skill Matrix) to determine appropriate characteristics for independent directors. Verify qualifications according to SET criteria. Select individuals from professional director databases (IOD, SET, or other networks). Conduct in-depth interviews and independence assessments. Propose names to the Board of Directors and shareholders' meeting for approval.
5. Conflict of Interest Prevention Policy. The company implements the following: Independent directors are required to disclose their personal interests annually. If there is an issue involving personal interests, they must abstain from voting. A Conflict of Interest (COI) Register is maintained for monitoring and review. A Whistleblower system is utilized to provide channels for complaints to prevent lack of transparency.
6. Mechanisms to Support Independent Functioning. Independent directors have full access to important company information. The company provides a Company Secretary to support with information and legal matters. If necessary, independent directors can seek advice from external experts, with the company bearing the costs. Continuous training is provided, such as IOD courses, corporate governance courses, and ESG.
7. Evaluation of Independence. Evaluation is conducted at least once a year, based on: the ability to express opinions independently, the absence of conflicts of interest, the level of meeting attendance and participation, and the scores from the overall board evaluation. The evaluation results are reported transparently to the NRC and the Board.
8. Public Disclosure. The company discloses information about independent directors in its annual report and on its website, including: background and qualifications, term of office, meeting attendance, and disclosure of personal interests.
9. Development Plan for 1–3 Years
 - Year 1: Review board structure and align with SET criteria. Encourage directors to attend various training programs and enhance their knowledge in areas related to newly emerging regulations.
 - Year 2: Enhance independent directors' skills in ESG, Digital Governance, and prepare a Skill Matrix and Succession Plan for directors.

Year 3: Conduct in-depth evaluation of independent directors' effectiveness, along with an External Review, and update independence criteria to align with international standards and the latest SET regulations.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The Chairman of the Board is an Independent Director	Complete	-	-	-
The Board of Directors comprises more than 50% Independent Directors	Complete	-	-	-

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
2026 Council and Board Structure Review Encourage directors to attend various training programs and enhance their knowledge in areas related to newly emerging regulations. 2027 Develop knowledge on healthcare, ESG and Digital Governance Encourage directors to attend various training programs and enhance their knowledge in areas related to newly emerging regulations. 2028 Improve the steepness of the audit to keep up with international standards Encourage directors to attend various training programs and enhance their knowledge in areas related to newly emerging regulations.	2026	• The board structure complies with SET criteria and has a standard proportion of independent directors.Directors' Knowledge Development
	2027	• The board can effectively oversee sustainability and technology issues.Directors' Knowledge Development
	2028	• The board has increased independence and is in line with the latest standards of SET and OECD (Organisation for Economic Co-operation and Development).Directors' Knowledge Development

Risk Management

Risk 1 : Director Independence Risk Even with systematic policies and mechanisms in place to enhance board independence, companies may still face significant risks, including: 1. Risk of a lack of de facto independence. 2. Risk of conflicts of interest that may not be fully disclosed. 3. Risk of long-term reliance on the same independent directors. 4. Risk of inadequate skills and knowledge. 5. Risk of compliance with regulations and governance standards. 6. Risk of stakeholder confidence.

• Risk Characteristic

Director Independence Risk

The company may face risks where independent directors are independent only in terms of structure or qualifications according to criteria, but cannot perform their duties truly independently due to long-term relationships with management, risks of conflicts of interest that may not be fully disclosed, or the skills and experience of independent directors that may not align with the changing business context and regulatory standards. This could impact the effectiveness of governance, strategic decision-making, and the confidence of shareholders, investors, and stakeholders.

• Risk Impact

If directors are unable to perform their duties with true independence, it may lead to a decrease in the board's oversight effectiveness, weakened quality of strategic decision-making, and increased risks of conflicts of interest and lack of transparency. This could affect compliance with corporate governance principles, relevant regulatory standards, as well as the image and confidence of shareholders, investors, and stakeholders, and may impact the company's sustainable growth and long-term performance.

• **Risk Management Measures**

The company establishes policies and mechanisms to systematically strengthen and maintain the independence of directors, with key measures as follows: defining qualifications and definitions of independent directors in accordance with the criteria of the Stock Exchange of Thailand and international corporate governance principles; setting the proportion of independent directors to be no less than one-third of the total number of directors, and limiting the continuous term of office to no more than 9 years; utilizing a nomination and appointment process through the Nomination and Remuneration Committee, considering the Skill Matrix and suitability for the business context; requiring directors to regularly disclose personal interests and abstain from voting in cases of conflicts of interest; arranging for an assessment of the independence and performance of directors at least once a year, and reporting to the Board of Directors; supporting the continuous development of knowledge and skills of independent directors, particularly in corporate governance, ESG, and Digital Governance; and transparently disclosing information about independent directors through annual reports, the company website, and relevant channels.

