



## JUMP+ Plan

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# EKACHAI MEDICAL CARE PUBLIC COMPANY LIMITED

(EKH)

Year 2026 - 2028

This report was approved by the board of directors on 27/02/2026  
and disseminated on 31/03/2026

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Services / Health Care Services

CG Report :

SET ESG Ratings: -

Anti-Corruption Certification (CAC): -

## Business Type

The company operates the overnight general hospital under the name of "Ekachai Hospital".

Financial Statement				
Year	2025	2024	2023	2022
<b>Income Statement (MB)</b>				
Revenues	1,282.21	1,356.59	1,267.64	1,493.69
Expenses	942.69	999.93	893.12	806.33
Net Profit	262.30	280.06	297.26	551.32
<b>Balance Sheet (MB)</b>				
Assets	2,944.11	3,160.68	2,458.83	2,248.50
Liabilities	405.68	324.40	330.78	315.60
Shareholders' Equity	2,371.98	2,674.98	2,100.99	1,910.80
<b>Cash Flow (MB)</b>				
Operating	316.81	310.24	363.17	328.28
Investing	-68.52	-495.00	-434.00	0.84
Financing	-576.49	373.19	62.81	269.51
<b>Financial Ratio</b>				
EPS (Baht)	0.32	0.37	0.43	0.86
GP Margin (%)	41.76	45.00	44.63	41.92
NP Margin (%)	21.17	21.40	23.84	36.88
D/E Ratio (Times)	0.16	0.11	0.16	0.16
ROE (%)	10.39	11.73	14.82	36.86
ROA (%)	11.12	12.65	15.91	38.39

## JUMP+ Plan

### Business Plan

#### Target in 2028

Total Revenue	<b>1,940.00</b> THB million
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Strategic Plan	Growth	Profitability & Efficiency	Stability
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1. Strategic Plan 1 : Strategic expansion for Koon Hospital ✓
2. Strategic Plan 2 : Open and strategically expand Bloom Hospital ✓
3. Strategic Plan 3 : Open a new premium wellness centre ✓

### Governance Plan

1. Enhancing the competency and performance of the board of directors
2. Enhancing anti-corruption and fraud prevention efforts
3. Enhancing governance of information security

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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
Total Revenue (THB million)	1,258.20	1,329.23	1,257.95	<b>1,940.00</b>

Become a trusted healthcare provider anchored by a flagship general hospital in Samut Sakhon, recognised for excellence and clinical leadership in mother-and-child care, advancing towards tertiary hospital status while pursuing new growth frontiers through differentiated specialised facilities that extend EKH’s reach into strategic healthcare ecosystems

## Growth plan/Increase business value

### Strategic Plan 1 : Strategic expansion for Koon Hospital

The Company aims to expand its patient service capacity by increasing the number of beds at Koon Hospital, Rama 2 branch, from 30 to 40 beds. In parallel, the Company will expand its geographic footprint through the establishment of a new branch in Ao Nang, Krabi Province, targeted for launch within the first quarter of 2026 under a joint venture structure. In addition, the Company plans to introduce homecare services to broaden its patient base and enhance service accessibility.

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

- Growth

#### Targets

Koon Hospital targets revenue growth of 20–30% in 2026, followed by continued growth of 10–20% in 2027 and 2028. In addition, the Company aims to maintain the bed utilisation rate at the Rama 2 branch at above 75%, 80%, and 90%, respectively, throughout each year.

- **Corporate Financial Targets**

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Total Revenues (MILLION BAHT)	1,356.59	1,282.21	150-160	170-180	180-200

- **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Maintaining the average bed occupancy rate of Koon Hospital-Rama 2 (%)	-	75%	80%	90%

