Quarterly update in second quarter of 2026

JUMP+ Plan

Year 2026 - 2028

TQM ALPHA PUBLIC COMPANY LIMITED

(TQM)

at 30 June 2026

This report was disseminated on 19/08/2026

Table of Contents

TQM ALPHA PUBLIC COMPANY LIMITED

sSET / SETESG

Financials / Insurance

CG Report :

SET ESG Ratings: **A**

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

Business Type

The company operates by holding shares in other companies (Holding Company) with businesses as follows:1. Insurance broker business, which is a core business, divided into Non-life insurance broker businesses: TQM Insurance Brokers Co., Ltd., TJN Insurance Brokers Co., Ltd., and True Extra Brokers Co., Ltd. Life insurance broker businesses: TQM Life Insurance Broker Co., Ltd. and True Life Brokers Co., Ltd., and Reinsurance broker business: TQR Public Company Limited. The supporting business includes TO 2020 Co., Ltd. (overseas investment), CASMATT Co., Ltd. (IT and software services), and TQC Co., Ltd. (health insurance/accident claims management services).2. Financial business, consisting of Personal loan business: Easy Lending Co., Ltd. and Secured loan business: Cashnow Plus Company Limited.3. Technology platform business, including Insurance platform: SureKrub.com Co., Ltd. and TQD Co., Ltd. and Construction platform: BUILK ONE GROUP Co., Ltd.

Financial Statement				
Year	2025	2024	2023	2022
Income Statement (MB)				
Revenues	3,946.92	3,991.26	3,756.82	3,726.93
Expenses	2,940.41	2,864.66	2,652.43	2,614.82
Net Profit	736.82	810.87	816.27	809.29
Balance Sheet (MB)				
Assets	6,129.55	5,704.04	5,459.40	4,903.03
Liabilities	2,678.92	2,248.91	2,185.33	1,745.28
Shareholders' Equity	2,907.33	2,882.16	2,714.49	2,570.29
Cash Flow (MB)				
Operating	628.97	462.59	777.40	418.20
Investing	50.65	282.75	-241.70	-126.49
Financing	-565.08	-617.88	-377.68	-515.22
Financial Ratio				
EPS (Baht)	1.23	1.35	1.36	1.35
GP Margin (%)	47.82	50.64	52.90	52.89
NP Margin (%)	19.86	21.59	22.88	23.76
D/E Ratio (Times)	0.78	0.65	0.67	0.55
ROE (%)	25.45	28.98	30.89	30.85
ROA (%)	17.32	20.39	21.41	23.83

JUMP+ Plan

Business Plan

Target in 2028

Revenue Growth	**5.00-7.00** Percent

Strategic Plan	Growth	Profitability & Efficiency	Stability
1. Strategic Plan : AI Sales Copilot – Real-time Intelligent Sales Assistant System	✓	✓	✓

Governance Plan

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

Quarterly update

Section 1

Business Plan

Quarterly update : Section 1 Business Plan

Target in 2028

Title	Target	Actual Result	
	2028	2025	6M/2026
Revenue Growth (Percent)	5.00-7.00	-1.1	1.1

Progress description

Estimated revenue as of 1H 2026 is expected to increase, mainly driven by higher non-life insurance premiums in 2Q 2026. As this is an estimate based on 1H 2026 performance, actual full-year revenue should be monitored, including the potential impact of the Jump+ project, which is scheduled to go live in 4Q 2026.

Growth plan/Increase business value

Strategic Plan : AI Sales Copilot – Real-time Intelligent Sales Assistant System

1. Background and Significance of the Project

The company handles a high volume of sales calls each day and possesses a vast amount of customer voice data, which represents a strategic asset. However, the current Automatic Speech Recognition (ASR) system still operates in batch-processing mode, preventing the company from fully leveraging this data to support real-time sales activities. The company has therefore set a direction to upgrade ASR to real-time processing, transforming its role from an operational tool into a “Revenue Engine” capable of analyzing conversations, recommending appropriate scripts, retrieving product information instantly, and supporting decision-making at the critical moments that directly influence sales closure. This is expected to significantly improve both conversion rate and sales per employee.