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

1. The objective of the plan is to create a transparent and ethical corporate culture, preventing and reducing the risk of fraud and corruption within the organization, in accordance with laws and corporate governance standards.
2. Key strategies for combating fraud and corruption include: policies and governance frameworks; establishing an anti-corruption policy; defining a Code of Conduct and declaring a Risk Appetite against corruption; preventive measures; establishing internal audit and control systems; segregation of duties and approval processes; background checks on employees and business partners; ethics, anti-corruption, and PDPA training for employees and management; and a secure and confidential whistleblower/complaint system.
3. Reporting and disclosure: Regularly reporting policy implementation to the registrar and the board; and publicly disclosing policies and performance results in the Annual Report and on the company website.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	Complete	-	-	-
• 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	-	-	-
• 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	-	-	-

Topic	Current Status	Targets		
		2026	2027	2028
<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)	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.	The company is in the process of establishing guidelines to encourage its key Tier 1 business partners to adopt anti-corruption policies and practices. This includes plans to create selection and evaluation criteria for business partners that encompass good corporate governance aspects, and to require partners to be aware of and comply with the company's anti-corruption policy. Furthermore, the company will continuously monitor and evaluate compliance with this policy to promote transparent and fair business dealings with its partners.	The company expects to implement anti-corruption policies and practices with its key direct business partners (Critical Tier 1), and to establish monitoring and evaluation systems to assess their compliance. This aims to promote transparent business collaboration in accordance with the company's good corporate governance principles.

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Year 1 Strategic Initiative / Key Plan: Establish a Whistleblower & COI Register system. Year 2: Train staff and committee members on ethics and corruption, assess corruption risks regularly, monitor and evaluate key trading partners (Critical Tier 1).Year 3: Conduct an External Assessment / Audit, improve the control system and prevent recurrence.	2026	<ul style="list-style-type: none"> The process is ongoing, and a clear policy announcement is expected to be made and all parties will be informed. Reduce corruption risk and increase transparency
	2027	<ul style="list-style-type: none"> Increase awareness and reduce the chances of corruption Identify risk points and implement preventative measures in advance.
	2028	<ul style="list-style-type: none"> A clear policy announcement is expected, and all parties are informed. Reduce recurring risks and build shareholder confidence

Risk Management

Risk 1 : Reduce the likelihood and impact of risks. Assess risk (Risk Assessment). Assess the likelihood and impact. Manage risk (Risk Mitigation). Monitor and report risk (Risk Monitoring & Reporting). Communicate and build a risk culture (Risk Communication & Culture). Communicate risk management policies and guidelines throughout the organization. Create awareness and a culture of risk responsibility at all levels.

- Risk Characteristic**

Risks of fraud, corruption, and conflicts of interest, including the lack of effective complaint handling and investigation systems, can impact transparency, good corporate governance, and the company's reputation.

- Risk Impact**

This impacts the transparency and credibility of the organization, including the risk of non-compliance with relevant laws and regulations, which could lead to reputational damage, loss of shareholder and stakeholder confidence, and negative effects on the company's good corporate governance.

- Risk Management Measures**

The company has established a whistleblower system and a conflict of interest register (COI Register), and continuously promotes ethics and anti-corruption education for directors, executives, and employees. Furthermore, it conducts corruption risk assessments, monitors key business partners, and evaluates the effectiveness of its control systems through external agencies to enhance the company's good corporate governance.

Attachments

URL Link to the Document : <https://jumpplusmedia-setlink.setgroup.or.th/CMC/1772757073539.pdf>



Enhancing the prevention of insider information

Enhanced Insider Information Prevention Plan

The company prioritizes insider information governance as a key mechanism for good corporate governance, transparency, and fairness in the capital market. Therefore, the company has established an enhanced insider information prevention plan to strengthen its control, oversight, and operational systems in accordance with laws, regulatory authority regulations, and best practices in the capital market.

This strategic plan focuses on defining and reviewing policies, practices, and control measures related to access, use, and disclosure of inside information to ensure clarity, rigor, and auditability. This includes restricting access rights based on roles and responsibilities, overseeing securities trading by directors, executives, and employees, and establishing control measures during periods when sensitive information is not yet publicly disclosed.

Furthermore, the company emphasizes enhancing the knowledge, understanding, and awareness of directors, executives, and employees at all levels regarding their duties and responsibilities in maintaining and using inside information appropriately through continuous communication and training. This fosters a corporate culture committed to ethics, integrity, and responsibility towards stakeholders.

