



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

BANGKOK BANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2023



Table of Contents

	Page
Business Operations and Performance	
Group Structure and Operations	1
Risk Management	4
Sustainable Development	11
Corporate Governance	
Corporate Governance Policy	15
Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information	16
Performance Report on Corporate Governance	32

Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : BANGKOK BANK PUBLIC COMPANY LIMITED

Symbol : BBL

Address : 333 SILOM ROAD, BANG RAK

Province : Bangkok

Postcode : 10500

Business : The Bank provides full commercial banking services in corporate SME including retail customer with nationwide network. The Bank's overseas branch network spans economies zone.

Registration Number : 0107536000374

Telephone : 0-2231-4333

Website : www.bangkokbank.com

Email : info@bangkokbank.com

Total Shares Sold (shares)

Common Stock : 1,908,842,894

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2021	2022	2023
Total revenue from operations (Thousand baht)	134,540,663.00	138,894,839.00	167,487,485.00
Net interest income (Thousand baht)	82,156,060.00	102,223,265.00	130,860,312.00
Non-interest income (Thousand baht)	52,384,603.00	36,671,574.00	36,627,173.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Net interest income (%)	61.06	73.60	78.13
Non-interest income (%)	38.94	26.40	21.87

By Geographical Area or Market

	2021	2022	2023
Total revenue from operations (Thousand baht)	134,540,663.00	138,894,839.00	167,487,485.00
Domestic (Thousand baht)	99,238,621.00	97,144,688.00	122,243,181.00
International (Thousand baht)	35,302,042.00	41,750,151.00	45,244,304.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	73.76	69.94	72.99
International (%)	26.24	30.06	27.01

Other income as specified in the financial statements

	2021	2022	2023
Total other income (Thousand baht)	52,384,603.00	36,671,574.00	36,627,173.00
Other income from operations (Thousand baht)	52,384,603.00	36,671,574.00	36,627,173.00
NET FEES AND SERVICE INCOME (Thousand baht)	29,209,211.00	27,507,839.00	27,234,081.00
GAINS ON FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS (Thousand baht)	17,867,820.00	5,155,163.00	5,544,043.00
GAINS (LOSSES) ON INVESTMENT (Thousand baht)	1,225,150.00	-1,453,669.00	-482,228.00
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD (Thousand baht)	208,855.00	189,560.00	187,382.00
GAINS ON DISPOSAL OF ASSETS (Thousand baht)	519,198.00	1,890,956.00	863,646.00
DIVIDEND INCOME (Thousand baht)	2,251,676.00	2,306,493.00	2,330,329.00
OTHER OPERATING INCOME (Thousand baht)	1,102,693.00	1,075,232.00	949,920.00
Other income not from operations (Thousand baht)	0.00	0.00	0.00

Share of profit of joint ventures and associates accounted for using equity method

	2021	2022	2023
Share of profit (Thousand baht)	208,855.00	189,560.00	187,382.00

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2021	2022	2023
R&D expenses in the past 3 years	N/A	N/A	N/A

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Uncertainties over the Global and Domestic Economic Outlook

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Government policy
- Economic risk

Regulatory Changes

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations

Compliance Risk

- Change in laws and regulations

Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Business operations of partners in the supply chain
- Reliance on large customers or few customers
- Economic risk

Financial Risk

- Default on payment or exchange of goods

Market Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Economic risk

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment
- Unhedged loan and borrowing in a foreign currency
- Income volatility

Liquidity Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations

- Default on payment or exchange of goods
- Liquidity risk

Operational Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Reliance on employees in key positions
- Shortage or reliance on skilled workers
- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties
- Delays in the development of future projects
- Safety, occupational health, and working environment
- Climate change and disasters
- Corruption
- System disruption risk
- Pandemic risk

Information Technology Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies

Operational Risk

- Systems or internal control system
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties
- Delays in the development of future projects

Compliance Risk

- Change in laws and regulations

Capital Adequacy Risk

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations

Financial Risk

- Insufficient sources of funding

Strategic Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Government policy
- Policies or international agreements related to business operations
- Changes in technologies
- Business operations of partners in the supply chain
- Reliance on large customers or few customers