In the initial phase, the company will use a Cloud LLM to accelerate business outcomes and achieve rapid time-to-value. However, reliance on a Cloud LLM involves variable costs tied to usage volume and may not align with the company’s long-term sustainability goals. The company therefore plans to develop a Local LLM in-house in order to better control costs, strengthen data management capabilities, and establish a sustainable AI architecture that can support future growth.

Key Problems:

- Handling customer objections is not standardized.
- Product information cannot be retrieved instantly during a conversation.
- The sales closing rate depends on individual skills.
- ASR is merely a cost, not directly generating revenue.
- Cloud LLM costs tend to increase in the long term.

2. Strategic Goals

(1) Sales Productivity per Employee : The goal is to increase sales per employee by reducing the time spent searching for information and improving the accuracy of objection handling through the use of real-time script suggestions.

(2) Conversion Effectiveness : Use AI to analyze Intent and Objection Patterns to significantly increase the Conversion Rate.

(3) Policy Persistency & Quality Growth : Improving policy retention rates by providing accurate information and offering products that align with customers' needs.

(4) Sustainable AI & Cost Efficiency Platform : Develop Local LLM to reduce Cloud costs and increase Data Sovereignty.

3. Scope and Implementation Plan

Phase 1 (Year 2569): Real-time ASR (using Cloud LLM) Estimated Budget: 2,730,000 Baht

In-Scope:

ASR Model Performance Improvement:

- Verify the accuracy and manage the voice data files with transcribed text (Annotated Data) received from the client to create data structures and vocabulary dictionaries (Text Corpus & Lexicon) for model training.
- Proceed to Fine-tune the Language Model (LM) or Acoustic Model of the current ASR system to increase the weight and efficiency in recognizing target vocabulary across all 3 categories.
- Establish a testing system and utilize a Test Set to evaluate the performance of the fine-tuned model to measure the accuracy rate (Hit Rate).
- Modify the model Architecture to support Streaming processing.
- Implement Chunking Strategy for Real-time processing.
- Send conversation audio when there are pauses (end of phrase or sentence) or every 2-5 seconds, and the model will return results in just 1/200th of the length of the sent audio.
- Optimize Model Inference Pipeline to reduce Latency.
- Develop a Buffer Management System for handling Audio Stream.

Real-time Processing System Development:

- Develop WebSocket API for Real-time audio data transmission.
- Build an Audio Streaming Pipeline that supports Multiple Concurrent Sessions.
- Implement VAD (Voice Activity Detection) to detect speech periods.
- Develop a Queue Management system to handle concurrent Requests.

Connect to Cloud LLM to analyze customer Intent.

Recommend contextual sales scripts in Real-time.

Integrate with the sales system.

Out-of-Scope:

- Model development for languages other than Thai.
- Mobile Application development.
- Direct integration with the client's CRM or Call Center Software.
- Procurement of Infrastructure or Cloud Resources for Production.
- System maintenance after Go-Live (beyond the Warranty Period).
- Development of additional Speech Analytics or Sentiment Analysis systems.

Expected Outcomes:

- Increase Conversion Rate by 1–2%.
- Reduce the onboarding time for new employees.
- Shift ASR from a cost center to a revenue-generating tool.

Phase 2 (Year 2570): Development of internal Local LLM Estimated Budget: 2,600,000 Baht

In-Scope:

- Analyze and design Metadata for information such as car model, car year, and policy conditions.

- Prepare insurance policy data and perform Data Tagging, covering 5 main categories: Accident, Motor, Health, Life and Home.
- Establish a Vector Database for RAG-based data retrieval, categorized by insurance type.
- Develop Conversation Memory to maintain conversation context in each Session.
- Install an Open LLM (size 20B or 120B) on TQM's infrastructure.
- Prepare necessary APIs for usage.
- Deliver technical knowledge (Technical Handover) to the TQM team.

Out-of-Scope:

- No voice processing: The system supports only text, excluding Speech-to-Text (STT).
- No Fine-tuning: The LLM will not undergo any additional training or customization.
- Single model selection: Only 1 model from OSS, size 120B or 20B, will be selected for actual use.
- Hardware installation not included: Does not include on-site hardware assembly or installation.
- Specific RAG scope: Data used in RAG will be strictly limited to the 5 main insurance categories (Accident, Motor, Health, Life and Home).
- Fixed-size data chunking: Data processing will utilize fixed-size Chunking without Semantic Optimization.
- API service only: Only API Endpoints will be provided, excluding connections to TQM's existing UI or Backend.
- Knowledge limitations: AI responses will reference solely the provided RAG data, excluding real-time internet searches.
- Data preparation: TQM is responsible for preparing all documents in digital formats (PDF / Docx / Text).
- Supports standard digital files including .docx, .pdf, and .txt for the automated embedding process.
- Use standard Prompt Template: Only standard RAG Prompt Templates necessary for system operations will be provided.
- Results depend on the model: The quality and accuracy of answers depend on the capabilities of the chosen LLM (OSS 120B or 10B).