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Preparation and execution of branch expansion to increase capacity and maximize growth opportunities.	2026	<ul style="list-style-type: none"> <li>Expand the number of beds from 30 to 40 beds for the Rama 2 branch while maintaining a high service standard.</li> <li>Successfully open Koon Watanapat by Q1/2026 through a joint venture with a partner.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Conduct a feasibility study and evaluate additional investment for the development of new branches.</li> <li>Launch the new Koon branch with services beyond palliative care (e.g. Stroke, Alzheimer's disease)</li> </ul>
Launch homecare services to expand patient reach and coverage and potentially convert them into Koon's IPD/OPD customers.	2026	<ul style="list-style-type: none"> <li>Establish process flows and protocols for standardized operations and launch full home care services.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Strengthen home care services including logistic planning and build brand awareness and marketing campaign to promote services.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Create potential upside through existing home care facilities by convert to new IPD/OPD customers.</li> </ul>
Strengthen workforce capabilities to enhance specialised knowledge, ensuring smooth operations and consistent service quality.	2026	<ul style="list-style-type: none"> <li>Recruit additional staff to support expanded capacity and standards.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Achieve 100% of staff recruitment.</li> <li>Conduct a structured training programme on an annual basis to reskill and upskill staff.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Conduct a structured training programme on an annual basis to ensure continuous improvement.</li> </ul>

**Risk Management**

**Risk 1 : Risk of increased competition**

• **Risk Characteristic**

Increasing competition in the markets as new players

• **Risk Impact**

Increased competition could lead to a loss of patients, pressure on pricing, and a decrease in revenue.

• **Risk Management Measures**

- Maintain high service quality and competitive pricing to retain patients.
- Differentiate offerings to stand out from competitors.

**Risk 2 : Risk of ineffective workforce management**

• **Risk Characteristic**

Insufficient staff or inadequate training may lead to reduced service quality and decreased patient satisfaction

• **Risk Impact**

This can result in rising costs and declining revenue due to inefficiencies.

• **Risk Management Measures**

- Implement effective workforce planning and allocation.
- Establish training centre to develop staff skills and enhance service quality.

**Strategic Plan 2 : Open and strategically expand Bloom Hospital**

Open and strategically expand Bloom, which specialises in mental health, including the establishment of a specialised rehabilitation centre.

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

- Growth

**Targets**

Bloom Hospital targets initial revenue of THB 70–100 million in 2026, with projected growth to THB 230–270 million by 2028, alongside a planned increase in the bed occupancy rate to 50%, 60%, and above 70%, respectively.

• **Corporate Financial Targets**

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Total Revenues (MILLION BAHT)	1,356.59	1,282.21	70-100	180-220	230-270

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Bed Utilization Target of Bloom Hospital	0	50%	60%	70%

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Expand service offerings & increase operational capacities	2026	• Establish core service offerings for capacity expansion e.g. Transcranial Magnetic Stimulation, Electroconvulsive Therapy, and Electroencephalogram.
	2027	• Develop and launch new service lines to support future growth, including Child and Adolescent Mental Health services and Organizational Mental Health programs for corporate clients.
	2028	• Enhance and strengthen additional services to include therapy & rehabilitation programs to drive further growth.
Develop strategic partnerships to strengthen the presence and expand customer base.	2026	• Develop B2B mental health services for organizations. • Partner with at least insurance companies to enable coverage and patient access.
	2027	• Expand the coverage across B2B and B2C segments by launching targeted offerings such as consultation, workshop, etc.

Strategic Initiative	Year	Expected Outcomes
Prepare workforce and conduct training for operational readiness and service quality consistency.	2028	<ul style="list-style-type: none"> <li>Maintain partnerships with the organizations and establish the centre as a role model for expansion branch expansion.</li> </ul>
	2026	<ul style="list-style-type: none"> <li>Complete 70% recruitment of clinical and non-clinical staff.</li> <li>Complete the design of staff training and conduct training sessions.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Complete 100% recruitment of clinical and non-clinical staff.</li> <li>Complete 100% of planned training sessions to minimize competency gaps across employees.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Maintain 100% training conducted to ensure service quality and acknowledgement.</li> </ul>

## Risk Management

### **Risk 1 : Economic risk**

- **Risk Characteristic**

Adverse economic conditions could result in unmet projected financial targets.

- **Risk Impact**

This could lead to revenue shortfalls, reduced profitability, and delays in achieving strategic objectives.

- **Risk Management Measures**

- Develop unique selling points and deliver exceptional service quality to ensure patient satisfaction and loyalty.
- Strengthen marketing strategies to attract and acquire new patients.

### **Risk 2 : Workforce management risk**

- **Risk Characteristic**

Insufficient staff or inadequate training could result in lower service quality and decreased patient satisfaction.

