



JUMP+ Plan



JMT NETWORK SERVICES PUBLIC COMPANY LIMITED

(JMT)

Year 2026 - 2028

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and disseminated on 20/03/2026

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SET100 / SET100FF / SETHD / SETESG

Financials / Finance & Securities

CG Report :

 SET ESG Ratings: **A**

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

Business Type

The Company provides 4 types of services; 1) Debt tracking and collection service : The Company provides debt tracking and collection service to financial institutes and corporations. The scopes of services include both collection and legal services such as filing and investing a lawsuit. 2) Non-performing debt Management : The Company manages and collects non-performing debt which was bought from financial institutes and corporations. 3) Insurance business and 4) Insurance brokerage business.

Financial Statement

Year	2025	2024	2023	2022
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Income Statement (MB)

Revenues	4,916.35	5,334.66	5,157.54	4,468.39
Expenses	3,408.69	3,313.70	2,822.90	2,393.04
Net Profit	1,029.56	1,615.22	2,010.66	1,745.57

Balance Sheet (MB)

Assets	37,913.22	42,038.75	42,444.45	33,861.63
Liabilities	9,996.47	14,731.32	15,137.02	10,773.46
Shareholders' Equity	27,124.98	26,543.91	26,543.91	23,016.38

Cash Flow (MB)

Operating	3,038.99	1,365.69	-2,182.27	2,206.92
Investing	-236.66	630.81	-4,536.53	-5,619.94
Financing	-3,296.62	-2,681.24	5,707.80	4,134.17

Financial Ratio

EPS (Baht)	0.71	1.11	1.38	1.22
GP Margin (%)	N/A	N/A	N/A	N/A
NP Margin (%)	20.68	30.61	40.21	37.63
D/E Ratio (Times)	0.36	0.54	0.55	0.47
ROE (%)	3.84	6.09	8.11	8.30
ROA (%)	4.39	5.88	7.61	7.02

JUMP+ Plan

Business Plan

Target in 2028

Net Profit **1,800.00** Million Baht

Strategic Plan	Growth	Profitability & Efficiency	Stability
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1. Strategic Plan 1 : AI-Driven AMC Transformation



2. Strategic Plan 2 : Financial Sustainability & Capital Discipline



Governance Plan

- Enhancing anti-corruption and fraud prevention efforts
- Enhancing whistleblowing mechanisms
- Enhancing governance of artificial intelligence applications

Climate Action Plan

- Greenhouse gas inventory (GHG) plan
- Decarbonization

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Section 1
Business Plan

Section 1 Business Plan

Target in 2028

Topic	YE/2023	YE/2024	YE/2025	Target in 2028
Net Profit (Million Baht)	2,010.66	1,615.22	1,029.56	1,800.00

The company aims for continuous growth in its operating performance by focusing on enhancing efficiency in managing non-performing asset portfolios, utilizing technology and data to support operational processes, and expanding business opportunities consistent with the company's potential. Furthermore, the company targets sustainable growth in net profit, with a goal of 1,800 million Baht in net profit by the year 2028.

Growth plan/Increase business value

Strategic Plan 1 : AI-Driven AMC Transformation

Plan to Enhance AMC Operations through AI and Digital Technology The initiative to enhance AMC operations through AI and digital technologies aims to elevate JMT’s debt management business toward becoming a Digital AMC in a tangible and structured manner. The plan involves leveraging digital technologies and Artificial Intelligence (AI) across the entire operational value chain, ranging from debt portfolio analysis and evaluation, debtor screening and segmentation, and designing appropriate debt collection strategies for different debtor profiles, to the management of non-performing assets (NPA). This also includes the development of digital applications that enable easier access for debtors and provide convenient communication channels through modern technologies. The integration of AI and digital systems is expected to enhance decision-making accuracy, reduce reliance on labor-intensive processes, and improve overall operational efficiency. As a result, the initiative will help lower operational costs, increase collection efficiency, and strengthen long-term cash flow stability. Moreover, it will serve as a key foundation for enhancing the competitiveness and financial sustainability of JMT’s AMC business in the future.

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

- Growth
- Profitability & Efficiency

Targets

• **Other Targets**

Topic	Baseline	Targets		
	YE/2025	2026	2027	2028
Gross Margin for AMC Business	68.4%	>69%	>69.5%	>69.5%
SG&A/AMC Revenues (Before ECL)	16.2%	<16.2%	<16%	<15.5%

Strategic Initiative

The strategy to enhance asset management (AMC) operations aims to transform JMT from a traditional, operationally driven model into a data-driven organization with technology at its core. The company emphasizes the adoption of digital technologies and data analytics to improve the efficiency of debt portfolio management, enhance the accuracy of strategic decision-making, and increase the overall effectiveness of debt collection processes. This approach will support business growth, reduce long-term operating costs, and strengthen sustainable profitability, while operating within an appropriate risk management and governance framework.