Expected Outcomes:

- Build sustainability in AI Infrastructure.
- Enhance security and data control.
- Support system expansion across the entire organization.
- Reduce Cloud LLM costs by 30–50%.

Key Performance Indicators (KPIs)

- Conversion Effectiveness (%)
- Policy Persistency & Quality Growth (%)
- Sales Productivity (MB / Agent / Year)

Targets

- **Corporate Financial Targets**

Title	Target			Actual Result	
	2026	2027	2028	2025	6M/2026
Revenue Growth (%) YoY Growth Rate	8.53	4.03	5.41	-1.1	1.1

- **Other Targets**

Title	Target			Actual Result	
	2026	2027	2028	2025	6M/2026
Conversion Effectiveness (%)	10.5	12.00	14.50	9.50	8.6
Policy Persistency & Quality Growth (%)	76.00	77.50	80.00	74.77	77.8
Sales Productivity (MB / Agent / Year)	1.60	1.65	1.80	1.50	1.57

Progress description

Completed

1. Completed the development of the new Real-time ASR model based on Whisper Distill-L.
2. The team successfully completed the POC and validated the end-to-end system integration.
3. The new model delivers higher accuracy, reducing the Word Error Rate (WER) from 18.5% to 9.5%.
4. Processing speed has increased by 200 times, enabling the system to support significantly higher workloads.

In Progress

1. Complete the end-to-end integration with the internal sales system within August.
2. Scale the ASR model deployment and processing capacity across the telephony system.
3. Train the AI Coaching model using sales scripts and conversation scenarios.

Strategic Initiative

Strategic Initiative 1 : AI-driven Sales Productivity Transformation

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Activate Real-time AI Sales Copilot for Telesales, Increase Avg Premium per Agent ≥ 5% from Baseline, Reduce average time answering Objections ≥ 20%	Currently under development and progressing according to plan.

Strategic Initiative 2 : Conversion Rate Optimization Program

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Conversion Rate increase ≥ 1–2% from Real-time Script Suggestion, Have Objection Pattern Analytics system	Currently under development and progressing according to plan.

Strategic Initiative 3 : Persistency Improvement

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Begin analyzing Lost Reasons and Early Cancellation Patterns, with a target to increase the Persistency Rate ≥ 1%	Currently under development and progressing according to plan.

Strategic Initiative 4 : Sustainable AI Infrastructure

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Real-time ASR Production-ready, Cloud LLM Governance & Monitoring	Currently under development and progressing according to plan.

Quarterly update

Section 2

Governance Plan

Quarterly update : Section 2 Governance Plan

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

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

Targets

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established an anti-corruption policy and practices.	-	-	-	Complete	In Progress
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	In Progress
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
Additional target in compliance with JUMP+ requirements Option 1: Require Anti-Corruption Policy for Critical business partners • Develop policy & procedures with BOD approval	In Progress	In Progress	Complete	-	In Progress

Progress description

In H1 2026, the Company made steady progress on its anti-corruption plan: the core policy has been reviewed and updated, and CAC certification from the Thai Institute of Directors (Thai IOD) was achieved on 30 September 2025 (valid through 2028). The internal audit is planned for 2028, and criteria for requiring Critical Tier 1 business partners to adopt anti-corruption policies are being developed.

Strategic Initiative

Target 1: Existence of anti-corruption (ABAC) related policy and procedures

Strategic Initiative 1 : Develop policy & procedures with BOD approval

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• Regularly monitor to ensure that policies/procedures remain up-to-date and in compliance with CAC requirements	The core Anti-Corruption Policy has been reviewed and updated. Sub-guidelines - (1) gifts and hospitality, and (2) sponsorship and charitable donations - have been established, along with a Corruption Risk Assessment benchmarked against peer companies in the same industry. The e-learning program (target: pre/post-test score above 80%) is also being tracked.

