



## JUMP+ Plan

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## G CAPITAL PUBLIC COMPANY LIMITED

(GCAP)

Year 2026 - 2028

This report was approved by the board of directors on 25/03/2026  
and disseminated on 31/03/2026



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 Financials

CG Report :

SET ESG Ratings: -

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

## Business Type

Hire Purchase, Loans, Personal Loans under Supervision, and Nano Finance under Supervision

Financial Statement				
Year	2025	2024	2023	2022
<b>Income Statement (MB)</b>				
Revenues	127.74	161.35	181.76	213.68
Expenses	150.11	123.77	99.38	246.44
Net Profit	-67.66	-12.77	14.82	-100.64
<b>Balance Sheet (MB)</b>				
Assets	928.59	1,094.76	1,245.88	1,396.20
Liabilities	497.60	590.84	763.77	979.70
Shareholders' Equity	430.99	503.92	482.11	416.50
<b>Cash Flow (MB)</b>				
Operating	28.88	148.51	174.89	323.40
Investing	-0.72	-1.33	-8.38	-0.44
Financing	-29.99	-152.01	-231.15	-309.02
<b>Financial Ratio</b>				
EPS (Baht)	-0.13	-0.03	0.04	-0.30
GP Margin (%)	N/A	N/A	N/A	N/A
NP Margin (%)	-52.97	-7.91	8.15	-47.10
D/E Ratio (Times)	1.15	1.17	1.58	2.35
ROE (%)	-14.47	-2.59	3.30	-23.00
ROA (%)	-2.34	3.21	6.24	-2.01

## JUMP+ Plan

### Business Plan

#### Target in 2028

Net Profit	<b>30.00</b> Million Baht
EBITDA	<b>60.00</b> Million Baht
Revenue Growth	<b>200.00</b> million

Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan : GCAP Double Jump	✓	✓	✓
Growth Plan			

### Governance Plan

1. Enhancing anti-corruption and fraud prevention efforts
2. Enhancing whistleblowing mechanisms
3. Enhancing the prevention of insider information

### Climate Action Plan

1. Greenhouse gas inventory (GHG) plan
2. 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)	14.82	-12.77	-67.66	30.00
EBITDA (Million Baht)	-	-	-	60.00
Revenue Growth (million)	181.76	161.35	127.74	200.00

## Growth plan/Increase business value

### Strategic Plan : GCAP Double Jump Growth Plan

#### 1. Green Mobility Financing Strategy

The company focuses on developing electric vehicle (EV) financing products for operators who utilize them for commercial purposes and business processes, particularly in the tourism and transportation sectors, which have high growth potential. The company aims to elevate its role from a traditional lender to a provider of financial solutions that support the transition to a low-carbon economy. In the long term, this strategy will serve as a key mechanism to enhance G Capital’s business value by building a high-quality loan portfolio, accessing low-cost funding through green finance, and strengthening the company’s corporate image as a leader in sustainable finance.

#### 2. Agri Supply Chain Financing Strategy

The company focuses on developing a lending model that connects the entire agricultural supply chain (End-to-End Ecosystem), starting with the “Agri-Matching Project”, a platform that provides rice harvesting machinery services via an application. The platform matches farmers with agricultural machinery service providers, helping to improve efficiency, reduce costs, and solve access issues during the harvesting season. It also generates in-depth data on user behavior, income, and cash flow within the system. The company plans to further expand the platform into a comprehensive agricultural ecosystem covering upstream, midstream, and downstream operations, providing greater access to funding for agricultural operators. This strategy enables G Capital to build a high-quality and sustainable loan portfolio by leveraging data advantages from the interconnected ecosystem. It allows the company to develop financial solutions tailored to each stage of the supply chain, reduce credit risk, and create opportunities to expand into related services, ultimately positioning the company as a leader in digital-age agricultural finance.

