



JUMP+ Plan



Ngernturbo Public Company Limited (TURBO)

Year 2026 - 2028

This report was approved by the board of directors on 24/02/2026
and disseminated on 11/03/2026

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Table of Contents

	Page
Executive Summary	1
Section 1 Business Plan	2
Target in 2028	3
Strategic Plan : Integrated Marketing Plan for Customer Base Expansion and Corporate Value Enhancement	3
Section 2 Governance Plan	6
Ensuring the independence of the board of directors	7
Enhancing anti-corruption and fraud prevention efforts	9
Enhancing whistleblowing mechanisms	11
Section 3 Climate Action Plan	14
Greenhouse gas inventory (GHG) plan	15

SET
Financials / Finance & Securities

CG Report : -
SET ESG Ratings: -
Anti-Corruption Certification (CAC): **Yes**

Business Type

Provide (1) personal loans secured by vehicle registration (2) personal loans secured by land title deeds and buildings (3) unsecured loans for business purposes including insurance brokerage business for non-life and life insurance under the trade name "Ngernturbo"

Financial Statement				
Year	2025	2024	-	-
Income Statement (MB)				
Revenues	3,094.69	3,033.21	N/A	N/A
Expenses	2,076.50	2,421.24	N/A	N/A
Net Profit	503.12	141.56	N/A	N/A
Balance Sheet (MB)				
Assets	12,677.24	12,816.99	N/A	N/A
Liabilities	8,899.94	10,205.92	N/A	N/A
Shareholders' Equity	3,777.30	2,611.06	N/A	N/A
Cash Flow (MB)				
Operating	855.91	-327.41	N/A	N/A
Investing	-26.42	-59.44	N/A	N/A
Financing	-811.83	370.10	N/A	N/A
Financial Ratio				
EPS (Baht)	0.21	0.06	N/A	N/A
GP Margin (%)	N/A	N/A	N/A	N/A
NP Margin (%)	16.26	4.67	N/A	N/A
D/E Ratio (Times)	2.36	3.91	N/A	N/A
ROE (%)	15.75	5.42	N/A	N/A
ROA (%)	7.99	4.77	N/A	N/A

JUMP+ Plan

Business Plan

Target in 2028

EBIT **1,320.00** Million Baht

Strategic Plan	Growth	Profitability & Efficiency	Stability
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1. Strategic Plan : Integrated Marketing Plan for Customer Base Expansion and Corporate Value Enhancement



Governance Plan

1. Ensuring the independence of the board of directors
2. Enhancing anti-corruption and fraud prevention efforts
3. Enhancing whistleblowing mechanisms

Climate Action Plan

1. Greenhouse gas inventory (GHG) plan

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Section 1
Business Plan

Section 1 Business Plan

Target in 2028

Topic	YE/2022	YE/2023	YE/2024	Target in 2028
EBIT (Million Baht)	-	-	611.98	1,320.00

This goal reflects the success derived from the execution of the 3-year strategic plan, particularly through the expansion of a new customer base via digital channels and the revitalization of branch image to enhance the organization's profitability.

Growth plan/Increase business value

Strategic Plan : Integrated Marketing Plan for Customer Base Expansion and Corporate Value Enhancement

The Company is committed to developing an integrated, proactive marketing mechanism that systematically harmonizes customer experiences across both Digital (Online) and Physical (Offline) channels. While the Online platform prioritizes speed and accessibility, the Offline presence remains the cornerstone for building trust within the vehicle title loan industry. Our primary objective is to elevate Brand Awareness, positioning the Company as the 'Top of Mind' brand across social media platforms and within local communities nationwide.