Strategic Initiative 2 : Conduct internal audit to assess implementation, report result to BOD, clear action for wrongdoing

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Implement anti-corruption policies and related procedures • Conduct internal audits review in accordance with the approved audit plan to assess anti-corruption measures and other • Discuss with business owner to develop improvement and remediation plan if any violations or observations are identified during the audit • Report to the Audit Committee/ Board of Directors at least once a year	The Company is preparing for the internal audit on anti-corruption compliance, scheduled to be conducted in 2028.

Strategic Initiative 3 : Review policy and procedures with BOD at least annually

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Review and revise anti-corruption policy and related procedures annually to ensure compliance with the CAC requirements • Obtain approval of the revised policies from the Company's Board of Director on an annual basis	The anti-corruption and anti-bribery policy has been reviewed and updated with the Board of Directors.

Strategic Initiative 4 : Target 2: Become CAC certified member

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Continuously communicate anti-corruption policies and related procedures to internal and external stakeholders • Regularly conduct trainings on anti-corruption policies and related procedures for new employees, current employees, executives, board members • Revisit/update corruption risk assessment and present results to BOD	The Company has been certified under Thailand's Private Sector Collective Action Against Corruption (CAC) programme since 30 September 2025, with certification valid through 2028.

Strategic Initiative 5 : Target 3: Additional target in compliance with JUMP+ requirements Option 1: Require Anti-Corruption Policy for Critical business partners

Status On track

Year	Expected Outcomes	Actual Result
2026	• • Establish criteria and categorize the Company's business partners type based on their risk rating • Review the business partner's existing anti-corruption policy • Prepare communication plan and discuss with the business partners on developing/revising anti-corruption policy • Establish measures to monitor the performance of the business partners	Criteria and definitions for identifying Critical Tier 1 business partners are being drafted. An implementation plan is also underway to communicate the Code of Conduct and Anti-Corruption Policy to business partners and to invite them to declare their commitment against corruption.

Enhancing whistleblowing mechanisms

This strategic plan aims to ensure a clear, efficient, and trusted whistleblowing process that supports ethical conduct and timely resolution of misconduct.

Targets

Title	Target			Actual Result	
	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
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
A clear and well-defined Whistleblowing Policy and Procedures have been established in written form and formally approved by the Board of Directors.	In Progress	In Progress	Complete	-	In Progress
Reduce the complaint resolution time.	In Progress	In Progress	Complete	-	In Progress
The Whistleblowing Policy and Procedures are reviewed by the Board of Directors at least once a year.	In Progress	In Progress	Complete	-	In Progress

Progress description

The company has successfully established a written whistleblowing policy and procedures approved by the Board of Directors, appointed an impartial recipient for reports, investigated and reported all complaints to the Board, and conducted the annual policy review. However, to continuously enhance efficiency, certain targets remain in progress. These include further refining the policy and procedures for greater clarity and aiming to accelerate the complaint resolution process.

Strategic Initiative

Strategic Initiative 1 : A clear and well-defined Whistleblowing Policy and Procedures have been established in written form and formally approved by the Board of Directors.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Regularly review and enhance the Whistleblowing policies and guidelines to ensure they comprehensively address all key elements of the whistleblowing framework • Obtain approval for all policies/guideline from the Company's Board of Director (if any changes)	The implementation has proceeded successfully according to plan. The company has reviewed and enhanced the written Whistleblowing Policies and Procedures to cover all key elements, and has formally obtained approval from the Board of Directors.

Strategic Initiative 2 : Neutral and impartial individuals have been appointed as designated recipients of whistleblowing reports.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Appointees reviewed, assessed for independence and competency, and approved by management • Neutral designated recipients fully in place and functioning without conflicts of interest	Implementation has proceeded successfully according to plan. The designated appointees have been thoroughly reviewed and assessed for their independence and competency, and have received formal approval from management. Neutral recipients are now fully in place and are capable of functioning effectively without any conflicts of interest.