#### 3. Debt collection and asset management

The Company aims to enhance its operational processes to be more systematic and standardized, with a focus on closely monitoring debtors from the early stages of risk, alongside providing appropriate assistance to enable debtors to succeed in their occupations. The Company will consider developing technological systems to improve the efficiency of debt monitoring, including segmenting debtors and formulating appropriate collection strategies. In addition, the Company will explore the adoption of relevant technologies and systems to enhance debt collection processing efficiency and reduce operational costs. At the same time, the Company will strengthen the capabilities of its debt collection team by enhancing their knowledge, techniques, and negotiation skills, under clear and fair operational standards. This includes systematic and structured management of foreclosed or repossessed assets to maximize value and accelerate disposal, thereby supporting the Company’s liquidity and long-term financial stability.

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

- Profitability & Efficiency
- Stability
- Growth

**Targets**

• **Corporate Financial Targets**

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Revenue Growth (%) YoY Growth Rate	-11.23	-20.83	-	-	10%
Net Profit : Owners Of The Parent (MILLION BAHT)	-12.77	-67.66	-	-	30

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
NPLs of Hire-Purchase Borrowers	7.38%	6.00%	5.50%	5.00%

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Green Lending (Electric Vehicle Segment)	2026	• Initiated a pilot project for electric motorbikes for tourism on Koh Tao (Koh Tao EV Motorbike Role Model) targeting tourism operators, along with the provision of electric vehicle financing in tourist areas on the island.
	2027	• Expand the electric motorbike tourism project for tourism operators on an ongoing basis, and extend electric vehicle financing services to the tourism and transportation sectors.
	2028	• Expand the electric motorbike tourism project for tourism operators on a continuing basis, and broaden electric vehicle financing services for the tourism and transportation sectors.
Develop The Kaset-Matching Platform, Agri Supply Chain Financing	2026	• Launch a pilot of the ‘Kaset Matching’ platform for rice harvesting services in at least three pilot provinces.
	2027	• Expand the service area of the ‘Kaset Matching’ platform to cover rice and corn harvesting, as well as other agricultural machinery financed by the company.
	2028	• Further expand the ‘Kaset Matching’ platform, including the development of financial products for agricultural entrepreneurs within the supply chain.
Debt collection and asset management	2026	• Hire purchase NPLs not exceeding 6.00%
	2027	• Hire purchase NPLs not exceeding 5.50%
	2028	• Hire purchase NPLs not exceeding 5.00%

## Risk Management

**Risk 1 :** Depreciation of electric motorbikes financed by the company.

- **Risk Characteristic**
  - Rapid changes in technology.
  - Battery lifespan deteriorates over time.
  - The secondary market is still underdeveloped, resulting in uncertain resale prices.
- **Risk Impact**
  - Set aside provisions for increased credit losses.
  - losses from asset repossession and sale.
- **Risk Management Measures**
  - Select high-quality products that meet standards and have widely recognized performance.
  - Establish stringent credit policies.
  - Define battery management procedures to mitigate user risks from battery deterioration.

**Risk 2 :** Credit Risk

- **Risk Characteristic**

Borrowers' repayment capacity has declined, resulting in defaults and the creation of Non-Performing Loans (NPLs).
- **Risk Impact**
  - Set aside provisions for increased credit losses
  - which may affect operating results and financial position
- **Risk Management Measures**
  - Establish stringent credit policies.
  - Closely monitor debt collection and borrower quality.
  - Regularly review credit risk management processes.

**Risk 3 :** Financial Liquidity Risk

- **Risk Characteristic**

The company requires substantial capital for lending and primarily relies on funding from financial institutions and bond issuance.
- **Risk Impact**
  - may not secure sufficient funding for lending
  - which could impact its business expansion capability
  - lead to liquidity shortages, and potentially result in default
- **Risk Management Measures**
  - Plan capital management in alignment with business operations.
  - Closely oversee debt collection targets and cash flow management.
  - Plan fund utilization and manage liquidity.

**Risk 4 : Operational Risk****• Risk Characteristic**

Increased market competition has led to heightened competition in lending, resulting in higher marketing and sales costs

**• Risk Impact**

- Declining market share,
- loss of competitive capability
- business growth in lending, revenue, and operating performance not meeting targets.