- **Risk Impact**

This could lead to rising costs from operational inefficiencies, declining revenue, and limited capacity to serve patients effectively.

- **Risk Management Measures**

- Implement effective workforce planning and resource allocation.
- Provide targeted training and development programmes to enhance employee skills and service quality.
- Recruit experienced professionals to strengthen operational capability and maintain high standards.

### **Risk 3 : Risk from increased competition**

- **Risk Characteristic**

Emergence of new psychiatric centres entering the market may increase competitive pressure.

- **Risk Impact**

This could lead to reduced patient volumes and price wars, negatively impacting revenue.

• **Risk Management Measures**

- Develop a strong competitive advantage through a clear differentiation in services and patient care.
- Maintain a high services standard to ensure patient satisfaction.
- Implement effective relapse prevention programmes to ensure long-term patient outcomes.

**Strategic Plan 3 : Open a new premium wellness centre**

Open a new premium wellness and anti-aging centre at Ekachai hospital and partner with corporates to deliver premium health check-up programmes

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

- Growth

**Targets**

Business targets for 2026–2028 focus on increasing the cross-conversion rate of customers from the Health Check-up Center to Wellness Center memberships to 5%, 10%, and 15%, respectively, compared with the base year. In addition, the Company targets annual revenue growth of approximately 10–25% per year

• **Corporate Financial Targets**

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Total Revenues (MILLION BAHT)	1,356.59	1,282.21	10-11	22-24	24-26

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Increase the cross-conversion rate from Health Check-up Center customers to Wellness Center memberships	0	5%	10%	15%

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Install required equipment to ensure readiness for the opening of the premium wellness centre.	2026	<ul style="list-style-type: none"> <li>• Achieve full completion (100%) of the installation of required equipment to ensure operational readiness.</li> <li>• Complete the establishment and launch of the new Premium Wellness Center by May 2026 as planned.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>• Consider further investment in and installation of additional equipment to expand service capacity and support growing patient demand, which may also include evaluating potential investments in additional medical centers or hospitals.</li> </ul>
Expand the customer base through the retention of existing customers and acquisition of new customers using effective marketing strategies.	2026	<ul style="list-style-type: none"> <li>• Achieve an 8% membership retention rate and convert 5% of Health Check-up Center customers into membership program enrollments.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>• Achieve a 10% conversion rate from Health Check-up Center customers to the membership program compared with the</li> </ul>

Strategic Initiative	Year	Expected Outcomes
		base year.
	2028	<ul style="list-style-type: none"> <li>Continue to increase patient conversion rate to membership program by 15% from base year</li> </ul>
Recruit both clinical and non-clinical staff to ensure efficient wellness centre operations and deliver employee training programmes to maintain consistent service standards.	2026	<ul style="list-style-type: none"> <li>Achieve 100% staff recruitments to ensure operational efficiencies.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Conduct a structured training programme on an annual basis to reskill and upskill staff.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Conduct a structured training programme on an annual basis to ensure service quality.</li> </ul>

## Risk Management

### **Risk 1 : Risk of price competition**

- **Risk Characteristic**

Competitors offering comparable services at lower price points, which create pricing pressure, increasing the risk of market share erosion.

- **Risk Impact**

This could result in decreased profitability and financial stability from a failure to achieve revenue targets from pricing pressure.

- **Risk Management Measures**

- Conduct comprehensive competitor pricing analysis to inform and establish a robust pricing framework.
- Emphasise unique value propositions such as advanced technology, personalised care and exclusive wellness programmes to reinforce premium pricing justification.

### **Risk 2 : Risk of limited patient awareness and unfavorable brand positioning**

- **Risk Characteristic**

Limited awareness of anti-aging and premium wellness services may result in low customer adoption and reduced market penetration.

- **Risk Impact**

This could lead to an inability to retain existing patients and to expand patient base, potentially hindering business growth.

- **Risk Management Measures**

- Launch targeted campaigns to increase patient awareness of the benefits of anti-aging and premium wellness programmes.
- Leverage multi-channel marketing strategies, such as social media, corporate partnerships, to build trust and enhance brand visibility.
- Implement patient loyalty programmes and personalised follow-ups to reinforce confidence in services.

### **Risk 3 : Operational risks from inconsistent service delivery**

- **Risk Characteristic**

Inconsistent service delivery by staff poses a risk of negative patient satisfaction.