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1 : Intelligent Document Processing (OCR System)	2026	<ul style="list-style-type: none"> Initial Project Development for the Legal Department
	2027	<ul style="list-style-type: none"> Enhance the efficiency of the OCR system to improve its accuracy in reading and processing complex legal documents, while expanding its application across various departments to enable more effective and tangible operational implementation.
	2028	<ul style="list-style-type: none"> Organization-wide implementation across all departments.
Strategic Initiative 2 : AI-based Service Quality Monitoring	2026	<ul style="list-style-type: none"> Test Phase I
	2027	<ul style="list-style-type: none"> Improve the accuracy of monitoring and expand the scope to cover service standards more comprehensively.
	2028	<ul style="list-style-type: none"> Business as usual
Strategic Initiative 3: AI Training Program for Debt Collection Staff	2026	<ul style="list-style-type: none"> Evaluate training programs where AI can be applied and initiate the first phase of implementation.
	2027	<ul style="list-style-type: none"> Increase the number of training programs and enhance the effectiveness of measurement and evaluation capabilities
	2028	<ul style="list-style-type: none"> Business as usual
Strategic Initiative 4 :AI Bot for Customer Engagement	2026	<ul style="list-style-type: none"> Training Phase
	2027	<ul style="list-style-type: none"> Go Live 2570 Pilot Phase
	2028	<ul style="list-style-type: none"> Go Live Full System
Strategic Initiative 5: AI NPA Pricing Model	2026	<ul style="list-style-type: none"> Development & Implement Phase
	2027	<ul style="list-style-type: none"> Training Phase
	2028	<ul style="list-style-type: none"> Business as usual
Strategic Initiative 6: AI Data Security	2026	<ul style="list-style-type: none"> Phasing
	2027	<ul style="list-style-type: none"> Business as usual
	2028	<ul style="list-style-type: none"> Business as usual

Risk Management

Risk 1 : OCR Data Accuracy Risk

- **Risk Characteristic**

The diversity and quality of source documents may affect the accuracy of data extraction by the OCR system.

- **Risk Impact**

Data inaccuracies may affect analysis, the preparation of legal documentation, and operational efficiency, as well as pose risks related to compliance and the reliability of information.

- **Risk Management Measures**

- Establish standardized source document formats to improve the accuracy of data recognition by the OCR system.
- Implement human validation processes in critical stages to verify the accuracy of extracted data.
- Continuously develop and improve the OCR model using real operational data.
- Regularly monitor and evaluate system performance to reduce long-term operational risks.

Risk 2 : (AI Service Quality Assessment Risk)

- **Risk Characteristic**

AI systems may not be able to fully and accurately assess service quality due to model limitations, such as challenges in understanding complex communication contexts, variations in tone and cultural nuances, as well as risks arising from incomplete or biased training data.

- **Risk Impact**

Inaccurate service quality assessments may lead to:

- Unfair employee performance evaluations
- Management decisions based on inaccurate information
- Labor-related risks and potential employee complaints
- Regulatory and compliance risks, particularly those related to consumer protection and personal data protection laws
- Negative impacts on the organization's reputation and credibility

- **Risk Management Measures**

- Establish clear evaluation criteria, with AI serving as a decision-support tool rather than the primary decision-maker.
- Implement a Human-in-the-Loop process to review cases where results are abnormal or may have significant impacts.
- Continuously develop and improve the model using real organizational data.
- Regularly test and review the system's accuracy and fairness.
- Communicate AI usage guidelines transparently to build understanding and trust within the organization

Risk 3 : AI Workforce Adoption Risk

- **Risk Characteristic**

Debt collection staff may lack sufficient understanding or may be unable to effectively apply AI tools in their actual work. This may arise from differences in digital skill levels, varying levels of technology adoption, and concerns about the potential impact on their roles and job security.

- **Risk Impact**

- Low adoption rate of AI systems in actual operations
- Debt collection and recovery efficiency may not improve as expected
- Investments in technology and training may not generate appropriate returns
- Internal resistance to organizational change may arise
- Potential negative impact on employee morale and motivation

- **Risk Management Measures**

- Design training programs that are closely linked to real work processes and practical case studies.
- Conduct continuous training aligned with employees' skill levels.
- Communicate the role of AI as a supporting tool rather than a replacement for personnel.
- Establish post-training usage metrics, such as Adoption Rate and Productivity.
- Provide ongoing support and advisory teams after the training.