**• Risk Management Measures**

- Develop service products to maintain market position and competitive advantage.
  - “Build strong relationships with partners to preserve market share.
  - Conduct customer satisfaction surveys.
-

## Section 2

### Governance Plan

## Section 2 Governance Plan

### Accountability and Transparency Governance

#### Enhancing anti-corruption and fraud prevention efforts

The Company recognizes the importance of conducting its business with transparency, integrity, and in accordance with good corporate governance principles. It is committed to preventing and combating corruption in all forms in a concrete and systematic manner in order to strengthen the confidence of all stakeholders and support the Company’s sustainable growth. Accordingly, the Company has established key approaches and measures to manage corruption risks in a comprehensive manner, covering the promotion of an ethical organizational culture, the establishment of policies and procedures, personnel development, whistleblowing mechanisms, as well as proactive auditing and risk management, as outlined below:

1. Fostering a Corruption-Free Organizational Culture

The organization promotes values of integrity, transparency, and accountability, with senior management demonstrating clear leadership (“tone at the top”) to instill a zero-tolerance attitude toward all forms of corruption. Employees are continuously encouraged to perform their duties in accordance with ethical principles and good corporate governance.

2. Enforcing Robust Policies and Procedures

The organization establishes clear, comprehensive, and practical anti-corruption policies and procedures, supported by appropriate control measures and disciplinary actions. Compliance is regularly monitored and reviewed to ensure effective enforcement.

3. Personnel Development and Awareness Building

The organization provides ongoing training and communication on anti-corruption practices across all levels of personnel to enhance knowledge, understanding, and awareness of corruption risks and impacts. Employees are encouraged to make decisions in line with ethical standards.

4. Whistleblowing System and Protection of Informants

The organization provides multiple, accessible, and secure whistleblowing channels, along with measures to protect whistleblowers and related parties from retaliation or adverse consequences. This helps build confidence and encourages the reporting of inappropriate conduct or suspected corruption.

5. Audit and Proactive Risk Management

The organization conducts regular internal audits and corruption risk assessments, focusing on proactively identifying risk areas and implementing preventive measures. Continuous monitoring and process improvements are undertaken to enhance control effectiveness and reduce the likelihood of corruption.

**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	-	-	-

Topic	Current Status	Targets		
		2026	2027	2028
<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>	Complete	-	-	-
<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>	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	-	Conduct training every six months.	Conduct training every six months.	Conduct training every six months.

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Corruption-free organization.	2026	<ul style="list-style-type: none"> <li>Zero corruption.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Zero corruption.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Zero corruption.</li> </ul>

**Risk Management**

**Risk 1 :** Cannot achieve the goal of becoming a corruption-free organization.

**• Risk Characteristic**

The organization has not yet been able to achieve concrete and organization-wide results in preventing and controlling corruption, despite having established relevant policies, plans, and measures. There may still be gaps in implementation, internal controls, or in the conduct of personnel and stakeholders that are not fully aligned with anti-corruption principles. As a result, the organization cannot clearly demonstrate that it is genuinely free from corruption.

**• Risk Impact**

If the organization is associated with issues or reports of corruption, it may cause business partners or counterparties to hesitate in engaging in business with the company. At the same time, customers may lose confidence in conducting transactions with the company, which could adversely affect the continuity and long-term growth of the business.

**• Risk Management Measures**

1. Establish clear policies and objectives, and communicate them across all levels of the organization.
2. Promote strong “tone at the top” and foster a corporate culture that does not tolerate corruption.
3. Provide continuous and comprehensive training and communication.
4. Strengthen internal control systems, audit processes, and whistleblowing channels.

5. Define key performance indicators (KPIs) and regularly monitor and evaluate performance.

### Enhancing whistleblowing mechanisms

To promote transparent business operations and uphold good corporate governance, the organization has established a structured framework for whistleblowing and complaint handling. This framework aims to build confidence among employees and stakeholders that they can report information or concerns regarding improper conduct in a safe, fair, and appropriately managed manner. It encompasses accessible reporting channels, whistleblower protection, timely handling processes, and the promotion of a culture that supports transparency and open disclosure.