- **Risk Impact**

This could lead to a negative brand reputation, driven by adverse patient feedback and negative patient referrals.

- **Risk Management Measures**

- Deliver regular training programmes focused on service standards and patient care to ensure consistent performance.
  - Establish and document clear, standardised procedures for all wellness and anti-aging services to ensure consistency and quality.
  - Monitor and evaluate the performance indications (KPIs), such as patient Satisfaction Scores (SCAT), to drive improvements.
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## Section 2

### Governance Plan

## Section 2 Governance Plan

### Board Structure and Qualifications

#### Enhancing the competency and performance of the board of directors

This strategic plan aims to enhance governance effectiveness by conducting regular Board performance assessments, identifying improvement areas, and promoting continuous development in alignment with best practices

#### Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company engages external consultants to support the development of the Board's evaluation framework and to provide recommendations for the Board's performance assessment	Not Started	In Progress	In Progress	Success

#### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Engages external advisors to define guidelines and provide recommendations on Board performance evaluation	2026	<ul style="list-style-type: none"> <li>Establish written policies and documentation covering governance and investment policies for subsidiaries, Directors' Conflict of Interest (COI) declaration documents, and the Company Secretary's charter.</li> <li>Enhance written policies and documentation related to Board assessment, including directors' profiles, skill matrix, risk management, whistleblowing reports, succession planning reports, and policies and procedures for evaluating the Board of Directors, sub-committees, and senior management.</li> <li>Obtain approval for all policies and documents from the Company's Board of Directors.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Conduct a review of written policies and documentation to ensure alignment with current operation, effective, and appropriate.</li> <li>Engage an external advisor to provide recommendations on matters related to the performance evaluation of the Board of directors.</li> <li>Implement agreed improvement according to the recommendations.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Conduct a review of written policies and documentation to ensure alignment with current operation, effective, and appropriate.</li> <li>Engage an external advisor to provide recommendations on matters related to the performance evaluation of the Board of directors.</li> </ul>

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> <li>Implement agreed improvement according to the recommendations.</li> </ul>

**Risk Management**

**Risk 1 :** Lack of understanding of Board assessment objectives and process

• **Risk Characteristic**

Directors may not fully understand the underlying objectives of the Board performance evaluation process, which may lead to irregular or incomplete implementation of the evaluation and may consequently undermine the effectiveness and credibility of the Company’s corporate governance practices.

• **Risk Impact**

Inconsistent or incomplete evaluation, reducing effectiveness and credibility of governance practices.

• **Risk Management Measures**

- Communicate objectives and benefits to all Board members
- Engage external experts to ensure alignment with best practices

**Risk 2 :** Resistance from Board members to participate in assessment

• **Risk Characteristic**

A lack of cooperation or resistance to the evaluation process may lead to limited information and feedback, which could hinder continuous improvement and accountability. To address this, the Company should promote a culture of transparency and incorporate the evaluation process as a required element of its corporate governance policy.

• **Risk Impact**

Limited data and insights, hindering improvement and accountability

• **Risk Management Measures**

- Communicate objectives and benefits to all Board members
- Foster a culture of transparency and continuous improvement
- Include assessment participation as part of governance policy

## Accountability and Transparency Governance

### Enhancing anti-corruption and fraud prevention efforts

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

#### Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	In Progress	Success	Success	Success
<ul style="list-style-type: none"> <li>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</li> </ul>	Complete	-	-	-
<ul style="list-style-type: none"> <li>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</li> </ul>	In Progress	Success	Success	Success
<ul style="list-style-type: none"> <li>The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors</li> </ul>	In Progress	Success	Success	Success
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	Signatory	Certified	Certified	Certified
Implement and verify that all critical Tier 1 business partners have anti-corruption policies, and ensure that the company actively monitors and assesses business partners' adherence to these policies	-	Not Started	In Progress	Complete

#### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
1. Existence of anti-corruption (ABAC) related policy and procedures 1.1 Develop policy & procedures with BOD approval	2026	<ul style="list-style-type: none"> <li>Develop written policies and guidelines related to anti-corruption, covering definitions of corruption, human resources management reflecting commitment to anti-corruption measure, and penalties as well as other requirements specified by the CAC.</li> </ul>