The company regularly monitors, reviews, and assesses the effectiveness of its insider information prevention measures and reports the results to the Board of Directors. This ensures that operations are appropriate, sufficient, and capable of adapting to changes in the business environment and regulatory requirements, thereby enhancing long-term confidence among shareholders, investors, and the public.

Targets

1. Strengthen the governance and insider control system to be clear, rigorous, and in compliance with the laws and regulations of regulatory agencies.
2. Ensure that directors, executives, and relevant employees have the knowledge, understanding, and awareness of their duties and responsibilities in the appropriate use and maintenance of inside information.
3. Reduce the risk of misuse of inside information and enhance transparency, fairness, and confidence among shareholders, investors, and stakeholders in the company's business operations.

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a policy and procedures to prevent the misuse of insider information.	Complete	-	-	-
• A Board-approved written policy on insider information prevention has been clearly defined and implemented	Complete	-	-	-
• A structured process is implemented to regularly monitor and review compliance with the insider trading prevention policy, with audits conducted at least annually.	Complete	-	-	-
• 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	-	-	-

Topic	Current Status	Targets		
		2026	2027	2028
Internally disclose, on a per-transaction basis, the list of individuals who have access to inside information regarding any transaction that may affect the company's stock price and investor decisions.	-	The company requires the creation of an insider list for transactions or sensitive information that may affect security prices, specifying the names of individuals who have access to inside information on a case-by-case basis, and overseeing and monitoring compliance with the company's inside information policy.	The company has an Insider List policy for transactions or sensitive information that may affect security prices. This policy specifies the names of individuals who have access to inside information on a case-by-case basis, and oversees and monitors compliance with the company's insider information policy.	It is mandated that a list of individuals involved in inside information be compiled and publicly disclosed on a case-by-case basis for significant transactions or events that may affect security prices and investor decisions. Such individuals must comply with restrictions on the use and disclosure of such information, including prohibitions on trading securities while the information is not publicly available. This is to enhance transparency, fairness, and strict compliance with regulatory guidelines.

Strategic Initiative

1. Review and revise policies and practices regarding the use of inside information to ensure clarity, comprehensiveness, and compliance with laws and regulations of regulatory agencies.
2. Strengthen the control system for accessing and using inside information by restricting access rights according to roles and responsibilities, and establishing appropriate monitoring and verification of access to information.
3. Systematically oversee the securities trading of directors, executives, and employees, including the determination of prohibition periods for securities trading and the reporting of securities holdings in accordance with regulations.
4. Enhance knowledge, understanding, and awareness regarding the use of inside information through continuous communication and training.
5. Regularly monitor, evaluate, and report the effectiveness of measures to prevent the use of inside information to the Board of Directors.

Strategic Initiative	Year	Expected Outcomes
<p>The company plans to upgrade its internal data governance and control system to prevent the misuse of sensitive company information and enhance confidence among shareholders, investors, and stakeholders. Key actions will include: 1. Policy and practice development; 2. Development of internal data control systems and tools; 3. Oversight and monitoring of policy compliance; 4. Awareness campaigns and training; 5. Continuous system evaluation and improvement.</p>	2026	<ul style="list-style-type: none"> - We plan to hire external consultants to study and design an internal data management system that aligns with good corporate governance principles. - Review and revise policies, practices, and processes for controlling the use of internal data. - Develop guidelines and tools for overseeing and monitoring the use of internal data by directors, executives, and employees.
	2027	<ul style="list-style-type: none"> - Install and develop digital systems or tools to support the control and monitoring of internal data usage. - Provide training and raise awareness among directors, executives, and employees regarding best practices for preventing the misuse of inside information. - Initiate the implementation of systems for overseeing and monitoring compliance with company policies.
	2028	<ul style="list-style-type: none"> - Assess the effectiveness of internal data control systems and measures, and improve them to suit business operations. - Continuously develop robust and standardized governance processes. - Upgrade internal data management to align with best practices for listed companies.

Risk Management

Risk 1 : The company has integrated whistleblower risk management into its internal control and corporate governance system. This involves identifying, assessing, and managing potential risks arising from inadequate systems or insufficient protection for whistleblowers

- **Risk Characteristic**

1. Nature of Risk

The risk of directors, executives, or employees using or improperly disclosing inside information that has not been publicly disclosed.

2. The risk of unauthorized access to inside information or inadequate controls on access rights.

3. The risk of a lack of knowledge, understanding, or awareness of policies and legal restrictions regarding the use of inside information.