#### 1. Accessible and Diverse Reporting Channels

The organization provides multiple, easily accessible whistleblowing channels, such as online systems, email, telephone, and other dedicated platforms, to facilitate employees and stakeholders in reporting incidents or suspicious behavior. These channels are designed to be user-friendly, uncomplicated, and accessible anytime and anywhere.

#### 2. Protection, Confidentiality, and Remedial Measures

The organization has established clear measures to protect whistleblowers, including maintaining the confidentiality of information and the identity of the reporter, as well as preventing retaliation or adverse consequences. In addition, guidelines are in place to provide remediation or compensation in cases where whistleblowers suffer harm as a result of reporting in good faith.

#### 3. Timely Handling Process

The organization has implemented a systematic process for receiving, investigating, and addressing complaints or whistleblowing reports within clearly defined timeframes. This ensures that issues are handled promptly, minimizes potential damage, and enhances confidence in the complaint management system.

#### 4. Fostering a Whistleblowing Culture

The organization promotes a culture that encourages personnel to speak up by emphasizing that reporting misconduct is a shared responsibility rather than an act of blame or conflict. It also reinforces the understanding that whistleblowing is an essential part of maintaining ethical standards and organizational transparency.

### Targets

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

Topic	Current Status	Targets		
		2026	2027	2028
Reduce the complaint resolution time.	-	Within 30 days	Within 30 days	Within 30 days

### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Whistleblowing Enhancement Plan	2026	• Processed promptly
	2027	• Processed promptly
	2028	• Processed promptly

### Risk Management

**Risk 1 :** Delayed detection of fraud may undermine stakeholders’ confidence and could expose the organization to legal and reputational risks.

#### • Risk Characteristic

Delayed detection of fraud may allow damages to escalate and become more difficult to contain, thereby undermining the effectiveness of internal controls and corporate governance. It may also erode the confidence of stakeholders, including shareholders, investors, customers, and business partners, and could expose the organization to legal liabilities as well as reputational damage in the long term.

#### • Risk Impact

##### 1. Financial Impact

- Increased financial losses due to ongoing fraudulent activities
- Higher costs associated with investigations, remediation, and legal proceedings
- Potential loss of business opportunities or future revenue

##### 2. Internal Control Impact

- Ineffective and unreliable internal control systems
- Inability to prevent or promptly detect and stop misconduct
- Control gaps that may be repeatedly exploited

##### 3. Legal and Regulatory Impact

- Risk of non-compliance with applicable laws and regulatory requirements
- Exposure to penalties, fines, or legal actions
- Increased scrutiny and stricter oversight from external regulators

##### 4. Reputational Impact

- Decline in confidence among shareholders, investors, customers, and business partners
- Damage to the organization’s image, particularly in terms of transparency and corporate governance
- Potential impact on future business partnerships and opportunities

##### 5. Human Resources and Organizational Culture Impact

- Loss of employee trust in systems and management
- Emergence of a culture of silence or reluctance to report misconduct
- Decreased employee morale and organizational engagement

#### 6. Strategic and Sustainability Impact

- Adverse impact on ESG objectives and sustainable growth
- Reduced long-term business credibility
- Possible downgrade in risk ratings or overall organizational credibility

#### • Risk Management Measures

##### 1. Policy and Governance Measures

The Company regularly reviews and updates its whistleblowing policy to ensure alignment with applicable laws and best practices. Clear roles, responsibilities, and accountabilities are defined for relevant functions. The Board of Directors and senior management play a key role in oversight and demonstrate a strong commitment to anti-corruption through a clear tone at the top.

##### 2. Whistleblowing System and Reporting Channels

The Company provides multiple and easily accessible reporting channels, such as telephone, email, and online platforms. These systems are designed to ensure high security, confidentiality, and the option for anonymous reporting. The effectiveness of these systems is regularly tested and evaluated.

##### 3. Whistleblower Protection Measures

The Company has established clear whistleblower protection measures, strictly prohibiting any form of retaliation against individuals who report concerns in good faith. Confidentiality of the whistleblower's identity and information is strictly maintained to encourage reporting.