Our roadmap to expanding a high-potential customer base involves crafting precision-marketed content and digital advertisements tailored to reach individuals seeking financial solutions at the right time. Concurrently, the Company is accelerating the nationwide renovation of branch aesthetics and signage to align with our new Corporate Identity (CI). These enhancements focus on prominence, modernity, and high visibility to project a professional image and tangible credibility across all service touchpoints. The synergy of these dual strategies not only maximizes our reach to target audiences but also cultivates deep-rooted trust among customers seeking secure access to capital. This approach is meticulously aligned with our expansion plan and the long-term goal of achieving sustainable Earnings Before Interest and Taxes (EBIT) growth.

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

- Growth

Targets

- Corporate Financial Targets

Topic	Latest data		Targets		
	YE/2024	YE/2025	2026	2027	2028
Revenue Growth (%)	-	2.03	10%	10%	10%
YoY Growth Rate					

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Elevate Brand to "Best Social Media Brand Performance"	2026	• To be ranked as a finalist within the financial industry sector by reputable and recognized institutions.
	2027	• To be ranked as a finalist within the financial industry sector by reputable and recognized institutions.
	2028	• To be ranked as a finalist within the financial industry sector by reputable and recognized institutions.
Standardize Branch Signage	2026	• Replace signage at a minimum of 30 branches per year to align with Company standards.
	2027	• Replace signage at a minimum of 40 branches per year to align with Company standards.
	2028	• Replace signage at a minimum of 50 branches per year to align with Company standards.

Risk Management

Risk 1 : Competition and Platform Algorithm Risks

- **Risk Characteristic**

Volatility arising from changes in Search Engine and Social Media algorithms, which directly impacts the effectiveness of audience reach. Such shifts may result in content failing to achieve targeted engagement levels or failing to reinforce the Company's Leadership position within the vehicle title loan industry as strategically planned.

- **Risk Impact**

This risk may lead to a continuous loss of brand visibility on search engine result pages, undermining brand credibility and consumer confidence. Furthermore, it could diminish the Company's capability in New Customer Acquisition through digital channels, which serves as a primary growth engine.

- **Risk Management Measures**

The Company has established a dedicated team of Internal Specialists in conjunction with external experts in Social Media and Search Engine Optimization (SEO/SEM). This collaborative team is tasked with monitoring and analyzing market trends systematically to ensure that the Content Strategy remains agile and responsive to evolving consumer behaviors.

Risk 2 : Branch Signage Implementation Delay Risks

- **Risk Characteristic**

Operational constraints and unforeseen obstacles within the site survey, procurement, production, or installation processes. These factors may cause the nationwide branch signage rebranding initiative to deviate from the new Corporate Identity (CI) standards or fail to meet the timeline specified in the annual operational plan.

- **Risk Impact**

Any delay beyond the established target (30-50 branches per year) will result in Brand Inconsistency. This may lead to a fragmented Customer Experience across different locations, negatively affecting the public perception of the Company's professional standards and unified presence at the local community level.

- **Risk Management Measures**

A dedicated Project Management Team has been appointed to oversee branch operations specifically. The team has implemented clear Service Level Agreements (SLAs) for every stage of the process, along with the establishment of monthly Milestones. This structured approach ensures continuous monitoring and quarterly reporting, allowing for timely resolution of technical issues or on-site obstacles.

Section 2

Governance Plan

Section 2 Governance Plan

Board Structure and Qualifications

Ensuring the independence of the board of directors

The primary objective of this plan is to enhance the organization’s Good Corporate Governance framework, ensuring it is robust and aligned with international standards. A key focus is placed on establishing highly effective 'Checks and Balances' within the Board of Directors by implementing a policy that requires the Chairman of the Board to be a fully Independent Director. This measure is designed to foster absolute confidence in the independence of the strategic decision-making process and the transparent oversight of management. Furthermore, this initiative establishes a clear benchmark for operational transparency, strictly adhering to the Principles of Good Corporate Governance for Listed Companies as prescribed by the Stock Exchange of Thailand (SET) and the Securities and Exchange Commission (SEC). Ultimately, this serves to safeguard the best interests of shareholders and all stakeholders in a sustainable manner.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The Chairman of the Board is an Independent Director	Complete	-	-	-