- Damage to company image and reputation
- Economic risk
- Other

Operational Risk

- Reliance on employees in key positions
- Shortage or reliance on skilled workers
- Systems or internal control system
- Human error in business operations
- Loss or damage from non-compliance of partners or counterparties
- Delays in the development of future projects

Compliance Risk

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations
- Violations of laws and regulations
- Legal risk

Reputation Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation
- ESG risk

Operational Risk

- Human error in business operations
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties
- Corruption
- System disruption risk

Compliance Risk

- Violations of laws and regulations
- Corporate Governance
- Legal risk

Financial Risk

- Insufficient sources of funding
- Liquidity risk

China's Fragile Economy

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Government policy
- Business operations of partners in the supply chain
- Economic risk

Financial Risk

- Default on payment or exchange of goods

- Fluctuation in exchange rates, interest rates, or the inflation rate

Signs of Pressure from Household Debt Situation

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Government policy
- Policies or international agreements related to business operations

Operational Risk

- Climate change and disasters
- Impact on the environment

Cyber Crime

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Changes in technologies

Operational Risk

- Information security and cyber-attack

Risk to Securities Holder (2.2.2)

Risk to Shareholders

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : <https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Sustainability-Policy>

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

URL of environmental policy and practice : <https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Environment-Energy-Conservation-Policy>

Company environmental guideline : Electricity Management, Fuel Management, Water Management, Waste Management, Greenhouse Gas and Climate Change Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2021	2022	2023
Diesel (Litres)	219,751.00	296,648.87	282,577.36
Gasoline (Litres)	4,113,663.00	4,684,617.09	3,767,415.30

• Electricity consumption

	2021	2022	2023
Total electricity consumption within the organization (Kilowatt-Hours)	115,370,950.00	121,289,357.50	118,580,842.15

Water management

• Water consumption

	2021	2022	2023
Total water withdrawal (Cubic meters)	461,668.00	501,555.00	487,553.00

Waste management

• Waste from operations

	2021	2022	2023
Non-hazardous waste (Kilograms)	2,708,600.00	2,984,320.00	2,864,392.50
Hazardous waste (Kilograms)	45,140.00	19,630.00	23,643.72
Total waste generated (Kilograms)	2,753,740.00	3,003,950.00	2,888,036.22

Greenhouse gas management

• Greenhouse gas emissions

	2021	2022	2023
Total GHG emissions target (Metric tonnes of carbon dioxide equivalent)	73,351.00	71,470.40	69,589.60
Scope 1 (Tons of carbon dioxide equivalents)	11,619.00	21,771.02	20,844.94
Scope 2 (Tons of carbon dioxide equivalents)	57,674.00	60,632.55	59,278.56
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	69,293.00	82,403.57	80,123.50

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : LRQA (THAILAND) LIMITED

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy and Practice : Yes

URL of human rights policy : <https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Human-Rights-Policy>

Company human right guideline : Employee Rights, Migrant Workers, Child Labor, Consumer Rights, Community and Environment Rights, Safety and Occupational Health at Work, Non-discrimination

Results with Respect to the Social Aspect (3.4.2)

Information about employees

• Total number of employees

	2021	2022	2023
Number of male employees (Persons)	6,792	6,297	6,147
Number of female employees (Persons)	13,722	12,572	12,310
Total number of employees (Persons)	20,514	18,869	18,457

• Employee development and training

	2021	2022	2023
Average employee training hours (Hours / Person / Year)	64.02	37.21	37.74

• Health, safety and work environment

	2021	2022	2023
Total number of lost time injury incidents by employees (Cases)	1	2	0

• Employee retention

	2021	2022	2023
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Percentage of employees who voluntarily resigned (%)	9.99	12.91	9.75
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• Significant labor dispute

	2021	2022	2023
Significant labor dispute	No	No	No

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Corporate Governance Policy	: Yes
Company website on corporate governance policy	: https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Corporate-Governance-Policy

Policy and Guideline Related to the Board of Directors (6.1.1)

Policy and guideline related to the board of directors

Company policy and guideline	: Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies
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Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct	: Yes
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Policy and Guideline related to the Code of Conduct

Company policy and guideline	: Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing
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Corporate Governance Structure
and Significant Information Regarding
the Board of Directors, Subcommittees,
Management,
Employee and Other Information

Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	20	100.00
Number of male directors	18	90.00
Number of female directors	2	10.00
Number of executive directors	12	60.00
Number of non-executive directors	8	40.00
Number of independent directors	7	35.00

Information on the board of directors and persons with authority to control the company (7.2.2)

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PHORNTHEP PHORNPRAPHA Gender: Male Age: 75 years old Highest level of education: Honorary degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	23 Feb 2023	Human Resource Management, Corporate Management, Leadership, Electronic Components, Automotive, Property Development, Business Administration

2.	Mr. DEJA TULANANDA Gender: Male Age: 89 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Executive) Director type: Re-elected as director	23 Mar 2023	Banking, Corporate Management, Leadership, Steel, Finance, Business Administration
3.	Mr. AMORN CHANDARASOMBOON Gender: Male Age: 93 years old Highest level of education: Honorary degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	20 Apr 1988	Law, Human Resource Management, Risk Management, Transportation & Logistics, Leadership, Banking, Finance, Business Administration
4.	Mr. CHARTSIRI SOPHONPANICH Gender: Male Age: 64 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	28 Apr 1992	Finance, IT Management, Corporate Management, Tourism & Leisure, Health Care Services, Transportation & Logistics, Banking, Leadership, Property Development, Engineering, Media & Publishing, Business Administration
5.	Mr. SINGH TANGTASWAS Gender: Male Age: 81 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	28 Dec 2004	Human Resource Management, Corporate Management, Audit, Health Care Services, Finance & Securities, Information & Communication Technology, Banking, Governance/ Compliance, Insurance, Leadership, Economics, Business Administration

6.	<p>Mr. SUVARN THANSATHIT</p> <p>Gender: Male</p> <p>Age: 79 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Science in Commerce</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	26 Oct 2006	<p>Risk Management, Corporate Management, Leadership, Insurance, Property Development, Banking, Finance, Business Administration</p>
7.	<p>Mr. CHANSAK FUANGFU</p> <p>Gender: Male</p> <p>Age: 73 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Re-elected as director</p>	29 Dec 2011	<p>Tourism & Leisure, Finance, Banking, Leadership, Economics, Business Administration</p>
8.	<p>Mr. ARUN CHIRACHAVALA</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Engineering</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Original director</p>	2 Feb 2015	<p>Risk Management, Corporate Management, Audit, Transportation & Logistics, Construction Services, Leadership, Energy & Utilities, Engineering</p>
9.	<p>Mr. CHOKECHAI NILJIANSKUL</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Original director</p>	12 Apr 2017	<p>Law, Risk Management, Sustainability, Corporate Social Responsibility, Leadership, Business Administration</p>

10.	Mr. CHARAMPORN JOTIKASTHIRA Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	12 Apr 2017	Strategic Management, IT Management, Corporate Management, Tourism & Leisure, Finance, Transportation & Logistics, Sustainability, Corporate Social Responsibility, Banking, Finance & Securities, Information & Communication Technology, Governance/ Compliance, Leadership, Food & Beverage, Business Administration
11.	Mr. BOONSONG BUNYASARANAND Gender: Male Age: 73 years old Highest level of education: Bachelor's degree Major: Science Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	12 Apr 2019	Finance, Banking, Leadership
12.	Mr. SIRI JIRAPONGPHAN Gender: Male Age: 69 years old Highest level of education: Doctoral degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	10 Jul 2020	Corporate Management, IT Management, Audit, Transportation & Logistics, Petrochemicals & Chemicals, Energy & Utilities, Leadership, Engineering
13.	Mr. PICHET DURONGKAVEROJ Gender: Male Age: 68 years old Highest level of education: Doctoral degree Major: Public Policy and Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	10 Jul 2020	Corporate Management, IT Management, Digital Marketing, Corporate Social Responsibility, Agribusiness, Leadership, Energy & Utilities, Engineering, Banking, Finance, Business Administration