##### 4. Communication and Training Measures

The Company actively communicates its whistleblowing policy and reporting channels to employees and stakeholders. Regular training programs are conducted to enhance awareness, understanding, and ethical standards, while fostering a transparent and integrity-driven organizational culture.

##### 5. Investigation and Monitoring Measures

The Company has established structured procedures for receiving, investigating, and reporting complaints in a transparent manner. Clear timelines are defined for each stage of the process, and progress is regularly monitored and reported to management or the relevant committees to ensure timely and fair resolution.

##### 6. Technology and Data Management Measures

The Company leverages information technology to support complaint management, ensuring systematic data storage, traceability, and robust data security. All processes are conducted in compliance with applicable data protection laws.

##### 7. Continuous Evaluation and Improvement Measures

The Company periodically evaluates the effectiveness of its whistleblowing system and related measures. Feedback from stakeholders is considered, and improvements are implemented accordingly. The Company also benchmarks against best practices to continuously enhance its processes.

### Enhancing the prevention of insider information

The Company recognizes the importance of preventing the misuse of insider information for personal gain (insider trading). It is committed to conducting business with transparency, fairness, and in compliance with applicable laws and principles of good corporate governance, in order to build confidence among shareholders, investors, and all stakeholders. Accordingly, the Company has established a comprehensive enhancement plan to prevent the misuse of insider information, covering organizational culture, information control, securities trading supervision, and continuous monitoring, as outlined below:

#### 1. Awareness Building and Organizational Culture

The Company promotes awareness and understanding among employees at all levels regarding insider information and relevant legal restrictions. Regular training and communication are conducted to instill values of integrity, transparency, and accountability, while fostering a corporate culture that does not tolerate the misuse of insider information for personal benefit.

## 2. Information Access Control

The Company implements strict controls over access to sensitive information by limiting access to authorized personnel on a need-to-know basis. Secure data management systems are in place to safeguard information, including the classification of confidential data and clear guidelines on its appropriate use.

## 3. Securities Trading Control Measures

The Company establishes clear guidelines governing securities trading by directors, executives, and relevant employees. These include blackout periods, requirements for reporting shareholdings and changes in ownership, as well as ongoing monitoring of trading activities to prevent the misuse of insider information.

## 4. Monitoring and Disciplinary Actions

The Company conducts regular monitoring and reviews to ensure compliance with its policies. In cases of violations, appropriate disciplinary actions are taken in accordance with the Company's regulations and applicable laws, ensuring fairness and serving as a deterrent against misconduct.

### Targets

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	-	-	-
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.	-	on process	Quarterly	Quarterly

### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Prevention of insider information misuse.	2026	• No instances were found of employees, directors, or executives using insider information to trade securities or to obtain personal benefits from such information.
	2027	• No instances were found of employees, directors, or executives

Strategic Initiative	Year	Expected Outcomes
	2028	<p>using insider information to trade securities or to obtain personal benefits from such information.</p> <ul style="list-style-type: none"> <li>No instances were found of employees, directors, or executives using insider information to trade securities or to obtain personal benefits from such information.</li> </ul>

**Risk Management**

**Risk 1 :** Risk arising from the failure to disclose the list of persons having access to inside information.

- **Risk Characteristic**

The Company did not disclose the list of persons having access to inside information.

- **Risk Impact**

The Company’s failure to disclose the list of persons having access to inside information may give rise to legal, transparency, and stakeholder confidence risks, as well as affect the effectiveness of the Company’s internal controls and risk management.

- **Risk Management Measures**

The Company has established risk management measures to ensure that the list of persons with access to inside information is disclosed clearly and kept up-to-date. Measures include controlling access to information, communicating policies, raising awareness, monitoring compliance, and enforcing disciplinary actions for violations, in order to enhance transparency and reduce legal risks, safeguard stakeholder confidence, and improve the effectiveness of the Company’s risk management.