Risk 4 : AI Customer Interaction & Negotiation Risk

- **Risk Characteristic**

AI bots may communicate or negotiate with debtors in an inappropriate manner or in ways that do not align with the specific context of each case. This may occur due to limitations in understanding emotions, the complexity of financial situations, or legal conditions, as well as risks arising from improperly configured response rules or actions that exceed the defined authority.

- **Risk Impact**

- Customers may experience dissatisfaction or misunderstand information.
- Debt negotiation may not comply with company policies or relevant laws.
- Complaints may arise, potentially affecting the organization's reputation.
- Increased regulatory and personal data protection risks.
- Potential negative impact on debt recovery efficiency and stakeholder confidence.

- **Risk Management Measures**

- Clearly define the scope and role of the AI Bot, and escalate complex cases to human staff.
- Design conversation flows and negotiation conditions in alignment with company policies and relevant laws.
- Implement a Human-in-the-Loop process for high-risk or sensitive cases.
- Regularly monitor and review the quality of AI conversations.
- Provide complaint channels and rapid issue-resolution mechanisms.

Risk 5 : AI Valuation Accuracy Risk

- **Risk Characteristic**

The use of AI to automatically assess and adjust the pricing of non-performing assets (NPA), replacing on-site inspections by staff, may have limitations in reflecting asset-specific factors such as the actual surrounding environment, the physical condition of the asset, or localized market changes. As a result, the valuation may not fully align with the true market value in certain cases.

- **Risk Impact**

This may result in the company setting asset selling prices too high, leading to longer disposal periods, or pricing assets below their appropriate value. Such outcomes may affect the company's ability to manage its NPA portfolio, extend asset disposal timelines, and ultimately impact the company's overall returns.

- **Risk Management Measures**

The company develops and tests AI models using historical transaction data and relevant market data, while continuously monitoring and evaluating the accuracy of the models. In addition, expert reviews are required for complex assets, and the models are regularly updated to ensure alignment with changing market conditions.

Risk 6 : Data Breach Risk

- **Risk Characteristic**

As the company collects and utilizes large volumes of customer data, credit information, and transaction data much of which is sensitive there are risks associated with unauthorized access, cyber threats, or errors by personnel or external service providers. These risks may result in the improper disclosure or misuse of such data.

- **Risk Impact**

This may affect the confidence of customers and stakeholders, the organization's reputation, and expose the company to legal and regulatory risks related to personal data protection.

- **Risk Management Measures**

The company has established an organization-wide information security management framework, including controls over data access rights, authentication mechanisms, data encryption, and continuous system monitoring and auditing. In addition, the company oversees external service providers and regularly conducts employee training to enhance awareness of data security and protection.

Strategic Plan 2 : Financial Sustainability & Capital Discipline

The company places strong emphasis on prudent capital structure and liquidity management, supported by disciplined financial practices, in order to support long-term business growth amid volatile market conditions. The objective is to maintain an appropriate balance between expanding the debt portfolio to generate revenue and effectively managing debt obligations and cash flows. This strategy encompasses planning funding sources in alignment with the characteristics of assets and cash flow profiles, managing debt maturity and financial cost structures, as well as controlling leverage levels to mitigate liquidity risks and interest rate volatility. The company also aims to maintain financial flexibility to capture future business opportunities without compromising balance sheet stability. This is achieved through regular monitoring of liquidity positions, efficient capital allocation, and disciplined capital structure management within an appropriate framework, thereby strengthening long-term confidence among stakeholders.

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

- Stability
- Profitability & Efficiency

Targets

• Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
D/E Ratio (TIMES)	0.46	0.36	<1	<1	<1