Strategic Initiative 3 : All whistleblowing cases are investigated, and the results are reported to the Board of Directors within the prescribed timeframe.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Case management system established; reports logged and screened consistently • Independent investigation teams assigned; investigations documented with proper evidence handling • Timely reporting to the Board achieved; corrective/ disciplinary actions tracked to closure	• Case Management: Established a comprehensive case management system, ensuring all whistleblowing reports are consistently logged and properly screened. • Investigation Process: Assigned independent investigation teams for all cases. Investigations are fully documented, with proper and secure evidence handling procedures in place. • Reporting & Tracking: Achieved timely reporting of investigation outcomes to the Board of Directors, and successfully tracked all corrective and disciplinary actions through to closure.

Strategic Initiative 4 : Where misconduct is substantiated, the organization specifies corrective actions and preventive measures to avoid recurrence.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Corrective and preventive actions implemented for all substantiated cases • Effectiveness assessed and improvements integrated into governance practices	• Action Implementation: Corrective and preventive actions have been fully implemented for all substantiated cases of misconduct. • Ongoing Development: The company is currently developing an evaluation framework to assess the effectiveness of these implemented measures. The outcomes of this assessment will be used to further improve and integrate into our future governance practices.

Strategic Initiative 5 : The Whistleblowing Policy and Procedures are reviewed by the Board of Directors at least once a year.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Review of laws, regulations, and governance guidelines completed • Internal effectiveness assessment conducted on all whistleblowing channels and trends • Updated policy and procedures finalized and submitted for annual Board endorsement	• Review & Assessment: Currently in the process of reviewing relevant laws, regulations, and governance guidelines, alongside conducting an internal effectiveness assessment of all whistleblowing channels. • Policy Update: Actively updating the Whistleblowing Policy and Procedures based on the ongoing assessments, in preparation for the upcoming annual review and approval by the Board of Directors.

Strategic Initiative 6 : Target 2: Additional target in compliance with JUMP+ requirements Option 1 Reduce the response time for handling complaints to ensure faster and more efficient resolution.

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Not Applicable	The company has reviewed and streamlined the complaint management process, establishing clear Service Level Agreements (SLAs) for each stage. We are currently monitoring and evaluating these improvements to ensure that complaints are resolved more rapidly and efficiently in accordance with our targets.

Governance of Risk and Management Compliance

Enhancing governance of information security

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

Targets

Title	Target			Actual Result	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established policies and guidelines for information security governance.	In Progress	Success	Success	In Progress	In Progress
The company has developed a clear,documented IT security policy and guidelines,which have been approved by the Board of Directors.	-	-	-	Complete	Success
Information cybersecurity undergoes evaluation by an independent external auditor,accompanied by clear and actionable improvement and development strategies	In Progress	Success	Success	Not Started	In Progress
All employees undergo training,communication,and understanding assessments to enhance awareness of IT security.	-	-	-	Complete	Success
Develop Cybersecurity plan and testing	Complete	Complete	Complete	-	In Progress

Progress description

The Company has established a cybersecurity response plan integrated with the Business Continuity Plan (BCP), Disaster Recovery Plan (DRP), and Information Security Incident Management process to support response to incidents that may impact critical systems, information assets, and business continuity.

During 6M/2026, the Company conducted a DRP test and a Cyber Drill in the form of a Phishing Simulation to assess employee awareness and response to phishing emails. The Company is also in the process of enhancing the plan and preparing additional exercises in accordance with the defined roadmap to support cyber resilience and JUMP+ requirements.

Strategic Initiative

Strategic Initiative 1 : Target 1: Develop IT Security policies & procedures with BOD approval

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Establish IT Governance structure to support IT Risk management, covering definitions of separation of 3 Lines of	The Company is in the process of establishing and enhancing its IT Governance Structure to support IT Risk Management and

Year	Expected Outcomes	Actual Result
	Defense (3 LoDs), IT steering committee/ IT risk committee, role and responsibility, requirement of skill and experiences and reporting line as well as other requirements specified by the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565, 33/2567 and Nor Por 6/2567. • Develop/ Update written policies and procedures/ guidelines related to IT risk, covering definitions of IT security management, and IT risk management, addressing areas that uphold the principles of the CIA Triad (Confidentiality, Integrity, and Availability), as well as other requirements specified by the Bank of Thailand (BOT) Notification SNC1/2564 - Information Technology Risk, the Securities and Exchange Commission (SEC) Sor Thor 38/2565, 33/2567 and Nor Por 6/2567. • Obtain approval for all policies/ guideline from the Company's Board of Director. • In cases where limitations exist within the approval process, and provided that such delegation does not conflict with the established governance framework, the Company's Board of Directors should delegate the approval of related policies, procedures, and guidelines to the appropriate level of management. • Implement related policies and procedures/ guidelines. • Communicate related policies and procedures/ guidelines to internal and external stakeholders. • Conduct trainings on related policies and procedures/ guidelines for new employees, current employees, executives, board members.	Cybersecurity Governance. The enhancement covers the Three Lines of Defense (3LoD) model, ISMS and IT Risk Steering Committee, roles and responsibilities, reporting lines, and Delegation of Authority (DOA). The Company is also updating relevant IT Security / IT Risk policies and procedures to align with ISO/IEC 27001:2022, JUMP+ requirements, and the applicable Cyber Resilience framework. Communication and training for relevant stakeholders are planned within 2026.