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Review and Reaffirm the Independence Status of the Chairman of the Board	2026	• The Board of Directors reviews and reaffirms the independence qualifications of the Chairman (in accordance with SEC regulations and Company criteria) with 100% completion.
	2027	• The Board of Directors reviews and reaffirms the independence qualifications of the Chairman (in accordance with SEC regulations and Company criteria) with 100% completion.
	2028	• The Board of Directors reviews and reaffirms the independence qualifications of the Chairman (in accordance with SEC regulations and Company criteria) with 100% completion.
Governance of Board Tenure	2026	• Monitor and report the consecutive tenure of the Chairman to the Board of Directors for acknowledgement.
	2027	• Monitor and report the consecutive tenure of the Chairman to the Board of Directors for acknowledgement.
	2028	• Monitor and report the consecutive tenure of the Chairman to the Board of Directors for acknowledgement.

Risk Management

Risk 1 : Sudden Resignation or Vacancy of the Independent Chairman

- **Risk Characteristic**

The potential for the Independent Chairman to resign or become unable to perform their duties unexpectedly before the end of their term. This results in an immediate vacancy in a key position. The primary challenge lies in the recruitment process to find a successor who possesses full qualifications specifically "Independence" as strictly defined by SEC criteria and the "Leadership" qualities appropriate for the organization's culture and direction which may take longer than a standard recruitment process.

- **Risk Impact**

This may cause a lack of continuity in corporate governance and board meetings during the transition period, affecting the efficiency of strategic decision-making and undermining the confidence of investors and all stakeholders. Furthermore, the Company faces "Compliance Risk" for potentially failing to maintain the status of having an "Independent Chairman" as required by objectives and regulations during the interim period.

- **Risk Management Measures**

The Nomination and Remuneration Committee will establish proactive recruitment guidelines and processes to prepare for potential vacancies in the Chairman position, ensuring a smooth and seamless transition. This includes regular reviews of the composition and qualifications of current directors to assess their readiness to act as a temporary successor (Succession Planning), along with exploring external recruitment channels such as professional director pools or the Thai Institute of Directors (IOD) to provide data for rapid and accurate decision-making in the future.

Risk 2 : Changes in Independence Requirements

- **Risk Characteristic**

Risks arising from relevant regulatory bodies, such as the SEC or the Stock Exchange of Thailand (SET), potentially revising or tightening the criteria and requirements for the "Independence" of board directors in the future to align with evolving international standards.

- **Risk Impact**

If the organization is unable to adjust its structure or operational guidelines to comply with changing regulations in a timely manner, it may result in the need for urgent, less-than-thorough corrective actions. This carries the risk of public reprimand or warnings from regulatory authorities, which would negatively impact the organization's reputation and credibility regarding its good corporate governance.

- **Risk Management Measures**

Assign specific relevant units, such as the Company Secretary or Compliance Department, to closely monitor changes in rules and regulations. These units are tasked with preparing summary reports for the Board of Directors or sub-committees to consider revising policies, board structures, and operational guidelines to remain current and fully compliant with new requirements at all times.

Accountability and Transparency Governance

Enhancing anti-corruption and fraud prevention efforts

This plan is established with the Company's unwavering commitment to strengthening and elevating our corporate governance framework towards enhanced robustness and transparency, serving as a vital foundation for preventing and combating all forms of corruption. The Company focuses on achieving full alignment with national standards, notably the Thai Private Sector Collective Action Against Corruption (CAC). This is conducted alongside the cultivation of an organizational culture rooted in integrity and the promotion of awareness among employees at all levels. Such initiatives are implemented through rigorous and continuous workshops and comprehensive knowledge assessments. These measures ensure that all policies and guidelines are effectively applied to actual operations across all sectors of the organization. This serves as a key mechanism in driving the Company toward stable and ethical growth, while fostering trust among stakeholders under the principles of sustainable business operations.