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1: Portfolio-based Investment Discipline	2026	<ul style="list-style-type: none"> Establish an investment framework for acquiring debt portfolios under disciplined investment principles that consider acceptable levels of return and risk. Investment decisions are aligned with the company’s ability to generate cash flow and realized returns, with the average annual investment budget capped at no more than THB 2,000 million per year.
	2027	<ul style="list-style-type: none"> Establish an investment framework for acquiring debt portfolios under disciplined investment principles that consider acceptable levels of return and risk. Investment decisions are aligned with the company’s ability to generate cash flow and realized returns, with the average annual investment budget capped at no more than THB 2,000 million per year.
	2028	<ul style="list-style-type: none"> Establish an investment framework for acquiring debt portfolios under disciplined investment principles that consider acceptable levels of return and risk. Investment decisions are aligned with the company’s ability to generate cash flow and realized returns, with the average annual investment budget capped at no more than THB 2,000 million per year.
Strategic Initiative 2: Liquidity and Stress Testing	2026	<ul style="list-style-type: none"> Develop a liquidity management plan in conjunction with stress testing under various scenarios, such as a slowdown in debt recovery rates or increases in interest rates, in order to assess the company’s ability to withstand financial volatility.
	2027	<ul style="list-style-type: none"> Develop a liquidity management plan in conjunction with stress testing under various scenarios, such as a slowdown in debt recovery rates or increases in interest rates, in order to assess the company’s ability to withstand financial volatility.
	2028	<ul style="list-style-type: none"> Develop a liquidity management plan in conjunction with stress testing under various scenarios, such as a slowdown in debt recovery rates or increases in interest rates, in order to assess the company’s ability to withstand financial volatility.

Risk Management

Risk 1 : Portfolio Concentration & Liquidity Risk

- **Risk Characteristic**

Investment decisions may place excessive emphasis on the returns of a particular deal without sufficiently considering the broader impact on the overall risk structure, liquidity, and cash flow of the investment portfolio. This may lead to a concentration of risk in certain portfolio types, debt vintages, or sources of income.

- **Risk Impact**

- The investment portfolio structure may become unbalanced and highly volatile.
- Cash flows may not align with the company's debt obligations and liquidity plans.
- The company's ability to withstand adverse scenarios may decrease.
- Overall liquidity and financial risks may increase.
- Potential impacts on financial performance and stakeholder confidence.

- **Risk Management Measures**

- Establish an investment framework that considers the impact on the overall portfolio's risk, return, and liquidity.
- Set concentration limits within the portfolio, such as by portfolio type, debt vintage, and sources of income.
- Align investment decisions with the company's cash flow profile and capital structure.
- Regularly monitor the portfolio structure and adjust the portfolio in response to market conditions.
- Conduct portfolio-level stress testing to assess potential impacts on cash flow and debt servicing capability.

Risk 2 : Interest Rate Risk

- **Risk Characteristic**

Risk arising from changes in market interest rates, which may lead to higher financial costs for the company, particularly in cases where a significant portion of the company's debt is subject to floating interest rates or where there is a mismatch between debt maturities and cash flows generated from operations.

- **Risk Impact**

- Higher financial costs, affecting the company's profitability.
- Reduced cash flow from operations.
- Declining ability to service debt and comply with financial covenants.
- Reduced flexibility for investment and business expansion.
- Increased overall liquidity risk.

- **Risk Management Measures**

- Manage an appropriate balance between fixed-rate and floating-rate debt.
- Diversify funding sources and debt maturities.
- Monitor interest rate trends to support financing decisions.
- Conduct stress testing to assess potential impacts on financial performance and cash flows.
- Maintain financial discipline and keep leverage within an appropriate range.

Section 2

Governance Plan

Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

The organizational anti-corruption enhancement plan aims to strengthen operations through the development of both personnel and work systems in parallel. The company places importance on fostering knowledge, understanding, and ethical behavior among executives and employees, ensuring that anti-corruption practices become an integral part of daily operations. At the same time, the company seeks to enhance its anti-bribery management system to be more systematic and auditable by studying, planning, and implementing processes in accordance with the ISO 37001 standard in a structured manner. This initiative aims to support good corporate governance and reduce corruption-related risks within the organization.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established an anti-corruption policy and practices.	Complete	-	-	-
<ul style="list-style-type: none"> 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	-	-	-
<ul style="list-style-type: none"> 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	-	-	-
<ul style="list-style-type: none"> The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors 	Complete	-	-	-
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	Certified	-	-	-
Achieve ISO 37001: Anti-bribery management systems certification	-	In Progress	In Progress	Complete

Strategic Initiative

The organizational anti-corruption enhancement plan aims to strengthen ethical knowledge and culture alongside the systematic development of the anti-bribery management framework. The initiative focuses on fostering transparency awareness and ethical responsibility among executives and employees, while improving operational processes and guidelines in alignment with international standards. This will be achieved through study, readiness assessments, and the implementation of the ISO 37001 standard. The objective is to support good corporate governance, strengthen stakeholder confidence, and establish a sustainable foundation for governance practices within the organization.