## 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.gcapital.co.th/page/Environment-Goals>



### Targets

Topic	Targets		
	2026	2027	2028
GHG inventory report, GHG verification and disclosure (specific to Scope 1 and Scope 2 emissions)	Success	Success	Success
Prepare verification reports and disclose Scope 3 greenhouse gas emissions	on process	-	-

### Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Preparation of Scope 3 Greenhouse Gas Inventory	2026	<ul style="list-style-type: none"> <li>Study the collection of Scope 3 greenhouse gas emissions data in alignment with industry practices and business operations, and assess the greenhouse gas emissions of the company’s products and services, including conducting third-party verification of the data.</li> </ul>
	2027	<ul style="list-style-type: none"> <li>Collect Scope 3 greenhouse gas (GHG) emissions data using certified tools/platforms, assess the GHG emissions of the company’s products and services, and conduct third-party verification of the data.</li> </ul>
	2028	<ul style="list-style-type: none"> <li>Collect Scope 3 greenhouse gas (GHG) emissions data using certified tools or platforms, assess the GHG emissions of the company’s products and services, and undertake third-party verification of the data.</li> </ul>

### Risk Management

**Risk 1 :** The greenhouse gas (GHG) inventory is not prepared in accordance with the standards.

• **Risk Characteristic**

- The collection and recording of greenhouse gas (GHG) emissions data are incomplete.
- There is a lack of standardized tools for data collection and calculation.
- Personnel lack the knowledge and understanding of the relevant criteria and calculation methodologies.

• **Risk Impact**

- Inaccurate data reporting affects the organization’s credibility.
- The setting of carbon reduction targets and plans is not accurate.

• **Risk Management Measures**

- Engage or consult with qualified and reputable external experts to provide guidance and recommendations on greenhouse gas (GHG) calculations.
- Provide training to relevant personnel to ensure accurate knowledge and understanding.
- Utilize standardized and reliable tools for greenhouse gas (GHG) inventory data collection.

**Attachments**

URL Link to the Document : <https://jumpplusmedia-setlink.setgroup.or.th/GCAP/1774945344521.pdf>



**Decarbonization**

The Company aims to rebalance its loan portfolio toward environmentally friendly businesses in line with its Green Mobility Financing strategy. This includes setting targets to reduce carbon emissions across Scope 1, Scope 2, and Scope 3, in order to support sustainable growth and create long-term value. The Company will enhance energy efficiency, reduce resource consumption, and establish targets for green loan proportions as well as carbon reduction within its loan portfolio. In addition, the Company will expand collaborations with partners to elevate its position as a leading financial institution supporting the transition toward a sustainable low-carbon society.

**Targets**

Topic	GHG emissions in the base year (tCO <sub>2</sub> e)	Target for reducing GHG emissions compared with the base year (tCO <sub>2</sub> e)		
	2025	2026	2027	2028
Greenhouse gas emission reduction volume	765	1%	2%	3%

**Strategic Initiative**

Strategic Initiative	Year	Expected Outcomes
Increase the proportion of green lending	2026	• Initiate a pilot electric motorbike project for tourism on Koh Tao (Koh Tao EV Motorbike Role Model) for tourism operators, along with the provision of electric vehicle financing in island-based tourist destinations. The Company aims to maintain green lending at no less than 5% of new hire purchase loan disbursements.
	2027	• Continue expanding the electric motorbike project for tourism operators, and broaden electric vehicle financing services across the tourism and transportation sectors. The Company aims to maintain green lending at no less than 5% of new hire purchase loan disbursements.

Strategic Initiative	Year	Expected Outcomes
	2028	<ul style="list-style-type: none"> <li>Continue expanding the electric motorbike project for tourism operators, and broaden electric vehicle financing services across the tourism and transportation sectors. The Company aims to maintain green lending at no less than 10% of new hire purchase loan disbursements.</li> </ul>

**Risk Management**

**Risk 1 :** Failure to achieve the environmental targets of green lending

• **Risk Characteristic**

- Green lending is unable to achieve the targeted carbon emission reductions.
- There is a lack of reliable monitoring and measurement systems.

• **Risk Impact**

Unable to achieve the Company’s carbon reduction targets and those of its business partners.

• **Risk Management Measures**

- Establish reliable carbon reduction monitoring and reporting systems.
- Conduct regular reviews and evaluations of project performance.
- Collaborate with partners and environmental experts to validate outcomes.”