



Quarterly update in second quarter of 2026

JUMP+ Plan

Year 2026 - 2028



Ngernturbo Public Company Limited

(TURBO)

at 30 June 2026

This report was disseminated on 13/08/2026

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	5
Ensuring the independence of the board of directors	6
Enhancing anti-corruption and fraud prevention efforts	7
Enhancing whistleblowing mechanisms	9
Section 3 Climate Action Plan	11
Greenhouse gas inventory (GHG) plan	12
Attachment	14



Ngernturbo Public Company Limited

sSET	CG Report : -
Financials / Finance & Securities	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
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			

Remark : This document has been prepared by the listed company for the purpose of disseminating corporate information to investors solely for their investment decision-making. The listed company does not provide any investment advice or recommendations regarding its securities. Investors are advised to conduct further research and consult with qualified professionals before making any investment decisions. The listed company shall not be held liable for any damages or losses arising from the use of information contained in this document under any circumstances. The listed company reserves the right to amend the information presented herein without prior notice. Reproduction, modification, or dissemination of this document or any part thereof is prohibited unless prior permission has been obtained from the listed company. For additional information, investors may refer to the reports or disclosures made available through the Office of the Securities and Exchange Commission and/or the Stock Exchange of Thailand.

Quarterly update

Section 1

Business Plan

Quarterly update : Section 1 Business Plan

Target in 2028

Title	Target	Actual Data	
	2028	2025	6M/2026
EBIT (Million Baht)	1,320.00	1018.19	580.35

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.

Targets

• Corporate Financial Targets

Title	Target			Actual Data	
	2026	2027	2028	2025	6M/2026
Revenue Growth (%) YoY Growth Rate	10%	10%	10%	2.03%	10.46%

Progress description

For the first six months of 2026, the Company recorded a Revenue Growth of 10.46% YoY, reflecting the steady expansion of the Company's loan portfolio. This growth is partly driven by the successful execution of key strategic initiatives, which are the nationwide branch signage uplift to enhance brand visibility and credibility, coupled with proactive marketing and content creation efforts to elevate the brand towards achieving the "Best Social Media Brand Performance". Together, the synergy of these dual strategies has effectively optimized the Company's target audience reach and expanded its customer base.

Strategic Initiative

Strategic Initiative 1 : Elevate Brand to "Best Social Media Brand Performance"

Status ● On track		
Year	Expected Outcomes	Actual Data
2026	To be ranked as a finalist within the financial industry sector by reputable and recognized institutions.	The Company has actively implemented proactive digital marketing strategies, focusing on targeted online content and advertising. This initiative aims to enhance Brand Awareness and build trust among customers seeking accessible financial solutions. The Company's goal is to elevate the brand's profile, ensuring it is widely recognized and highly trusted within the lending industry across social media platforms. Regarding the 2026 ranking results, the official announcement of the finalists by the ranking organization has not yet been made. However, based on preliminary results for the first six months of the year, the Company remains within the Finalist group, reflecting the continued strength of its communication performance and ongoing customer engagement on social media. The Company is therefore confident that this strong performance will positively support its consideration in this year's final ranking.

Strategic Initiative 2 : Standardize Branch Signage

Status ● On track		
Year	Expected Outcomes	Actual Data
2026	Replace signage at a minimum of 30 branches per year to align with Company standards.	The Company has successfully uplifted branch signage to align with the new corporate design standards. This initiative aims to modernize the branch image, reflect the brand's strategic direction, and enhance the overall customer experience. Throughout 2026, the Company has fully completed the signage uplift, achieving the minimum target of 30 branches. This achievement continuously elevates the corporate image, ensuring visual consistency and increasing trustworthiness across the Company's branch network.

Quarterly update
Section 2
Governance Plan

Quarterly update : 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

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The Chairman of the Board is an Independent Director	-	-	-	Complete	Success

Progress description

The Company's performance is on track regarding the Director Independence Plan, with significant progress in two main areas as follows:

- Review and Reaffirmation of Independence: The Company is preparing to propose the review and evaluation of the Chairman's qualifications at the upcoming Board of Directors' Meeting No. 3/2026 on August 13, 2026, reflecting the Company's commitment to establishing effective and transparent checks and balances.
- Oversight of Board Tenure: The Company Secretary has continuously monitored the consecutive tenure and is preparing to present the tenure status report for the Board's acknowledgment during the same meeting, strictly aligning with the Principles of Good Corporate Governance.