4. The risk of inadequate or non-compliance with the oversight of insider trading or regulatory requirements.

- **Risk Impact**

Misuse or disclosure of inside information could expose the company to legal and governance risks, including audits or actions by regulatory bodies, potentially leading to penalties, fines, or civil and criminal liability. Furthermore, it could damage the company's reputation and credibility, impacting shareholder and investor confidence and that of stakeholders.

In terms of operations, such risks could affect the effectiveness of internal controls and corporate governance, create unfairness in the capital market, and impact the company's stock value in the short and long term. Failure to manage these risks properly could affect the company's long-term sustainability and image.

- **Risk Management Measures**

1. Establish and regularly review insider policies and guidelines to ensure clarity, comprehensiveness, and compliance with relevant laws and regulatory regulations.

2. Define measures to control and restrict access to insider information based on roles, responsibilities, and duties to prevent misuse of information.
3. Systematically oversee the securities trading of directors, executives, and employees, including the determination of silent periods and reporting of securities holdings as required.
4. Enhance knowledge, understanding, and awareness of insider trading through continuous communication and training to ensure that stakeholders strictly adhere to policies and laws.
5. Regularly monitor, review, and evaluate the effectiveness of insider prevention measures and report the results to the company board or relevant committee.

Enhancing prevention of conflicts of interest

The Company places strong emphasis on the governance of insider information as a key mechanism of good corporate governance, transparency, and fairness in the capital market. Accordingly, the Company has established an insider information prevention enhancement plan to strengthen its control systems, oversight, and operational practices to ensure compliance with applicable laws, regulatory requirements, and recognized best practices in the capital market. The plan focuses on establishing clear policies and guidelines governing the access to, use of, and disclosure of insider information, limiting access rights based on roles and responsibilities, overseeing securities trading by directors, executives, and employees, and implementing appropriate control measures during periods in which material information has not yet been disclosed to the public. At the same time, the Company places importance on enhancing knowledge, understanding, and awareness among directors, executives, and employees at all levels regarding their duties and responsibilities in safeguarding insider information through continuous communication and training. This approach aims to foster an organizational culture grounded in ethics, integrity, and accountability toward stakeholders. The Company regularly monitors, reviews, and evaluates the effectiveness of its insider information prevention measures and reports the results to the Board of Directors to ensure that such measures remain appropriate, sufficient, and responsive to changes in the business environment and regulatory requirements. These efforts contribute to strengthening the confidence of shareholders, investors, and the public in the Company over the long term.

Targets

Directors, executives, and relevant employees must disclose 100% of their conflicts of interest by 2026.

Reviews and approval of conflict of interest disclosures must be conducted at least once a year, covering 100% of the target group.

The number of undisclosed or unmanaged conflicts of interest cases must be reduced to zero (0 cases) by 2027.

At least 95% of directors, executives, and relevant employees must receive training/communication on conflicts of interest annually.

In cases where a conflict of interest is discovered, it must be considered and management measures determined within 30 days of receiving the information.

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a policy and procedures to prevent conflicts of interest.	Complete	-	-	-

Topic	Current Status	Targets		
		2026	2027	2028
<ul style="list-style-type: none"> The company has developed a comprehensive, written policy and guidelines to prevent conflicts of interest, which have been approved by the Board of Directors. 	Complete	-	-	-
<ul style="list-style-type: none"> Compliance with the conflict of interest policy is monitored through a formal process at least annually. 	Complete	-	-	-
<ul style="list-style-type: none"> Conflicts of interest are 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	-	-	-
Develop and enhance conflict of interest prevention and management systems in accordance with ISO 37009: Conflict of Interest in Organizations. Prepare internal policies, processes, and operations to support future ISO 37009 assessments. Strengthen the knowledge, understanding, and awareness of directors, management, and employees regarding conflict of interest management according to international best practices.	-	-	-	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Continuously develop and review internal information policies. Establish, review, and revise policies and guidelines regarding the use of internal information to ensure they are clear, comprehensive, and consistent with laws, regulatory guidelines, and best practices in the capital market. Communicate these policies to all directors, executives, and employees at all levels for strict adherence.	2026	<ul style="list-style-type: none"> The company has clear and rigorous systems and measures in place to prevent the use of inside information, in compliance with laws, regulations of regulatory authorities, and best practices in the capital market.
	2027	<ul style="list-style-type: none"> Directors, executives, and employees have the knowledge and awareness of the proper use and maintenance of internal information, reducing the risk of breaches.
	2028	<ul style="list-style-type: none"> The company is well-positioned to adapt to changes in the business environment and long-term legal and regulatory requirements.