Strategic Initiative	Year	Expected Outcomes	
Strategic Initiative 1 Plan to Enhance Knowledge and Culture of Anti-Corruption within the Organization	2026	<ul style="list-style-type: none"> Organize awareness and training activities for employees and executives on the company’s anti-corruption policy and code of conduct. Ensure that employees and executives understand the fundamental principles, guidelines, and practices related to anti-corruption. Promote organization-wide communication of anti-corruption policies and practices. 	
	2027	<ul style="list-style-type: none"> Employees are able to apply anti-corruption principles and the organization’s code of conduct in their decision-making and daily work. Internal departments gain a clearer understanding of their roles and responsibilities in anti-corruption efforts. 	
	2028	<ul style="list-style-type: none"> Conduct regular review activities on compliance with the anti-corruption policy and the organization’s code of conduct in daily operations. Ensure that anti-corruption practices are integrated into normal work processes (Business as Usual). Enable the organization to continuously maintain standards of anti-corruption practices. 	
	Strategic Initiative 2: Implementation Plan for ISO 37001 Anti-Bribery Management System Certification	2026	<ul style="list-style-type: none"> Study the guidelines and requirements of the ISO 37001 standard. Assess the organization’s anti-bribery management system against the requirements of the standard. Identify areas for improvement to support the development of implementation plans in the subsequent phase.
		2027	<ul style="list-style-type: none"> Develop and revise anti-bribery policies, procedures, and control measures to align with the ISO 37001 standard. Implement the defined measures across relevant operational processes. Monitor and evaluate the performance of the organization’s anti-bribery management system.
		2028	<ul style="list-style-type: none"> Conduct an audit of the anti-bribery management system in accordance with the requirements of the ISO 37001 standard.

Strategic Initiative	Year	Expected Outcomes
		<ul style="list-style-type: none"> Use the audit results to continuously improve and enhance the anti-bribery management system.

Risk Management

Risk 1 : Inconsistent Implementation of Anti-Corruption Practices

• **Risk Characteristic**

Employees may be aware of the organization’s anti-corruption and anti-bribery policies but may not clearly understand which situations constitute corruption risks within the context of their own roles. They may also lack confidence in making decisions when encountering ambiguous situations. As a result, the application of anti-corruption practices may depend on individual judgment and vary across departments.

• **Risk Impact**

Inconsistent understanding may lead to uneven compliance with the policy across the organization, increasing the risk of unintentional policy violations. It may also prevent anti-corruption practices from being fully embedded into routine work processes, ultimately affecting the organization’s ability to cultivate a strong ethical culture in the long term.

• **Risk Management Measures**

The organization establishes clear communication approaches to ensure that anti-corruption practices are easy to understand and relevant to the specific roles of different employee groups. This includes the use of case studies and practical scenarios to support communication. In addition, channels are provided for employees to safely seek guidance or consultation, helping to strengthen confidence in decision-making and reduce the risk of unintentional misconduct.

Risk 2 : Risk arising from the lack of governance structure and resources to develop the anti-bribery management system.

• **Risk Characteristic**

There may be no clearly designated department or individual responsible for leading the development and oversight of the ISO 37001: Anti-Bribery Management System, or the responsible personnel may change frequently. As a result, the design, integration, and monitoring of the anti-bribery system may lack continuity and hinder the organization’s ability to drive the initiative effectively at an overall level.

• **Risk Impact**

Without clearly designated ownership and adequate resources, the anti-bribery management system may not be fully developed, may fail to be effectively integrated into operational processes, and may not be adequately prepared for certification audits. As a result, the plan to obtain ISO 37001 certification may be unable to progress and could ultimately fail.

• **Risk Management Measures**

The organization should formally appoint a responsible person or function to oversee the ISO 37001 system, with clearly defined roles, responsibilities, and necessary resources. In addition, regular progress reporting to senior management should be established to ensure continuity in implementation and to support management decision-making during the system development phase.

Enhancing whistleblowing mechanisms

This strategic initiative aims to enhance the organization’s whistleblowing and complaint handling system to be clear, systematic, and effectively governed. The initiative focuses on establishing an appropriate governance structure and clearly defined roles and responsibilities, alongside developing and improving standardized processes for receiving, reviewing, and reporting complaints. In addition, a target is set for the average complaint handling period to not exceed 45 days, in order to strengthen transparency, fairness, and long-term confidence in the organization’s governance system.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a whistleblowing policy and procedures for reporting misconduct.	Complete	-	-	-
<ul style="list-style-type: none"> The company has established a formal, written whistleblowing policy and procedures, which have been approved by the Board of Directors 	Complete	-	-	-
<ul style="list-style-type: none"> Appointment of an impartial recipient for whistleblowing reports. 	Complete	-	-	-
<ul style="list-style-type: none"> 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	-	-	-
<ul style="list-style-type: none"> The whistleblowing policy and procedures reviewed by the Board of Directors at least annually. 	Complete	-	-	-
Reduce the complaint resolution time.	-	In Progress	Complete	Complete