Strategic Initiative

Strategic Initiative 1 : Review and Reaffirm the Independence Status of the Chairman of the Board

Status ● On track

Year	Expected Outcomes	Actual Data
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.	The Company is preparing to propose the evaluation of the Chairman's qualifications in the upcoming Board of Directors' Meeting No. 3/2026, scheduled for August 13, 2026. This agenda aims for the Board to reaffirm that the Chairman possesses 100% independence qualifications, strictly complying with all regulations prescribed by the Securities and Exchange Commission (SEC) and the Company's internal criteria.

Strategic Initiative 2 : Governance of Board Tenure

Status ● On track		
Year	Expected Outcomes	Actual Data
2026	Monitor and report the consecutive tenure of the Chairman to the Board of Directors for acknowledgement.	The Corporate Secretary has continuously monitored the consecutive tenure of the Chairman of the Board. The tenure status report is currently being prepared to be presented to the Board of Directors for their acknowledgment during the upcoming Meeting No. 3/2026 on August 13, 2026, ensuring that the oversight of board tenure remains transparent and consistently aligns with the organization's corporate governance policies.

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

Title	Target			Actual Data	
	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	Success

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The company conducts an annual review of its anti-corruption and anti-bribery policy and practices with the Board of Directors	-	-	-	Complete	In Progress
Achieve CAC certification from the Thai Institute of Directors (Thai IOD)	Certified	Certified	Certified	CER/Filing	Certified
Require all employees to complete the comprehension assessment regarding the Anti-Corruption Policy and achieve a passing score.	In Progress	Complete	Complete	-	In Progress

Progress description

The Company's performance is on track regarding the Anti-Corruption Elevation Plan, with significant progress in two main areas:

- **Monitoring and Evaluation of Policy Compliance:** The Company has successfully completed internal audits covering compliance with anti-corruption and anti-bribery policies, in accordance with the plan approved by the Audit Committee. The audit results are systematically summarized and reported to the Board of Directors on a quarterly basis to ensure continuous oversight.
- **Employee Education:** Currently, the Company is in the process of updating the curriculum and the content of the Anti-Corruption Policy comprehension assessment. Simultaneously, the Company is developing electronic learning materials (e-learning) to ensure that all employees will have convenient access to the required training and evaluation in the upcoming phase.

Strategic Initiative

Strategic Initiative 1 : Enhance the Monitoring and Evaluation of Policy Compliance

Status ● On track		
Year	Expected Outcomes	Actual Data
2026	• 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.	The Company has successfully completed internal audits in strict accordance with the audit plan prepared and approved by the Audit Committee. The audit process comprehensively covered the evaluation of compliance with anti-corruption and anti-bribery policies. Furthermore, the Internal Audit department has summarized the evaluation results and systematically compiled them into quarterly reports presented to the Board of Directors. This quarterly reporting ensures continuous monitoring and effective oversight, allowing the Board to review findings and consider proposed corrective guidelines or preventive measures in a timely manner.

Strategic Initiative 2 : CAC Certification Operations and Employee Education

Status ● On track

Year	Expected Outcomes	Actual Data
2026	- 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.	Currently, the Company is in the process of developing and updating the curriculum, as well as the content of the Anti-Corruption Policy comprehension assessment, to ensure it is accurate and aligned with current standards. Concurrently, relevant departments are actively working on creating and designing electronic learning materials (e-learning) to guarantee that all employees across the organization can easily and comprehensively access the training resources. Once the development of the educational content and assessment system is fully finalized, all employees will be required to participate in the learning modules and complete the assessment.

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

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
The company has established a whistleblowing policy and procedures for reporting misconduct.	Success	Success	Success	In Progress	In Progress
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	Success	Success	Success	In Progress	In Progress

Title	Target			Actual Data	
	2026	2027	2028	Before Project Participation	6M/2026
Board of Directors at least annually.					
Reduce the complaint resolution time.	Within 30 working days	Within 20 working days	Within 15 working days	-	Within 30 working days

Progress description

The Company's performance is on track regarding the Whistleblowing System Elevation Plan, with significant progress in two main areas as follows:

- Policy and Process Improvement: The Company has prepared to propose the reviewed Whistleblowing Policy to the Board of Directors. An independent working team has been appointed to handle complaints, and there are plans to consider implementing tools for real-time status tracking.
- Communication and Awareness Building: Currently, the Company is preparing the content for a Mandatory Training module on whistleblowing mechanisms and whistleblower protection to ensure all employees are fully prepared.

