Quarterly update in second quarter of 2026

JUMP+ Plan

Year 2026 - 2028

HENG LEASING AND CAPITAL PUBLIC COMPANY LIMITED

(HENG)

at 30 June 2026

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JUMP+

HENG LEASING AND CAPITAL PUBLIC COMPANY LIMITED

SET

Financials / Finance & Securities

CG Report :

SET ESG Ratings: **AAA**

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

Business Type

(1) hire purchase;(2) regulated personal loan with motor vehicle registration as collateral;(3) mortgage loan;(4) personal loan which is not loan with motor vehicle registration as collateral;(5) regulated retail loan for occupation;(6) non-life and life insurance brokers.(7) Auction Seller

Financial Statement

Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	2,152.60	2,860.72	2,877.73	2,124.36
Expenses	1,775.16	2,237.52	1,911.29	1,330.50
Net Profit	33.98	72.98	422.01	461.12
Balance Sheet (MB)				
Assets	9,176.68	13,087.97	15,673.20	12,263.65
Liabilities	4,100.17	7,847.53	10,257.11	7,019.30
Shareholders' Equity	5,076.52	5,240.44	5,416.09	5,244.34
Cash Flow (MB)				
Operating	4,226.40	2,814.27	-2,000.47	-2,021.46
Investing	14.80	-19.72	-60.12	-46.57
Financing	-4,220.60	-3,190.78	2,380.44	1,717.22
Financial Ratio				
EPS (Baht)	0.01	0.02	0.11	0.12
GP Margin (%)	N/A	N/A	N/A	N/A
NP Margin (%)	1.58	2.55	14.66	21.71
D/E Ratio (Times)	0.81	1.50	1.89	1.34
ROE (%)	0.66	1.37	7.92	9.17
ROA (%)	3.39	4.33	6.92	7.23

JUMP+ Plan

Business Plan

Target in 2028

Net Profit	**240.00** million Baht

Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan : Strategic Plan 2026: Precise Lending and Elevating Collection to Excellence	✓	✓	✓

Governance Plan

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

Quarterly update

Section 1

Business Plan

Quarterly update : Section 1 Business Plan

Target in 2028

Title	Target	Actual Data	
	2028	2025	6M/2026
Net Profit (million Baht)	240.00	33.98	91.33

By 2028, Heng Leasing and Capital Public Company Limited aims to create "financial sustainability" by rebalancing its loan portfolio from quantitative expansion to qualitative efficiency improvement, coupled with stringent cost management and debt collection, with the goal of restoring profitability to a strong and consistent level.

Approaches to achieve goals

Asset Quality Improvement: By considering loans based on Responsible Lending principles to ensure that customers genuinely have the ability to repay debts, focusing on loan products with clear objectives and verifiable income.

Enhancing Collection Effectiveness: The company aims to improve debt collection efficiency through systematic process improvements, defining strategies and follow-up methods appropriate for each debt aging period. Payment behavior data is analyzed for pre-delinquency follow-up (Early Follow-up / Early Warning). Systems are developed to increase convenience and speed in operations and collection management. These actions will adhere to Market Conduct principles to ensure debt collection is appropriate, fair, and maintains good long-term relationships with customers.

Adherence to Governance and Sustainability (Governance & ESG): Business operations will continue to uphold principles of transparency and social responsibility to maintain the AAA standard of SET ESG Ratings, which is a crucial foundation for building investor confidence.

Progress description

On track

Growth plan/Increase business value

Strategic Plan : Strategic Plan 2026: Precise Lending and Elevating Collection to Excellence

1. Quality Lending Strategy

To mitigate the risk of non-performing loans (NPLs) from the outset, the company aims to improve its credit assessment process to be more thorough and aligned with customers' repayment capabilities, with the following key approaches:

Selection of target customer groups: Focusing on customer groups with clear and verifiable occupations and income sources, such as farmers with farmer registration books, and customers from car tent partners and agricultural stores, who have basic income data and spending history that can be appropriately used for credit consideration.

Comprehensive assessment of repayment ability: Utilizing data from internal systems in conjunction with on-site evaluations (Site Visit) and the experiential knowledge of loan officers to carefully assess customers' repayment capabilities under the company's risk management policy.

Appropriate control of credit limits and loan terms: Controlling nano-finance credit limits not to exceed necessity and customers' repayment capabilities, and setting effective interest rates according to Bank of Thailand criteria to ensure customers' ability to repay throughout the contract period.

Responsible Lending: Adhering to responsible lending principles by not encouraging customers to incur debt beyond their capacity and focusing on products that support sustainable livelihoods and income generation.

2. Debt Collection and Asset Quality Management Strategy

In 2026, the company aims to enhance debt collection to be more systematic and continuous, focusing on improving operational processes and utilizing existing system data to support appropriate debt monitoring:

Cash Flow Matching: Adjusting repayment schedules to align with customers' actual income cycles, such as agricultural loans with repayment cycles set according to harvest seasons, to reduce the likelihood of default.