Risk Management

Risk 1 : The company has integrated insider risk management into its corporate governance system. This involves systematically identifying, assessing, controlling, and monitoring risks to prevent misuse of inside information and mitigate potential impacts on the organization.

• Risk Characteristic

- The risk of directors, executives, or employees using inside information that has not yet been disclosed to the public for securities trading.
- The risk of inappropriately disclosing inside information to outsiders.
- The risk of a lack of understanding or awareness of legal and policy limitations of the company.

• **Risk Impact**

1. Damage to the company's reputation and credibility.
2. Legal risk, including penalties or prosecution by regulatory authorities.
3. Financial damage and impact on shareholder and investor confidence.
4. Impact on good corporate governance and the company's long-term image.

• **Risk Management Measures**

1. Develop an internal information policy and guidelines and publish them throughout the organization.
2. Clearly define the roles, duties, and responsibilities of internal personnel.
3. Control and restrict access to internal information through system and process measures.
4. Conduct ongoing training and awareness campaigns regarding the use of internal information.
Clearly define disciplinary penalties for policy violations.
5. Regularly monitor, review, and report performance to the company board.

Governance of Risk and Management Compliance

Incorporating ESG performance metrics into long-term incentive plans for executives

The Group recognizes the importance of good corporate governance, systematic risk management, and sustainable long-term growth. Therefore, it has established a plan to upgrade the long-term compensation structure for executives by concretely linking compensation to Environmental, Social, and Governance (ESG) performance. This aims to create incentives aligned with the organization's strategic goals and the expectations of all stakeholders. Under this plan, the company will integrate ESG indicators into the performance evaluation system for senior executives, considering both financial performance and sustainability dimensions. This includes aspects such as Enterprise Risk Management, information and system security, compliance with laws and business ethics, environmental impact reduction, human resource development, and fair treatment of stakeholders. The Board of Directors and relevant committees will oversee and review the appropriateness of ESG indicators used in determining long-term executive compensation to ensure they are clear, verifiable, reflect significant long-term business risks and opportunities, and align with corporate strategy and international corporate governance standards. Furthermore, the company will regularly review and revise the compensation structure to accommodate changes in the business environment, regulations, and sustainability expectations. The aim is for linking executive compensation to ESG performance to be a key mechanism in strengthening a culture of risk management, transparency, accountability, and organizational stability, leading to the creation of sustainable value and returns for shareholders and society in the long term.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a long-term incentive scheme for executives that is linked to ESG performance.	In Progress	In Progress	In Progress	Success
• At least two ESG-related KPIs with assigned weightings are used in senior executive performance evaluations, linked to long-term outcomes.	In Progress	In Progress	In Progress	Success

Topic	Current Status	Targets		
		2026	2027	2028
<ul style="list-style-type: none"> By 2028, the company shall define and publicly disclose clear and comprehensive information regarding the executive compensation structure, the ratio of short-term to long-term compensation, performance evaluation criteria, and the rationale behind compensation decisions, all of which must be approved by the Board of Directors. 	In Progress	In Progress	In Progress	Success
<p>Currently, the Company has not yet established a Clawback Provision in its executive compensation policy. However, the Company is considering appropriate guidelines to ensure alignment with good corporate governance principles and best practices for listed companies in the future.</p>	-	-	-	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
2026: Establish a structure linking long-term executive compensation to ESG indicators and enterprise risk, along with defining key ESG KPIs aligned with the company's strategy. 2027: Implement ESG indicators in the concrete use of executive performance evaluations, and develop a monitoring and reporting system for ESG results linked to risk management and organizational stability. 2028: Review and revise the compensation structure and ESG KPIs to align with international standards and stakeholder expectations, while enhancing board oversight.	2026	<ul style="list-style-type: none"> A clear ESG-linked compensation framework has been established, approved by the board, and is being implemented in executive performance evaluations.
	2027	<ul style="list-style-type: none"> Executives are motivated to systematically drive ESG initiatives, risk management is more effective, and ESG data is complete and verifiable.
	2028	<ul style="list-style-type: none"> The executive compensation structure reflects sustainable growth, long-term organizational stability, and the confidence of investors and the capital market.

Risk Management

Risk 1 : Risk 1: Risk of Corporate Governance and Management Decision-Making Not Aligned with Sustainability Goals Risk Description

If the incentive and compensation structure for executives is not linked to ESG performance, it may result in strategic decisions focusing on short-term financial results rather than risk management and creating sustainable value in the long term. Risk Management and Mitigation Approach The company will integrate ESG indicators into the long-term performance evaluation and compensation system for executives. A relevant committee will oversee, define criteria, and regularly review the appropriateness of the indicators to ensure that management decisions align with the organization's sustainability strategy, risks, and goals. Expected Outcomes Strengthened corporate governance; motivated executives to manage risks comprehensively; and the organization will achieve stable and sustainable long-term growth.