Strategic Initiative

Strategic Initiative 1 : Improve Whistleblowing Policy and Management Processes to Reduce Processing Time

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• 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.	The Company has completed the review and update of the Whistleblowing Policy and procedures, which are now prepared for proposal and approval at the Board of Directors Meeting No. 3/2026 on August 13, 2026. Regarding the complaint management process, an independent working team has been officially appointed and is fully operational to handle and investigate complaints impartially. Furthermore, for complaint tracking, the Company plans to consider and implement suitable tools to efficiently track the status and notify the progress of complaints in real-time.

Strategic Initiative 2 : Communication and Awareness Building

Status ● On track

Year	Expected Outcomes	Actual Data
2026	• Mandate training on whistleblowing mechanisms and whistleblower protection as Mandatory Training for all employees.	Currently, the Company is in the process of preparing the training content on "Whistleblowing Mechanisms and Whistleblower Protection," focusing on providing accurate knowledge and understanding to all personnel. Once the curriculum is completed, it will be mandated as Mandatory Training for all employees at every level to enhance awareness and comprehensively foster a transparent corporate culture.

Quarterly update
Section 3
Climate Plan

Quarterly update : Section 3 Climate 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.

Title	Target			Actual Data
	2026	2027	2028	6M/2026
GHG inventory report, GHG verification and disclosure (specific to Scope 1 and Scope 2 emissions)	In Progress	In Progress	Success	In Progress

Progress description

The Company's performance is currently on track towards the primary goal of compiling and publishing the verified GHG Inventory by 2028. Key progress includes:

- Establishing Management Structure: The Company is preparing to appoint a formal Working Team led by the CFO and representatives from key departments. The Organizational Boundary for GHG accounting (Scope 1 and 2) has been defined to cover the Head Office and relevant branches. Additionally, the Company has established a Corporate Governance and Sustainability Committee and formalized its charter.
- Preparation for Disclosure: To prepare for data collection and reporting, the Company has initiated the study of appropriate tools. Relevant personnel were approved and successfully completed the "SETCarbon Master Class Cohort 1/2026" training in mid-July, preparing the organization for the implementation of the SETCarbon system.

Strategic Initiative

Strategic Initiative 1 : Establishing Management Structure and GHG Database System

Status ● On track

Year	Expected Outcomes	Actual Data
2026	- Appoint a clear working group or responsible person. - Define the Organizational Boundary for data collection, covering	The Company is currently preparing to appoint a formal Working Team dedicated to sustainability management. This team will be led by the CFO collaborating with representatives from key

Year	Expected Outcomes	Actual Data
	the Head Office and relevant branches.	departments including HR, Risk, Finance, Account, Tech, and Compliance. Additionally, the Organizational Boundary for the GHG Inventory (Scope 1 and Scope 2) has been carefully defined to cover the headquarters and relevant branches, ensuring that operations are appropriate and align with international standards. Furthermore, the Company has established a Corporate Governance and Sustainability Committee and formalized its charter. Currently, the Company is in the process of revising all other existing committee charters to ensure alignment with the establishment of this new committee.

Strategic Initiative 2 : Preparation and Reporting for Disclosure

Status ● On track

Year	Expected Outcomes	Actual Data
2026	Study guidelines and select appropriate data collection tools suitable for the organizational context (e.g., utilizing the SETCarbon system).	The Company has initiated the study of guidelines and appropriate tools for corporate greenhouse gas data collection. During the first half of the year, the Company successfully approved and registered relevant personnel for the "SETCarbon Master Class Cohort 1/2026" training program. This aims to build in-depth knowledge and prepare for the implementation of the SETCarbon system. (The personnel subsequently completed the training in mid-July).

Quarterly update
Attachment

Quarterly update : Attachment

JUMP+ Plan

URL Link to the Document : https://jumpplusmedia-setlink.setgroup.or.th/planSubmission/TURBO0_JUMP%2B_Plan_Year_2026-2028_EN.pdf