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> <li>Obtain approval for all policies/guideline from the Company's Board of Director.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Regularly monitor to ensure that policies/procedures remain up-to-date and in compliance with CAC requirements.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Regularly monitor to ensure that policies/procedures remain up-to-date and in compliance with CAC requirements.</li> </ul>
<p>1. Existence of anti-corruption (ABAC) related policy and procedures 1.2 Conduct internal audit to assess implementation, report result to BOD, clear action for wrongdoing.</p>	2026	<ul style="list-style-type: none"> <li>Implement anti-corruption policies and related procedures.</li> <li>Conduct internal audits review in accordance with the approved audit plan to assess anti-corruption measures and other procedures as required by CAC.</li> <li>Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit.</li> <li>Report to the Audit Committee/ Board of Directors at least once a year.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Implement anti-corruption policies and related procedures.</li> <li>Conduct internal audits review in accordance with the approved audit plan to assess anti-corruption measures and other procedures as required by CAC.</li> <li>Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit.</li> <li>Report to the Audit Committee/ Board of Directors at least once a year.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Implement anti-corruption policies and related procedures .</li> <li>Conduct internal audits review in accordance with the approved audit plan to assess anti-corruption measures and other procedures as required by CAC.</li> <li>Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit.</li> <li>Report to the Audit Committee/ Board of Directors at least once a year.</li> </ul>
<p>1. Existence of anti-corruption (ABAC) related policy and procedures 1.3 Review policy and procedures with BOD at least annually</p>	2026	<ul style="list-style-type: none"> <li>Review and revise anti-corruption policy and related procedures annually to ensure compliance with the CAC requirements.</li> <li>Obtain approval of the revised policies from the Company's Board of Director.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Review and revise anti-corruption policy and related procedures annually to ensure compliance with the CAC requirements.</li> <li>Obtain approval of the revised policies from the Company's Board of Director.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Review and revise anti-corruption policy and related procedures annually to ensure compliance with the CAC requirements.</li> </ul>

Strategic Initiative	Year	Expected Outcomes
2. Become CAC certified member	2026	<ul style="list-style-type: none"> <li>Obtain approval of the revised policies from the Company's Board of Director.</li> </ul>
	2026	<ul style="list-style-type: none"> <li>Collect data and discuss/facilitate workshop with management and risk owner to assess the Company's corruption risks in accordance with CAC requirement.</li> <li>Communicate anti-corruption policies and related procedures to internal and external stakeholders.</li> <li>Conduct trainings on anti-corruption policies and related procedures for new employees, current employees, executives, board members.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Perform corruption risk assessment and present results to BOD.</li> <li>Consider the appointment of external consultants (to support the preparation of the CAC assessment submission or to serve as independent reviewers for CAC documentation submission) – if necessary.</li> <li>Gather supporting document to prepare for certification application and submit required documents for certification.</li> <li>Obtain CAC certification and become CAC certified member.</li> <li>Continuous implementation of CAC requirements.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Continuous implementation of CAC requirements.</li> </ul>
3. Critical business partners have Anti Corruption Policy (Additional)	2026	<ul style="list-style-type: none"> <li>Not Applicable.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Establish criteria and categorize the Company's business partners type based on their risk rating.</li> <li>Review the business partner's existing anti-corruption policy.</li> <li>Prepare communication plan and discuss with the business partners on developing/revising anti-corruption policy.</li> <li>Establish measures to monitor the performance of the business partners.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Monitor the performance of the business partners.</li> <li>Review and maintain evidence of the development of anti-corruption policy by the business partners.</li> <li>Randomly select critical business partners to review and assess their implementation and compliance with the policies.</li> </ul>

**Risk Management**

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

• **Risk Characteristic**

A lack of readiness or insufficient understanding of the requirements of the Thai Private Sector Collective Action Against Corruption (CAC).

• **Risk Impact**

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

• **Risk Management Measures**

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

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

• **Risk Characteristic**

Negative news related to transparency issues may cause the certification process to be delayed or rejected, which could adversely affect the Company’s reputation and corporate image

• **Risk Impact**

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

• **Risk Management Measures**

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

**Governance of Risk and Management Compliance**

**Enhancing governance of information security**

This strategic plan aims to strengthen a robust and credible cybersecurity governance framework by establishing and regularly reviewing security policies, fostering a culture of cyber awareness, conducting cybersecurity audits by independent external auditors and developing an effective cybersecurity incident response plan.