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)	CER/Filing	Certified	Certified	Certified
Require all employees to complete the comprehension assessment regarding the Anti-Corruption Policy and achieve a passing score.	-	In Progress	Complete	Complete

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Enhance the Monitoring and Evaluation of Policy Compliance	2026	<ul style="list-style-type: none"> Conduct internal audits in accordance with the audit plan prepared and approved by the Audit Committee. Summarize audit results and report to the Board of Directors, along with proposed corrective guidelines.
	2027	<ul style="list-style-type: none"> Conduct internal audits in accordance with the audit plan prepared and approved by the Audit Committee. Summarize audit results and report to the Board of Directors, along with proposed corrective guidelines.
	2028	<ul style="list-style-type: none"> Conduct internal audits in accordance with the audit plan prepared and approved by the Audit Committee. Summarize audit results and report to the Board of Directors, along with proposed corrective guidelines.
CAC Certification Operations and Employee Education	2026	<ul style="list-style-type: none"> Update the curriculum and content of the Anti-Corruption Policy comprehension assessment to be current. Develop electronic learning materials (e-learning) to ensure accessibility and administer the assessment.
	2027	<ul style="list-style-type: none"> Organize a knowledge refresher on the Anti-Corruption Policy for employees and administer the assessment.
	2028	<ul style="list-style-type: none"> Organize a knowledge refresher on the Anti-Corruption Policy for employees and administer the assessment.

Risk Management

Risk 1 : CAC Certification Failure and Plan Delays

- **Risk Characteristic**

The potential for delays or deviations from the established timeframe in the certification process for the Thai Private Sector Collective Action Against Corruption (CAC). This may stem from incomplete documentation, procedural errors, or redundant document revisions, leading to the excessive consumption of human resources and time beyond initial estimates.

- **Risk Impact**

Failure to obtain certification or experiencing delays beyond the target period will directly impact the "Corporate Image" in terms of governance. It may diminish organizational credibility in the eyes of investors, regulatory bodies, and stakeholders who prioritize robust anti-corruption policies.

- **Risk Management Measures**

Establish a robust tracking system to closely monitor the certification progress by assigning a dedicated task force to conduct monthly follow-up meetings. This process aims to evaluate potential issues and obstacles, ensuring timely coordination and corrective actions for any discrepancies. Furthermore, a comprehensive audit of systematic evidence and documentation will be conducted prior to submission to ensure that the entire process adheres to the required standards and remains aligned with the established timeframe.

Risk 2 : Employees Possessing Outdated Knowledge on Anti-Corruption

• **Risk Characteristic**

The risk that certain employees, particularly those in operational roles not directly involved with administrative or policy tasks, may overlook or undervalue anti-corruption policies. Furthermore, there is a risk that employees may fail to achieve passing scores on knowledge assessments due to the complexity of the content or insufficient access to learning materials.

• **Risk Impact**

This may lead to "Operational Risk," where employees inadvertently engage in actions that constitute corruption or misconduct. Such actions violate the core objectives of the corporate policy and may result in reputational damage and legal penalties.

• **Risk Management Measures**

- Elevate the Anti-Corruption Policy training to a "Mandatory Training" status for all employee levels without exception.
- Develop an e-Learning system featuring modern content, accessible language, and the use of Case Studies to provide employees with practical insights.
- Establish rigorous minimum score requirements for assessments and implement annual "Refreshment" testing to ensure employee knowledge remains current.
- Produce continuous internal communication materials in various formats (e.g., Infographics/Videos) to foster an environment of awareness and a sustainable anti-corruption culture.