Close monitoring of debtors in the early stages (Early Follow-up / Early Warning): Increased attention to monitoring debtors who begin to show late payment behavior, using payment history data from internal systems. This enables the collection team to follow up, provide advice, and assist customers from an early stage, before the debt develops into long-term arrears.

Developing the potential of the debt collection team: Enhancing the skills of the debt collection team to focus on fair and appropriate negotiation, in line with the Market Conduct policy, to maintain good long-term customer relationships while increasing debt collection efficiency.

Utilization of IT systems to support debt collection: Employing SMS notification systems to remind customers of payment due dates and developing data summarization and reporting from existing IT systems to facilitate more convenient and systematic work tracking and performance reporting.

3. Product Development and Innovation

Focus on low-risk products with clear objectives:

Purpose-Driven Loan: Loans for specific uses: such as "Klaai Ron" loans (seasonal relief loans) or loans for agricultural production factors, which are loans with clear objectives, making it easier to assess the appropriateness of capital utilization compared to general cash loans.

Targets

- **Corporate Financial Targets**

Title	Target			Actual Data	
	2026	2027	2028	2025	6M/2026
Net Loans and Accured Int. (MILLION BAHT)	6900	5700	5800	8609.91	8002.84

Progress description

On Track

Strategic Initiative

Strategic Initiative 1 : 1. Quality Lending Strategy

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• 1,800 million Baht	576 million Baht

Strategic Initiative 2 : 2. Debt Collection Strategies and Asset Quality Management

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• NPL 7.5%	NPL 6.8%

Quarterly update

Section 2

Governance Plan

Quarterly update : Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

1. Fostering a Corruption-Free Organizational Culture (Tone from the Top)
   - Leadership by Example: Senior executives must set an example of commitment to transparent business operations to instill awareness among personnel within the organization.
   - Public Declaration of Intent: Continuously proceed with the certification process to become a member of the Private Sector Collective Action Coalition Against Corruption (CAC), to affirm non-involvement in corruption, both directly and indirectly.
2. Strict Enforcement of Policies and Guidelines
   - Gift-Giving and Receiving Policy: The value of customary gifts must not exceed 3,000 Baht and must not result in undue advantage or inappropriate benefits.
   - Political Neutrality: The company must maintain neutrality, refraining from providing financial or material support to political parties or politicians in exchange for any special privileges.
   - Prohibition of Facilitation Payments: No money or benefits shall be paid to government officials to induce or expedite actions in the performance of their duties.
3. Personnel Development and Awareness Building
   - Mandatory Training Courses: All employees at every level are required to attend the "Driving the Organization Towards a Corruption-Free Enterprise (Anti-Corruption)" course and the "Honesty & Transparency for Efficiency and Sustainability" course annually.
   - New Employee Orientation: All employees must acknowledge and sign off on the Anti-Corruption Policy and Business Ethics content upon commencing employment.
4. Whistleblowing System and Informant Protection
   - Diverse Reporting Channels: Whistleblowing channels are provided via hotline 1361, the company website, or email whistleblower@hengleasing.co.th.
   - Protection Measures: Whistleblowers acting in good faith will be protected from termination of employment, unfair transfers, or harassment interfering with their work.
   - Confidentiality: Personal information of whistleblowers and details of complaints will be kept strictly confidential.
5. Auditing and Proactive Risk Management
   - Regular Risk Assessment: The Risk Management Department must continuously test and assess corruption risks to update measures in line with changing circumstances.
   - Independence of Audit Unit: The Internal Audit Department is responsible for auditing operations according to the annual plan and reporting significant findings directly to the Audit Committee.
   - Strict Penalties: In the event of policy violations, disciplinary actions will range from warnings to termination of employment, and legal proceedings will be initiated if clear wrongdoing is established.

Targets

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established an anti-corruption policy and practices.	-	-	-	Complete	Success
An anti-corruption and anti-bribery policy has been developed to comprehensively cover the organization's business operations,formally approved by the Board of Directors,and supported by clear and practical implementation guidelines	-	-	-	Complete	Success
The company conducts regular monitoring and evaluation of compliance with its anti-corruption and anti-bribery policy and procedures. Audit results are reported by internal auditors to the Board of Directors at least annually. In the event of any violations,corrective actions and preventive measures are clearly defined to prevent recurrence	-	-	-	Complete	Success
The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors	-	-	-	Complete	Success
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	-	-	-	Certified	Certified
Implement and verify that all critical Tier 1 business partners have anti-corruption policies and conducting training for business partners every quarter.	Training for business partners every quarter.	Training for business partners every quarter.	Training for business partners every quarter.	-	-

Strategic Initiative

Strategic Initiative : Creating a corruption-free organizational culture.

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• None of corruption.	None of corruption.

Enhancing whistleblowing mechanisms

Enhanced Accessibility

- Maintain and Improve Existing Channels: Retain suggestion boxes, postal mail, email (whistleblower@hengleasing.co.th), hotline 1361, and the company website.
- Anonymous Reporting System: Develop a website-based system that allows whistleblowers to choose to remain anonymous if they believe disclosure would compromise their safety.
- Detail Specification: Whistleblowers are required to provide sufficient evidence and information for investigation to ensure maximum efficiency of the process.