**Targets**

Topic	Current Status	Targets		
		2026	2027	2028
The company has established policies and guidelines for information security governance.	In Progress	In Progress	In Progress	Success
• The company has developed a clear,documented IT security policy and guidelines,which have been approved by the Board of Directors.	In Progress	Success	Success	Success

Topic	Current Status	Targets		
		2026	2027	2028
<ul style="list-style-type: none"> <li>Information cybersecurity undergoes evaluation by an independent external auditor, accompanied by clear and actionable improvement and development strategies</li> </ul>	Not Started	In Progress	In Progress	Success
<ul style="list-style-type: none"> <li>All employees undergo training, communication, and understanding assessments to enhance awareness of IT security.</li> </ul>	In Progress	Success	Success	Success
Develop Cybersecurity plan and testing	-	In Progress	Success	Success

### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
1. Develop IT Security policies & procedures with BOD approval	2026	<ul style="list-style-type: none"> <li>Establish IT Governance structure to support IT Risk management, covering definitions of separation of 3 Lines of Defense (3 LoDs), IT steering committee/ IT risk committee, role and responsibility, requirement of skill and experiences and reporting line as well as other requirements specified by the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565 and Nor Por 7/2565.</li> <li>Develop/ Update written policies and procedures/ guidelines related to IT risk, covering definitions of IT security management, and IT risk management, addressing areas that uphold the principles of the CIA Triad (Confidentiality, Integrity, and Availability), as well as other requirements specified by the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565 and Nor Por 7/2565.</li> <li>Obtain approval for all policies/guideline from the Company's Board of Director.</li> <li>Implement related policies and procedures/ guidelines.</li> <li>Communicate related policies and procedures/ guidelines to internal and external stakeholders.</li> <li>Conduct trainings on related policies and procedures/ guidelines for new employees, current employees, executives, board members.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Regularly monitor, review and revise related policies and procedures/ guidelines annually to ensure that related policies and procedures/ guidelines remain up-to-date and in compliance with the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC) requirements.</li> <li>Obtain approval of the revised policies from the Company's Board of Director.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Regularly monitor, review and revise related policies and procedures/ guidelines annually to ensure that related policies and procedures/guidelines remain up-to-date and in</li> </ul>

Strategic Initiative	Year	Expected Outcomes
		<p>compliance with the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC) requirements.</p> <ul style="list-style-type: none"> <li>Obtain approval of the revised policies from the Company's Board of Director.</li> </ul>
<p>2. Conduct cybersecurity audit by independent external auditors and develop an improvement plan</p>	2026	<ul style="list-style-type: none"> <li>Implement cybersecurity governance framework.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Consider the appointment of independence IT auditor who has skills, experience, and certifications for IT Auditors, including ISO/IEC 27001 Lead Auditor, CISA, CISM, and CISSP.</li> <li>Pre-assessment of IT security/ cybersecurity audit base on NIST Cybersecurity Framework (CSF), ISO/IEC 27001:2022 - Information Security Management, the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565, Sor Thor 33/2567 and Nor Por 7/2565 to assess the potential risks, gaps, and vulnerabilities for the IT systems, ascertain its ability to respond to cyber threats and ensure regulatory compliance.</li> <li>Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit.</li> <li>Report to the Audit Committee/ Board of Directors at least annually.</li> <li>Follow up remediation plan base on quarterly to ensure readiness for the external cybersecurity audit in 2028</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Consider the appointment of independence external IT auditor who has skills, experience, and certifications for IT Auditors, including ISO/IEC 27001 Lead Auditor, CISA, CISM, and CISSP.</li> <li>Conduct IT security/ cybersecurity audit base on NIST Cybersecurity Framework (CSF), ISO/IEC 27001:2022 - Information Security Management, the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565, Sor Thor 33/2567 and Nor Por 7/2565 to assess the potential risks, gaps, and vulnerabilities for the IT systems, ascertain its ability to respond to cyber threats and ensure regulatory compliance.</li> <li>Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit.</li> <li>Report to the Audit Committee/ Board of Directors at least annually.</li> <li>Follow up remediation plan base on quarterly.</li> </ul>
<p>3. Conduct cybersecurity awareness training and testing to ensure heightened awareness</p>	2026	<ul style="list-style-type: none"> <li>Conduct cybersecurity awareness training for all employees on at least an annual basis, incorporating both pre-training and post-training assessments to evaluate knowledge retention and program effectiveness.</li> </ul>