- Risk Characteristic**

This represents a governance risk arising from executive incentive and compensation structures that are not concretely linked to ESG (Environmental, Social, and Governance) performance. This can lead to strategic decisions focused on short-term performance rather than risk management, ensuring long-term stability, and sustainability for the organization.

- **Risk Impact**

This can lead to a misalignment between risk management and strategic decision-making by executives and the organization's sustainability goals, resulting in corporate governance risks, decreased shareholder and investor confidence, and impacting the organization's long-term return-generating ability and stability.

- **Risk Management Measures**

The company has mandated the integration of ESG indicators into its long-term executive performance and compensation system. The Board of Directors and relevant committees are responsible for overseeing, setting criteria, and regularly monitoring results, as well as reviewing and updating indicators to align with corporate strategy, significant risks, and good corporate governance standards. This aims to enhance transparency, accountability, and long-term organizational stability.

Section 3

Climate Action Plan

Section 3 Climate Action Plan

Greenhouse gas inventory (GHG) plan

The Company has published a Greenhouse Gas (GHG) emissions report

URL Link to the Document : <https://www.cmc.co.th/wetalk/%e0%b8%9a%e0%b8%a3%e0%b8%b4%e0%b8%a9%e0%b8%b1%e0%b8%97-%e0%b9%80%e0%b8%88%e0%b9%89%e0%b8%b2%e0%b8%9e%e0%b8%a3%e0%b8%b0%e0%b8%a2%e0%b8%b2%e0%b8%a1%e0%b8%ab%e0%b8%b2%e0%b8%99%e0%b8%84%e0%b8%a3-2/>



Chaopraya Mahanakorn Public Company Limited ("CMC") recognizes the importance of climate change, which is a global challenge significantly impacting the economy, society, and environment. As an organization operating in real estate development, CMC is committed to being part of the drive towards a low-carbon society and fostering sustainable growth. This JUMP+ Climate Action Plan has been developed in accordance with the structure and guidelines of the Stock Exchange of Thailand to serve as a strategic operational framework for systematic greenhouse gas management within the organization, from greenhouse gas accounting to setting clear and concrete targets and measures for reducing greenhouse gas emissions. This is based on the company's environmental, social, and governance (ESG) performance data disclosed in the 2024 ESG Report

Targets

Goal: Publish GHG Inventory Scope 1 and 2 data verified by an external agency.

Timeline: By 2028

Topic	Targets		
	2026	2027	2028
GHG inventory report, GHG verification and disclosure (specific to Scope 1 and Scope 2 emissions)	Success	Success	Success

Strategic Initiative

CMC has integrated climate change issues into its corporate strategy with a clear governance structure to ensure effective climate operations.

Strategic Initiative	Year	Expected Outcomes
Section 1: Governance Approach 1.1 Leadership and Oversight	2026	<ul style="list-style-type: none"> The Company has appointed a Corporate Governance and Sustainability Committee to consider policies and oversee sustainability operations, including direct Climate Change issues. The Board of Directors has approved sustainability policies and targets, which include greenhouse gas reduction targets, energy management, and the use of clean energy. Sustainability performance results are regularly reported to the Board of Directors' meeting.
	2027	<ul style="list-style-type: none"> Board meetings with a Climate Action agenda are held at least twice a year to monitor the progress of the JUMP+ plan. Senior executives participate in and support at least one significant

Strategic Initiative	Year	Expected Outcomes
	2028	<p>greenhouse gas reduction project annually. The budget for climate-related operations is reviewed and approved annually.</p> <ul style="list-style-type: none"> Board meetings with a Climate Action agenda are held at least twice a year to monitor the progress of the JUMP+ plan. Senior executives participate in and support at least one significant greenhouse gas reduction project annually. The budget for climate-related operations is reviewed and approved annually.
Defined Roles and Responsibilities	2026	<ul style="list-style-type: none"> The Company has appointed a Sustainability (ESG) Working Group responsible for driving operations, collecting data, and monitoring progress. The Company promotes knowledge development for relevant employees through various training courses, such as "Concepts and Assessment of Organizational Carbon Footprint" and "ESG Risks Management". Develop an Organizational Chart outlining responsibilities for Climate Action, to be completed by 2026.
	2027	<ul style="list-style-type: none"> Personnel in the ESG working group and related departments receive training on GHG Inventory preparation and greenhouse gas reduction planning at least once a year. Responsibilities for GHG data management are specified in the job descriptions (JD) of at least 5 relevant positions by the year 2028.
	2028	<ul style="list-style-type: none"> Personnel in the ESG working group and related departments receive training on GHG Inventory preparation and greenhouse gas reduction planning at least once a year. Responsibilities for GHG data management are specified in the job descriptions (JD) of at least 5 relevant positions by the year 2028.
Section 2: Defining Organizational Boundary (Define Organizational Boundary): Operational Control Criteria (Operational Control)	2026	<ul style="list-style-type: none"> Scope: GHG Inventory reporting covers all operations of the company over which the company has direct operational control, including the head office and all real estate development projects.
	2027	<ul style="list-style-type: none"> 100% of business units/activities under operational control are included in the greenhouse gas inventory.
	2028	<ul style="list-style-type: none"> One hundred percent of business units/activities under operational control are included in the greenhouse gas inventory.