14.	Mr. CHATCHAWIN CHAROEN-RAJAPARK Gender: Male Age: 63 years old Highest level of education: Doctoral degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	12 Apr 2021	Human Resource Management, Corporate Management, Finance, Insurance, Leadership, Property Development, Engineering, Business Administration
15.	Mr. BUNDHIT EUA-ARPORN Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	12 Apr 2021	Human Resource Management, Corporate Management, IT Management, Audit, Leadership, Energy & Utilities, Engineering
16.	Ms. PARNSIREE AMATAYAKUL Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	12 Apr 2021	Corporate Management, IT Management, Sustainability, Corporate Social Responsibility, Agribusiness, Leadership, Food & Beverage, Business Administration
17.	Mr. CHONG TOH Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Original director	12 Apr 2022	Fund Management, Corporate Management, Finance, Health Care Services, Banking, Leadership, Finance & Securities, Business Administration

18.	Mr. KOB SAK POOTRAKOOL Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	12 Apr 2022	Strategic Management, Corporate Management, Banking, Leadership, Economics, Finance, Business Administration
19.	Mr. PREDEE DAOCHAI Gender: Male Age: 65 years old Highest level of education: Honorary degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	26 Jan 2023	Law, Strategic Management, Fund Management, Risk Management, Corporate Management, Finance, Negotiation, Health Care Services, Sustainability, Banking, Governance/ Compliance, Petrochemicals & Chemicals, Leadership, Energy & Utilities, Automotive, Food & Beverage, Finance & Securities, Information & Communication Technology, Economics, Business Administration
20.	Ms. Niramarn Laisathit Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	26 Jan 2023	Finance, Leadership, Strategic Management, Risk Management, Energy & Utilities, Corporate Management, Business Administration, Health Care Services, Property Development, Engineering, Food & Beverage

Other Information pertaining to committees

The Chairman is an independent director	: No
The Chairman and the manager are the same person	: No
The Chairman and the manager are members of the same family	: No
The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings	: No

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mr. SIRI JIRAPONGPHAN [1] Gender: Male Age: 69 years old Highest level of education: Doctoral degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	28 Apr 2022	Corporate Management, IT Management, Audit, Transportation & Logistics, Petrochemicals & Chemicals, Energy & Utilities, Leadership, Engineering
2. Mr. ARUN CHIRACHAVALA [1] Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 Apr 2015	Risk Management, Corporate Management, Audit, Transportation & Logistics, Construction Services, Leadership, Energy & Utilities, Engineering
3. Mr. BUNDHIT EUA-ARPORN [1] Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	28 Apr 2022	Human Resource Management, Corporate Management, IT Management, Audit, Leadership, Energy & Utilities, Engineering

[1] A director with the accounting expertise needed to review financial statements

Executive Committee

List of executive committee members

General information	Position	Date position was assumed
1. Mr. DEJA TULANANDA Gender: Male Age: 89 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	23 Mar 2017
2. Mr. SINGH TANGTASWAS Gender: Male Age: 81 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Vice-chairman of the executive committee	26 Oct 2023
3. Mr. AMORN CHANDARASOMBOON Gender: Male Age: 93 years old Highest level of education: Honorary degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Nov 1990
4. Mr. CHARTSIRI SOPHONPANICH Gender: Male Age: 64 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	28 Apr 1992

5.	<p>Mr. SUVARN THANSATHIT</p> <p>Gender: Male</p> <p>Age: 79 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Science in Commerce</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>1 Jan 2007</p>
6.	<p>Mr. CHARAMPORN JOTIKASTHIRA</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>1 Jan 2018</p>
7.	<p>Mr. CHANSAK FUANGFU</p> <p>Gender: Male</p> <p>Age: 73 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>1 Jan 2018</p>
8.	<p>Mr. PICHET DURONGKAVEROJ</p> <p>Gender: Male</p> <p>Age: 68 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Public Policy and Management</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>22 Apr 2021</p>
9.	<p>Mr. KOBSAK POOTRAKOOL</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Economics</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>28 Apr 2022</p>

10.	Ms. Niramarn Laisathit	Member of the	23 Feb 2023
	Gender: Female	executive committee	
	Age: 56 years old		
	Highest level of education: Master's degree		
	Major: Business Administration		
	Thai nationality: Yes		
	Residing in Thailand: Yes		