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1: Development of the Governance Structure and Roles for the Whistleblowing and Complaint Handling System	2026	<ul style="list-style-type: none"> -Develop the organizational structure, responsible unit, and key personnel to oversee the whistleblowing and complaint handling system. -Review and improve the organization’s regulations, procedures, and guidelines for receiving and managing complaints.
	2027	<ul style="list-style-type: none"> -Implement the whistleblowing and complaint handling structure and procedures in actual operations. -Communicate and build awareness among employees and relevant stakeholders regarding their roles, responsibilities, and operational procedures. -Ensure the whistleblowing and complaint handling system is actively and effectively utilized.
	2028	<ul style="list-style-type: none"> -Review and refine the whistleblowing and complaint handling structure and procedures to ensure alignment with operational needs.

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 2: Development and Enhancement of the Whistleblowing and Complaint Handling Process (Receiving – Review – Reporting)	2026	<ul style="list-style-type: none"> • Ensure the whistleblowing and complaint handling system continuously supports risk management and enhances organizational transparency.
	2027	<ul style="list-style-type: none"> • Establish accessible multi-channel mechanisms for receiving whistleblowing reports and complaints. • Define clear procedures for case intake, review, and reporting. • Set a timeframe for complaint handling, with an average resolution period of no more than 45 days.
	2028	<ul style="list-style-type: none"> • Implement the whistleblowing and complaint handling process in actual operations. • Develop systems or mechanisms to track the status of complaints in a transparent and auditable manner. • Improve the efficiency of complaint handling by reducing processing time, while maintaining an average resolution period of no more than 45 days. • Review and improve the whistleblowing and complaint handling process based on operational outcomes and experience. • Enhance the efficiency and credibility of the whistleblowing and complaint handling system in alignment with the organization’s risk management framework.

Risk Management

Risk 1 : Risk arising from unclear governance structure and roles and responsibilities.

• Risk Characteristic

The organization has not clearly defined who is responsible for receiving reports, who is responsible for reviewing cases, and who is responsible for reporting outcomes within the whistleblowing and complaint handling system. As a result, relevant departments may perform overlapping roles, or certain steps in the process may lack clearly designated accountability.

• Risk Impact

Complaints may be transferred back and forth between departments, resulting in delays in case review, lack of continuity in handling, and difficulties in clearly tracking the progress of actions taken.

• Risk Management Measures

Clearly define the governance structure and roles and responsibilities of the whistleblowing and complaint handling system by specifying the duties of the receiving officer, the reviewing authority, and the reporting function in written form. This should be communicated to all relevant departments to ensure consistent understanding and implementation across the organization.

Risk 2 : Risk arising from the inability to effectively implement the complaint handling procedures in practice.

• Risk Characteristic

Although the organization has established procedures for receiving, reviewing, and reporting complaints, relevant departments may not implement these processes in practice or may apply them inconsistently, due to a lack of clear understanding of the procedures or their respective roles and responsibilities.

• **Risk Impact**

Complaint handling may vary across departments, making it difficult to systematically track the status, progress, and outcomes of cases. As a result, the organization’s whistleblowing and complaint handling system may not achieve its intended objectives.

• **Risk Management Measures**

Establish clear, practical, and easy-to-understand procedures for receiving, reviewing, and reporting complaints that align with actual operational practices. The organization should also communicate and monitor the implementation of these procedures to ensure consistent application across the organization.

Governance of Risk and Management Compliance

Enhancing governance of artificial intelligence applications

The organization recognizes the role of artificial intelligence (AI) as a technology that presents both opportunities and risks to business operations. Therefore, it has established a strategic plan to strengthen the governance of AI usage to ensure that AI is applied responsibly in supporting organizational activities, with due consideration of its potential impacts on the organization and its stakeholders, and in alignment with the organization’s principles of good governance. This strategic initiative aims to build confidence that the organization’s use of AI is subject to appropriate oversight, enabling comprehensive management of associated risks while supporting informed decision-making by management and the Board of Directors. Ultimately, the initiative seeks to enhance the organization’s long-term sustainability and credibility.