Risk Management

Risk 1 : Physical Risk

• Risk Characteristic

Acute Risks: Floods, storms and rainfall variability

Chronic Risks: Increase in average temperature, heat, and stakeholder health

• Risk Impact

1. may cause damage to projects under construction, completed projects, customer assets, and the company.
2. Chronic Risks: The increase in average temperature, which affects energy costs for cooling buildings and project construction costs, to accommodate and sustainably mitigate impacts.

• **Risk Management Measures**

Operations: Evaluate project locations to avoid flood-prone areas and design buildings to withstand more severe weather conditions.

Selection of environmentally friendly (Low Carbon) materials and energy-saving equipment, reducing resource consumption and promoting reuse for maximum value.

Risk 2 : Transition Risk

• **Risk Characteristic**

Policy and Legal Risks: Enforcement of Carbon Tax, stricter Green Building regulations

• **Risk Impact**

may increase operational costs. Technology Risk: Investment costs in clean energy technology and low-carbon materials.

Market Risk: Changing customer demand towards eco-friendly residences; if the company fails to adapt, it may lose its competitiveness.

• **Risk Management Measures**

Operations: Closely monitor regulatory changes and proactively plan investments in relevant innovations and technologies.

Decarbonization

Leveraging the compiled GHG Inventory data, CMC has proceeded to develop concrete plans for greenhouse gas emission reduction, with the objective of achieving long-term carbon neutrality and Net Zero.

Targets

Topic	GHG emissions in the base year (tCO ₂ e)	Target for reducing GHG emissions compared with the base year (tCO ₂ e)		
	2023	2026	2027	2028
Amount of greenhouse gas emission reduction	391	65.26	82.95	102.00

Strategic Initiative

CMC has set clear greenhouse gas reduction targets for both the short and long term, based on baseline data and in alignment with organizational and national goals.

Strategic Initiative	Year	Expected Outcomes
Timeframe for greenhouse gas reduction targets	2026	• Short-term Goal: 2026 - 2028 Short-term Goal (according to company strategy): by 2030 Long-term Goal: by 2040 Carbon Neutrality Goal: by 2050
Quantification of greenhouse gas emission reduction	2026	• By 2026: Reduce greenhouse gas emissions (Scope 1 & 2) by 15%
	2027	• Year 2027: Reduce greenhouse gas emissions (Scope 1 & 2) by 20%
	2028	• Year 2028: Reduce greenhouse gas emissions (Scope 1 & 2) by 25%
Defining Greenhouse Gas Mitigation Measures (Mitigation Measure Identification): Identification of Greenhouse Gas Mitigation Measures	2026	• Measures specified in the CMC WE GREEN Strategic Plan and Environmental Policy: Use of Renewable Energy: Install Solar