Robust Protection & Confidentiality

- Confidentiality: Whistleblowing information and the personal data of the whistleblower will be kept strictly confidential and accessible only to relevant parties.
- Disciplinary Protection: Guarantee that there will be no changes in job position, workplace, intimidation, termination, or unfair treatment of whistleblowers acting in good faith.
- Compensation and Redress: Whistleblowers or related parties are entitled to protection and compensation in accordance with appropriate and fair procedures if they suffer damages.

Efficient & Transparent Process

- Prompt Response: The recipient must forward the matter within 3 business days from the date of notification.
- Independent Investigation: The audit committee will consider appointing an investigation committee if the matter is found to have merit.
- Clear Timeframe: The investigation committee must conduct an investigation and propose solutions to the audit committee within 30 business days.
- Reporting Results: Upon completion of the consideration, the whistleblower must be informed of the outcome, and the information must be kept confidential.

Whistleblowing Culture

- Organization-wide Communication: Continuously disseminate policies through the 56-1 One Report and the company website.
- Training: Include whistleblowing topics in the new employee orientation program and the annual business ethics course.
- Decisive Penalties: Disciplinary actions ranging from warnings to termination for offenders, including those who intentionally provide false information to cause harm.

Targets

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established a whistleblowing policy and procedures for reporting misconduct.	-	-	-	Complete	Success
The company has established a formal,written whistleblowing policy and procedures,which have been approved by the Board of Directors	-	-	-	Complete	Success
Appointment of an impartial recipient for whistleblowing reports.	-	-	-	Complete	Success

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
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	Success
The whistleblowing policy and procedures reviewed by the Board of Directors at least annually.	-	-	-	Complete	Success
Reduce the complaint resolution time.	Completed in 15 Days	Completed in 15 Days	Completed in 15 Days	-	-

Progress description

On track

Strategic Initiative

Strategic Initiative : Strategies to enhance whistleblowing processing.

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• Faster processing.	Faster processing.

Enhancing the prevention of insider information

1. Awareness & Training

The best prevention begins with fostering a correct understanding among personnel at all levels:

Deep-dive Training: Provide training to directors, executives, and employees in accounting and finance regarding their duties to report securities holdings under Section 59 and the penalties stipulated by the Securities and Exchange Act.

Orientation and Acknowledgment: New directors and executives are required to acknowledge their reporting duties and sign an acknowledgment of the operational regulations concerning the use of inside information from their first day in office.

Reminder Communication: Regularly issue internal circulars notifying employees in advance about the securities trading blackout period.

2. Information Access Control

Restrict information to a "Need-to-Know Basis":

Chinese Walls: Restrict access to non-public information by implementing security systems to prevent material information from leaking to unrelated individuals, both internal and external to the organization.

Physical and Digital Security Systems: Utilize data encryption and restrict individual access rights in critical database systems to enable identification and tracking of data usage retrospectively.

3. Trading & Blackout Monitoring Measures

Intensify oversight during high-risk periods:

Enforcement of Blackout Period: Directors, executives, and employees with access to inside information are prohibited from buying or selling securities during the 1-month period prior to the disclosure of financial statements, and should wait at least 24-48 hours after the information has been publicly disclosed.

Pre-trade Notification System: Directors and executives are required to notify the Company Secretary of their intention to buy or sell securities at least 1 business day in advance of the actual transaction.

Prompt Reporting: Require reporting of changes in securities holdings to the Company Secretary within 3 business days, and report to the Board of Directors' meeting for acknowledgment every quarter.

4. Enforcement & Accountability

Establish stringent monitoring systems to prevent violations:

Independent Audit: The Corporate Governance (Compliance) department, in conjunction with the Company Secretary, shall periodically review securities trading activities of individuals with access to inside information to ensure no violations occur during the Blackout Period.

Clear Penalties: Implement disciplinary actions from the date of discovery, ranging from warnings to termination without compensation, if inside information is found to have been used for personal gain or for the benefit of others.

Transparent Disclosure: Summarize the number of holdings and changes in securities by directors and executives in Form 56-1 One Report to demonstrate transparency to the public.

Targets

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established a policy and procedures to prevent the misuse of insider information.	-	-	-	Complete	Success
A Board-approved written policy on insider information prevention has been clearly defined and implemented	-	-	-	Complete	Success
A structured process is implemented to regularly monitor and review compliance with the insider trading prevention policy,with audits conducted at least annually.	-	-	-	Complete	Success
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	Success
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.	Quarterly	Quarterly	Quarterly	-	-

Progress description

On track

Strategic Initiative

Strategic Initiative : Strategies to enhance prevent the misuse of insider information.

Status On track

Year	Expected Outcomes	Actual Data
2026	• None of used Inside information case	None of used Inside information case

Quarterly update

Attachment

Quarterly update : Attachment

JUMP+ Plan

URL Link to the Document : https://jumpplusmedia-setlink.setgroup.or.th/planSubmission/HENG0_JUMP%2B_Plan_Year_2026-2028_EN.pdf