Targets

To develop the organization’s AI governance framework so that it is clear, comprehensive, and practically implementable. This includes establishing appropriate roles and responsibilities for oversight, adopting formally approved written policies and guidelines, and ensuring that relevant employees understand and recognize the importance of responsible and ethical AI use. The organization will also establish mechanisms to monitor, review, and report the use of artificial intelligence to the Board of Directors in a responsible manner, thereby supporting effective governance, informed decision-making, and sustainable management of risks associated with AI deployment.

Topic	Current Status	Targets		
		2026	2027	2028
The company has established policies and guidelines for the use of artificial intelligence (AI).	In Progress	In Progress	In Progress	Success
• Establish roles and revise the charters of the Board, its subcommittees, or designated personnel responsible for governing AI adoption in the organization.	Not Started	In Progress	In Progress	Success
• Formulate clear and documented policies and procedures with appropriate approval.	In Progress	In Progress	In Progress	Success
• All involved employees have been trained and communicated about AI governance.	Not Started	In Progress	In Progress	Success
Report to the Board of Directors on the review and results of our responsible use of artificial intelligence.	-	Not Started	In Progress	Success

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1: Development of the Organization’s Artificial Intelligence (AI) Governance Framework	2026	<ul style="list-style-type: none"> The organization establishes clear roles, duties, and responsibilities for overseeing the use of artificial intelligence. Policies and guidelines for the use of AI are formally approved and appropriately implemented.
	2027	<ul style="list-style-type: none"> The structure and guidelines for AI governance are integrated into the organization’s overall corporate governance framework. Relevant employees understand their roles and the guidelines for AI usage in accordance with the AI Governance framework.
	2028	<ul style="list-style-type: none"> The AI governance structure and guidelines are integrated into the organization’s overall corporate governance framework. Relevant employees understand their roles and the guidelines for using AI in accordance with the AI governance framework.
Strategic Initiative 2: Monitoring, Oversight, and Responsible Reporting of Artificial Intelligence Usage	2026	<ul style="list-style-type: none"> The organization identifies the scope and key aspects of AI usage that require monitoring and oversight. Guidelines are established for collecting information and monitoring AI usage at an overall level.
	2027	<ul style="list-style-type: none"> Reporting formats are established to reflect key risks and impacts related to the use of AI. Information on AI usage is utilized to support governance at the management or relevant board level.
	2028	<ul style="list-style-type: none"> The use of artificial intelligence is regularly reported to the Board of Directors in a responsible manner. Findings from AI usage reviews are used to support decision-making and to improve the organization’s governance approach.

Risk Management

Risk 1 : Risk related to employees’ understanding and acceptance.

• **Risk Characteristic**

Relevant employees may not fully understand the roles, responsibilities, and importance of AI governance, or may perceive governance frameworks as adding unnecessary complexity to their work processes. In addition, communication and training may not align with the practical context of each department’s operations, leading to inconsistent implementation of AI governance practices.

• **Risk Impact**

This risk may cause training and communication efforts to fail in driving behavioral change, resulting in AI usage in practice that does not align with the organization’s governance framework. This may increase the likelihood of inappropriate use and undermine the long-term sustainability of the AI governance system.

• **Risk Management Measures**

The organization designs communication and awareness-building initiatives on AI Governance that are tailored to the roles and working contexts of different employee groups. The effectiveness of these communications is monitored, and feedback from

practical implementation is used to refine the approach, thereby strengthening employee acceptance and ensuring consistent application over time.

Risk 2 : Risk related to data availability and the readiness of systems for monitoring AI usage.

- **Risk Characteristic**

The organization currently lacks a clear system or mechanism for systematically collecting and monitoring data on the use of artificial intelligence. As a result, it is unable to clearly identify the scope, volume, and nature of AI usage across the organization. In addition, there is no clearly designated data owner responsible for AI-related information within each department.

- **Risk Impact**

If this risk materializes, the organization may not be able to effectively monitor and report the use of artificial intelligence to management and the Board of Directors in a responsible manner. Governance may remain at a purely documentation level, without sufficient data to support informed decision-making or proactive oversight. As a result, the objectives related to oversight and reporting may not be achieved, and the overall credibility of the AI governance framework may be undermined.

- **Risk Management Measures**

The organization establishes a systematic approach for collecting and monitoring AI usage data by defining the scope of AI applications subject to monitoring, assigning responsible data owners within each department, and developing reporting formats that highlight key risks and impacts. This ensures that reported information can effectively support governance and decision-making at both the management and board levels.

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://sustainability.jmtnetwork.co.th/th/document/viewer/92/verification-reports-2025>



Targets

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

Remark : Reduce greenhouse gas emissions from the organization's operations (Scope 1 and Scope 2).