Strategic Initiative	Year	Expected Outcomes
		<p>Rooftops on office buildings and residential projects (Target: 20% reduction in energy consumption). Study the use of wind energy in suitable areas. Enhancing Energy Efficiency: Switch to using energy-saving electrical appliances and LED bulbs. Implement Smart Energy Management (EMS), IoT, and AI systems to control energy consumption in buildings (Target: 5% reduction in energy consumption). Transition to Electric Power (Electrification): Promote the use of Electric Vehicles (EVs) for operations and install EV charging stations in offices and projects (Target: 20% reduction in fossil fuel consumption). Green Procurement: Select and use low-carbon construction materials (Low Carbon Materials) such as Low Carbon concrete and recycled steel. Consider selecting suppliers with low-carbon standards and using clean energy. Process Improvement: Adjust construction processes to utilize Precast Concrete to reduce waste and minimize on-site activities. Waste Management: Promote waste segregation according to the 3R principles (Reduce, Reuse, Recycle) and convert organic waste into fertilizer. Carbon Offset: Implement carbon offset activities such as tree planting and creating green spaces in projects.</p>
Identification and Prioritization of Measures	2026	<ul style="list-style-type: none"> CMC prioritizes measures based on the following factors: GHG Reduction Potential: Measures with high potential, such as the installation of solar rooftops, will be given high priority. Economic Viability: Consideration of payback period and return on investment (ROI), such as long-term electricity cost savings. Technical and Operational Feasibility: Selection of technologies with high readiness (Technology Readiness) that can be practically applied to the company's operations. Other Co-benefits: Such as enhancing corporate image, meeting customer demands, and increasing project value.
Greenhouse Gas Reduction Plan (Decarbonization Plan)	2026	<ul style="list-style-type: none"> Project 1: Solar Rooftop Expansion. Installing additional solar rooftops in a new project and office building, valued at 1.2 million baht. Installing an EV charger system to generate clean energy, reducing electricity purchases from the grid by 15% by 2026.
	2027	<ul style="list-style-type: none"> Project 2: Smart Building & Energy Efficiency. Reduce electricity consumption in the head office building and sales offices by 5% by the end of 2027 through replacing equipment and installing automatic control systems.
	2028	<ul style="list-style-type: none"> Project 3: EV Fleet Transition & Support. Replace 20% of end-of-life company vehicles with electric vehicles (EVs) and install 5 additional EV charging points by 2028. Project 4: Green Construction & Supply Chain. Increase the proportion of low-carbon construction materials and recycled materials in new projects by 10%, and assess 50% of key partners on ESG by 2028.
Disclosure of Information and Progress Report of the Greenhouse Gas Reduction Plan (Decarbonization Progress Report)	2026	<ul style="list-style-type: none"> Progress reports will be submitted annually. Disclosure channels: Form 56-1 One Report and Sustainability Report, SET ESG Data Platform, and the company's website under the topic

Strategic Initiative	Year	Expected Outcomes
		<p>"Sustainable Development". Information to be disclosed: Decarbonization Target, progress of implemented measures and projects, annual greenhouse gas emissions compared to baseline year and targets, achievements, challenges, and future operational plans. Report on decarbonization targets and climate risk assessment results (Category 1) by 2028. Report on detailed measures and plans for greenhouse gas reduction (Categories 2 and 3) with progress.</p>

Risk Management

Risk 1 : Environmental risks impacting stakeholders

- **Risk Characteristic**

1. Land Use and Resources
2. Energy and Carbon Emissions
3. Water and Water Management
4. Pollution and Waste
5. Biodiversity
6. Climate Change (Disasters/Extreme Weather)

- **Risk Impact**

1. Loss of green spaces, conflicts with communities
2. High energy consumption by buildings, greenhouse gas emissions
3. Water scarcity, wastewater, flooding
4. PM 2.5 dust, noise, construction waste
5. Ecosystem destruction, felling large trees
6. Flooding, earthquakes, severe storms

- **Risk Management Measures**

1. Conduct EIA, land use planning, CSR with the community
2. Utilize energy-efficient building systems (Green Building), use clean energy from Solar Roof
3. Develop wastewater treatment systems, water-saving systems, flood prevention design
4. Utilize Dust Control, Waste Management, Recycling
5. Establish Green Area Reservation, implement replacement planting, Eco-Design
6. Implement Seismic Design, Flood Defense, Business Continuity Plan

Risk 2 : Material Risks (Material Risks)

- **Risk Characteristic**

1. Use of environmentally impactful materials
2. Incurrence of high costs and operational expenses
3. Loss of image and trust from stakeholders

- **Risk Impact**

severely impacting business, the environment, or reputation, for instance, leading to project suspension, loss of investor confidence concerning the use of high-carbon/non-recyclable materials, and criticism from customers/investors regarding the use of unsustainable materials.

- **Risk Management Measures**

1. Use Green Label / Low Carbon Materials for projects
2. Manage the Supplier Pool system and negotiate long-term contracts
3. Disclose information in online media, project websites, company websites, and in the One Report

Risk 3 : Emerging Risk

- **Risk Characteristic**

Climate Change / More severe natural disasters such as floods, earthquakes, etc.

- **Risk Impact**

Climate-Driven Floods occur, necessitating adjustments to New Building Codes, such as increased costs for green materials and modifications to project designs.

- **Risk Management Measures**

1. EIA and disaster response plans are conducted.
 2. Develop Climate Risk Scenario Analysis and enhance insurance coverage.
-