Strategic Initiative	Year	Expected Outcomes
	2027	<ul style="list-style-type: none"> <li>Conduct randomized simulated cybersecurity exercises on a periodic basis (e.g., phishing assessments), with the scope and nature of testing subject to adjustment based on the organization's current cybersecurity risk profile.</li> <li>Conduct cybersecurity awareness training for all employees on at least an annual basis, incorporating both pre-training and post-training assessments to evaluate knowledge retention and program effectiveness.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Conduct randomized simulated cybersecurity exercises on a periodic basis (e.g., phishing assessments), with the scope and nature of testing subject to adjustment based on the organization's current cybersecurity risk profile.</li> <li>Conduct cybersecurity awareness training for all employees on at least an annual basis, incorporating both pre-training and post-training assessments to evaluate knowledge retention and program effectiveness.</li> <li>Conduct randomized simulated cybersecurity exercises on a periodic basis (e.g., phishing assessments), with the scope and nature of testing subject to adjustment based on the organization's current cybersecurity risk profile.</li> </ul>
4. Develop Cybersecurity plan and testing (Additional)	2026	<ul style="list-style-type: none"> <li>Consider the appointment of external consultants (to support the preparation of cybersecurity plan and testing). – if necessary.</li> <li>Develop comprehensive or realistic cybersecurity response plan addressing cyber threats.</li> <li>Update of the cybersecurity plan to ensure it remains current, addresses emerging risks, and complies with the requirements of the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC).</li> <li>Obtain approval for cybersecurity plan from the Company's Board of Director.</li> <li>Implement cybersecurity plan and communicate the plan to internal and external stakeholders.</li> <li>Conduct cybersecurity exercises in accordance with the established plan on at least an annual basis, incorporating lessons learned to enhance future preparedness.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Perform an annual review and update of the cybersecurity plan to ensure it remains current, addresses emerging risks, and complies with the requirements of the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC).</li> <li>Conduct cybersecurity exercises in accordance with the established plan on at least an annual basis, incorporating lessons learned to enhance future preparedness.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Perform an annual review and update of the cybersecurity plan to ensure it remains current, addresses emerging risks, and complies with the requirements of the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC).</li> </ul>

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> <li>• Conduct cybersecurity exercises in accordance with the established plan on at least an annual basis, incorporating lessons learned to enhance future preparedness.</li> <li>• Participate in cybersecurity exercises organized by relevant regulatory authorities, such as the Securities and Exchange Commission (SEC) – if necessary.</li> </ul>

**Risk Management**

**Risk 1 :** Limited awareness and understanding of cybersecurity standards and regulatory frameworks may hinder compliance and weaken overall security posture.

• **Risk Characteristic**

Personnel lack knowledge of security standards, which may hinder regulatory compliance and result in inconsistent and incomplete implementation of security measures, thereby weakening the overall security posture of the organization’s systems.

• **Risk Impact**

The effectiveness of cybersecurity practices is inconsistent and incomplete, which may adversely affect the overall strength and reliability of cybersecurity controls.

• **Risk Management Measures**

- Consider increasing resource/ hiring external consultant to support.
- Attend cybersecurity trainings to gain knowledge on cybersecurity standards and regulatory framework.
- Monthly monitoring and progress reporting.

**Risk 2 :** There is insufficient support from the Board for the cybersecurity program

• **Risk Characteristic**

The Board does not place sufficient priority on cybersecurity, resulting in budget constraints and inadequate resource allocation, a lack of strategic prioritization, and a reduced level of organizational commitment to cybersecurity.

• **Risk Impact**

Inadequate funding and resource allocation, limited strategic prioritization, and weakened organizational commitment to security initiatives.

• **Risk Management Measures**

- Communicate objectives and benefits to all Board members.
- Foster a culture of transparency and continuous improvement.
- Implement governance frameworks that require Board oversight and approval for key cybersecurity programs.