Enhancing whistleblowing mechanisms

The primary objective of this plan is to develop and elevate the organization's Whistleblowing System to ensure high efficiency, credibility, and alignment with international standards. The focus is placed on diversifying and improving reporting channels for better accessibility, alongside developing a systematic and transparent complaint management process. This is to ensure maximum confidence that whistleblowers or informants will receive appropriate rights protection and confidentiality in accordance with the Company's Whistleblower Protection Policy. Furthermore, the Company prioritizes fair fact-finding and investigation processes, with clearly defined and expedited timelines to ensure effective problem-solving and preventive measures. The development of such mechanisms serves as a vital gear in fostering a transparent and accountable corporate culture, while building long-term trust among employees and all stakeholders.

Targets

Topic	Current Status	Targets		
		2026	2027	2028
The company has established a whistleblowing policy and procedures for reporting misconduct.	In Progress	Success	Success	Success
• The company has established a formal,written whistleblowing policy and procedures,which have been approved by the Board of Directors	Complete	-	-	-
• Appointment of an impartial recipient for whistleblowing reports.	Complete	-	-	-

Topic	Current Status	Targets		
		2026	2027	2028
<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. 	In Progress	Success	Success	Success
Reduce the complaint resolution time.	-	Within 30 working days	Within 20 working days	Within 15 working days

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Improve Whistleblowing Policy and Management Processes to Reduce Processing Time	2026	<ul style="list-style-type: none"> Review and update the Whistleblowing Policy and procedures. Establish a dedicated and independent working team. Develop tools capable of tracking status and notifying progress of complaints in real-time.
	2027	<ul style="list-style-type: none"> Analyze performance results to identify improvements for faster process management.
	2028	<ul style="list-style-type: none"> Analyze performance results to identify improvements for faster process management. Achieve the target: Reduce average complaint handling time to 15 working days.
Communication and Awareness Building	2026	<ul style="list-style-type: none"> Mandate training on whistleblowing mechanisms and whistleblower protection as Mandatory Training for all employees.
	2027	<ul style="list-style-type: none"> Develop e-learning materials for easy access, accompanied by an assessment of employee understanding regarding whistleblowing mechanisms.
	2028	<ul style="list-style-type: none"> Require continuous refresher training for employees via e-learning materials.

Risk Management

Risk 1 : Lack of Credibility in Reporting Channels/Processes

- Risk Characteristic**

Employees may lack confidence in the protection mechanisms or harbor high concerns regarding potential data leakage. These factors may result in employees being reluctant to report misconduct directly or opting for a high proportion of anonymous reports, which can hinder the Company's ability to conduct efficient and comprehensive investigations.

- Risk Impact**

This may lead to the neglect of potential internal fraud or corruption, resulting in widespread consequences, including Reputational Risk and the risk of facing severe legal penalties if misconduct is not addressed in a timely manner.

- **Risk Management Measures**

- Develop and implement highly secure whistleblowing channels to build trust regarding data reliability and informant safety.
- Clearly announce and enforce policies emphasizing "Confidentiality" and "Independence/Impartiality" for the recipients and throughout every stage of the complaint management process.
- Conduct continuous proactive communications to reassure employees that the Company imposes strict penalties for those who violate confidentiality or engage in retaliatory/discriminatory behavior against whistleblowers.

Risk 2 : Failure to Achieve Lead Time Reduction Targets

- **Risk Characteristic**

The risk that the complaint management process may not be completed within the specified timeframe (e.g., the target of 15 working days by 2028). This is primarily caused by unclear information, insufficient evidence for investigation, or highly complex complaints, leading to prolonged investigations and an inability to close cases according to the plan.

- **Risk Impact**

The organization may lose employee and stakeholder confidence in Whistleblowing Effectiveness. Furthermore, complaints or irregularities that are resolved with excessive delay may escalate in severity, leading to financial loss or other broad impacts beyond control.