Attachments

URL Link to the Document : <https://jumpplusmedia-setlink.setgroup.or.th/JMT/1773828756815.pdf>



Decarbonization

Targets

Reduce greenhouse gas emissions from the organization's operations (Scope 1 and Scope 2).

Topic	GHG emissions in the base year (tCO ₂ e)	Target for reducing GHG emissions compared with the base year (tCO ₂ e)		
	2025	2026	2027	2028
Greenhouse gas emission reduction volume	590.14	1%	1%	1%

Remark : The company has designated 2025 (B.E. 2568) as the base year, which is the first year in which greenhouse gas emission data has been comprehensively collected. Prior to the base year, the company had already installed solar power generation systems (solar cells), which contributed to a certain reduction in greenhouse gas emissions at the base year level. Therefore, the targets set for subsequent years represent additional reductions from this improved baseline and are established at levels considered appropriate to the organization's capabilities.

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Strategic Initiative 1: Energy Efficiency Improvement Plan for the Organization	2026	<ul style="list-style-type: none"> Electricity and energy consumption within the organization decreases compared to the base year (B.E. 2568 / 2025). Greenhouse gas emissions decrease at a level that supports the organization’s target of reducing greenhouse gas emissions by at least 1%.
	2027	<ul style="list-style-type: none"> Electricity and energy use within the organization continue to improve in efficiency through the implementation of energy efficiency measures. Greenhouse gas emissions decrease cumulatively in line with the organization’s greenhouse gas reduction targets.
	2028	<ul style="list-style-type: none"> The organization is able to sustain the reduced level of electricity consumption over time. Greenhouse gas emissions are cumulatively reduced in line with the target of a total 3% reduction over three years compared with the base year.
Strategic Initiative 2: Climate Change Risk Assessment to Support Greenhouse Gas Emissions Reduction	2026	<ul style="list-style-type: none"> The organization establishes a structured list of climate change-related risks that can be systematically identified, analyzed, and prioritized. The organization develops guidelines and criteria for assessing climate change risks.
	2027	<ul style="list-style-type: none"> The results of the climate change risk analysis are used to support the development of strategies for reducing greenhouse gas emissions.
	2028	<ul style="list-style-type: none"> Climate change risk considerations are integrated into the organization’s process for developing and reviewing its greenhouse gas emissions reduction strategy. The organization is prepared to systematically communicate the linkage between climate-related risks and its greenhouse gas emissions reduction strategy.

Risk Management

Risk 1 : Risk arising from limitations in the organization’s potential to reduce electricity consumption.

• **Risk Characteristic**

The organization has already implemented major energy-saving measures prior to the base year, such as the installation of solar power systems. As a result, the base year (2025 / B.E. 2568) already reflects a certain level of reduced emissions. Further reductions in electricity consumption therefore require more targeted measures and continuous management efforts. In addition, the structure of electricity and energy consumption is influenced by building usage patterns, shared building occupants, and user behaviors that are difficult to control.

• **Risk Impact**

The organization may not be able to achieve its annual greenhouse gas emissions reduction targets, which could affect the credibility of its performance data if a clear downward trend cannot be demonstrated. In addition, many of the measures rely on operational management and behavioral changes, making the outcomes more difficult to predict.

- **Risk Management Measures**

- Use electricity and energy consumption data to identify high-consumption areas and prioritize target locations.
- Establish key performance indicators (KPIs) for electricity/energy usage and greenhouse gas emissions.
- Shift from one-time projects to a structured energy management system with regular monitoring.
- Implement targeted measures such as system adjustments and equipment improvements.
- Communicate energy-saving practices with building occupants and tenants to sustain continuous energy reduction.

Risk 2 : Risk arising from incomplete climate change risk assessment.

- **Risk Characteristic**

The collection of data and the assessment of climate change-related risks may not cover all issues that are material to the organization's operations. This may result from limitations in available data, insufficient understanding, or unclear assessment scope, leading to the prioritization of risks that may not accurately reflect actual conditions.

- **Risk Impact**

Incomplete information may be used to determine the direction and strategy for greenhouse gas emissions reduction, leading to management decisions that may not fully reflect the actual risks and potentially reducing the effectiveness of the organization's long-term action plans.

- **Risk Management Measures**

- Clearly define the scope and approach for climate change risk assessment from the outset.
 - Apply a standardized risk assessment framework consistently across the organization.
 - Review the assessment results together with relevant departments to ensure the completeness of information.
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Attachment

Attachments

Attachments

URL Link to the Document : <https://jumpplusmedia-setlink.setgroup.or.th/JMT/1773916236948.pdf>