Strategic Initiative 2 : Target 2: Conduct cybersecurity audit by independent external auditors and develop an improvement plan

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Implement cybersecurity governance framework.	The Company is in the process of implementing and enhancing its Cybersecurity Governance Framework to align with ISO/IEC 27001:2022, JUMP+ requirements, and the Cyber Resilience Assessment Framework (CRAF). The enhancement covers the Three Lines of Defense (3LoD) model, ISMS and IT Risk Steering Committee, roles and responsibilities, reporting lines, escalation process, and Delegation of Authority (DOA) for ISMS / IT Risk / Cybersecurity-related approvals and decisions. The Company is also updating relevant policies, procedures, and guidelines by mapping existing controls against CRAF requirements to identify gaps and establish improvement actions where necessary.

Strategic Initiative 3 : Target 3: Conduct cybersecurity awareness training and testing to ensure heightened awareness

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Conduct randomized simulated cybersecurity exercises on a periodic basis (e.g., phishing assessments). The scope and nature	The Company conducted a Cyber Drill in the form of a Phishing Simulation in June 2026 to assess employee awareness and

Year	Expected Outcomes	Actual Result
	of such exercises should be adjusted according to the organization's current cybersecurity risk profile. In the event that any users fail the assessment, additional security training and post-assessment activities should be implemented to reinforce user awareness. • Conduct cybersecurity awareness training for all employees on at least an annual basis. The program should include both pre-training and post-training assessments to measure knowledge retention and evaluate the effectiveness of the training.	response behavior toward phishing emails. The results, key warning signs, and recommended actions were summarized and used to enhance cybersecurity awareness communication and training activities. The Company also continues to communicate cybersecurity awareness to employees on an ongoing basis and is in the process of conducting additional training and awareness activities according to the 2026 plan, including pre-training and post-training assessments where appropriate.

Strategic Initiative 4 : Target 4: Develop Cybersecurity plan and testing (Additional)

Status ● On track

Year	Expected Outcomes	Actual Result
2026	• • Conduct periodic reviews of critical third-party cybersecurity and business continuity plans to ensure alignment with the Company's resilience requirements. • Where applicable, participate in cybersecurity drills or simulation exercises organized by critical third parties to validate the end-to-end incident response process and ensure preparedness across all interconnected systems. • Perform an annual review and update of the cybersecurity plan to ensure it remains current, addresses emerging risks (i.e.AI Risk, Post-quantum cryptography), and complies with the requirements of the Bank of Thailand (BOT) and the Securities and Exchange Commission (SEC). • Conduct cybersecurity exercises in accordance with the established plan on at least an annual basis, incorporating lessons learned to enhance future preparedness.	The Company has established and reviewed its Cybersecurity / BCP / DRP plans to support preparedness for incidents that may impact critical systems, information assets, and business continuity. During 6M/2026, the Company conducted a DRP test and a Cyber Drill in the form of a Phishing Simulation to assess preparedness and employee response to cybersecurity threats. The Company is also in the process of reviewing its annual cybersecurity plan to address emerging risks, such as AI Risk and Post-quantum Cryptography, and considering periodic reviews of critical third-party Cybersecurity / BCP plans, including participation in third-party cyber drills or simulations where applicable, to strengthen the Company's cyber resilience.

Quarterly update

Attachment

Quarterly update : Attachment

JUMP+ Plan

URL Link to the Document : https://jumpplusmedia-setlink.setgroup.or.th/planSubmission/TQM0_JUMP%2B_Plan_Year_2026-2028_EN.pdf