- **Risk Management Measures**

- Establish a clear and standardized Investigation Guideline to increase speed and operational accuracy.
 - Define a systematic process and specific timeline for requesting additional information from whistleblowers to bridge data gaps in the initial stages.
 - Determine standard criteria for classifying types and severity levels of complaints, especially for complex cases, to allow for reasonable extensions under specified conditions.
 - Develop a status tracking system to enable the task force to identify process bottlenecks and accelerate operations in accordance with annual targets.
-

Section 3

Climate Action Plan

Section 3 Climate Action Plan

Greenhouse gas inventory (GHG) plan

The Company is firmly committed to laying the foundation for a sustainable environmental management system. This initiative begins with establishing an operational structure and defining a clear organizational boundary to conduct the Carbon Footprint for Organization (CFO) assessment. The scope covers both Scope 1 (Direct GHG Emissions) and Scope 2 (Energy Indirect GHG Emissions), ensuring that all processes are executed in accordance with international standards and regulatory guidelines.

Furthermore, to prepare for the transparent disclosure of greenhouse gas data to stakeholders and to establish critical Baseline Data for future sustainability potential analysis and strategic planning, this plan emphasizes the systematic collection of Activity Data from both the headquarters and branches nationwide. Our ultimate goal is to achieve third-party verification by specialized agencies, which will enhance data quality assurance and reflect the Company’s concrete responsibility toward climate change mitigation

Targets

The primary goal is to compile and publish the GHG Inventory (Scope 1 and 2), which has been verified by an external party, by the year 2028.

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

Strategic Initiative

Strategic Initiative	Year	Expected Outcomes
Establishing Management Structure and GHG Database System	2026	<ul style="list-style-type: none"> Appoint a clear working group or responsible person. Define the Organizational Boundary for data collection, covering the Head Office and relevant branches.
	2027	<ul style="list-style-type: none"> Collect Activity Data for Scope 1 and Scope 2 completely and accurately in accordance with established criteria.
	2028	<ul style="list-style-type: none"> Ensure data passes preliminary accuracy checks and is ready for Verification by an external party.
Preparation and Reporting for Disclosure	2026	<ul style="list-style-type: none"> Study guidelines and select appropriate data collection tools suitable for the organizational context (e.g., utilizing the SETCarbon system).
	2027	<ul style="list-style-type: none"> Draft the annual GHG Report and commence the assessment of readiness for verification.
	2028	<ul style="list-style-type: none"> Have the GHG Report verified by an independent verifier. Successfully disclose the data via the 56-1 One Report or other designated channels.

Risk Management

Risk 1 : Regulatory Compliance and Disclosure Requirements

- **Risk Characteristic**

Uncertainty arising from changes in laws, regulations, or disclosure guidelines set by relevant regulatory bodies (such as the SEC or the Stock Exchange). This includes the trend toward more stringent sustainability reporting standards, covering complex and increasingly detailed climate change issues in the future.

- **Risk Impact**

Failure to adapt to new criteria and standards may adversely affect investor confidence and the organization's image in the ESG (Environmental, Social, and Governance) dimension. This could pose an obstacle to attracting investors or capital providers who prioritize environmentally responsible business operations.

- **Risk Management Measures**

- Establish a mechanism to continuously monitor developments in sustainability regulations and disclosure standards, both domestically and internationally, to ensure readiness for upcoming changes.
- Seek collaboration with partners or participate in relevant capacity-building programs to receive guidance and adopt Best Practices tailored to the organization's requirements.
- Accelerate the development of a systematic greenhouse gas database infrastructure that aligns with recognized standards, serving as the primary data foundation for accurate reporting.

Risk 2 : Data Completeness and Accuracy Risks

- **Risk Characteristic**

Potential errors in documentation collection (e.g., electricity bills, fuel receipts) or data loss, leading to insufficient data for calculation.

- **Risk Impact**

Reports may lack credibility and fail to pass Verification by external parties, requiring additional resources for data rectification.

- **Risk Management Measures**

The Company will implement digital systems or centralized platforms, such as SETCarbon, to facilitate efficient data storage and minimize errors. In parallel, clear responsibilities will be assigned to personnel at the operational level to ensure data integrity and accountability.