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Mr. CHATCHAWIN CHAROEN-RAJAPARK	Chairman
	Mr. BUNDHIT EUA-ARPORN	Member
	Mr. PREDEE DAOCHAI	Member
Risk Oversight Committee	Mr. ARUN CHIRACHAVALA	Chairman
	Mr. CHOKECHAI NILJIANSKUL	Member
	Mr. AMORN CHANDARASOMBOON	Member
	Mr. SUVARN THANSATHIT	Member
Corporate Governance Committee	Mr. CHOKECHAI NILJIANSKUL	Chairman
	Mr. SINGH TANGTASWAS	Member
	Mr. KOB SAK POOTRAKOOL	Member
	Ms. PARN SIREE AMATAYAKUL	Member

Roles of Sub-committees

Sub-committees responsible for risk management : Risk Oversight Committee

Sub-committees responsible for nomination : Nomination and Remuneration Committee

Sub-committees responsible for remuneration : Nomination and Remuneration Committee

Sub-committees responsible for corporate governance : Corporate Governance Committee

Sub-committees responsible for corporate sustainability development : Corporate Governance Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. DEJA TULANANDA Gender: Male Age: 89 years old Highest level of education: Bachelor's degree Major: Economics	CHAIRMAN OF THE BOARD OF EXECUTIVE DIRECTORS	23 Mar 2017	Banking, Corporate Management, Leadership, Steel, Finance, Business Administration
2. Mr. CHARTSIRI SOPHONPANICH Gender: Male Age: 64 years old Highest level of education: Honorary degree Major: Business Administration	PRESIDENT	1 Dec 1994	Finance, IT Management, Corporate Management, Tourism & Leisure, Health Care Services, Transportation & Logistics, Banking, Leadership, Property Development, Engineering, Media & Publishing, Business Administration
3. Mr. SUVARN THANSATHIT Gender: Male Age: 79 years old Highest level of education: Master's degree Major: Science in Commerce	Director and Senior Executive Vice President	26 Oct 2006	Risk Management, Corporate Management, Leadership, Insurance, Property Development, Banking, Finance, Business Administration
4. Mr. CHANSAK FUANGFU Gender: Male Age: 73 years old Highest level of education: Master's degree Major: Business Administration	Director and Senior Executive Vice President	29 Dec 2011	Tourism & Leisure, Finance, Banking, Leadership, Economics, Business Administration
5. Mr. BOONSONG BUNYASARANAND Gender: Male Age: 73 years old Highest level of education: Bachelor's degree Major: Science	Director and Senior Executive Vice President, Manager, Treasury Division	12 Apr 2019	Finance, Banking, Leadership

6.	Mr. CHONG TOH Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Management	Director and Senior Executive Vice President	12 Apr 2022	Fund Management, Corporate Management, Finance, Health Care Services, Banking, Leadership, Finance & Securities, Business Administration
7.	Mr. KOBSAK POOTRAKOOL Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Economics	Director and Senior Executive Vice President	12 Apr 2022	Strategic Management, Corporate Management, Banking, Leadership, Economics, Finance, Business Administration
8.	Ms. Niramarn Laisathit Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Director and Senior Executive Vice President, in charge of Corporate Banking	26 Jan 2023	Finance, Leadership, Strategic Management, Risk Management, Energy & Utilities, Corporate Management, Business Administration, Health Care Services, Property Development, Engineering, Food & Beverage
9.	Ms. Suteera Sripaibulya Gender: Female Age: 70 years old Highest level of education: Bachelor's degree Major: Science	Senior Executive Vice President	29 Dec 2011	IT Management, Data Management, Project Management, Banking, Finance, Change Management, Leadership, Strategic Management, Risk Management
10.	Ms. Rushda Theeratharathorn Gender: Female Age: 68 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President	22 Nov 2012	Banking, Accounting, Finance, Risk Management, Leadership, Strategic Management
11.	Mr. Siridej Aungudomsin Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	28 May 2013	Banking, Marketing, Finance, Leadership, Strategic Management, Risk Management

12.	Mr. Chaiyarit Anuchitworawong Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President, Head of Int. Banking Group	22 Dec 2016	Banking, Marketing, Finance, Human Resource Management, Leadership, Strategic Management, Risk Management
13.	Mr. Kanit Si Gender: Male Age: 73 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President, in charge of Chemical & Petrochemical	1 Mar 2018	Banking, Petrochemicals & Chemicals, Marketing, Finance, Risk Management
14.	Mr. Kukkong Ruckphaopunt Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Management Information System	Senior Executive Vice President, Manager, Technology Division	1 Jan 2020	Banking, IT Management, Data Management, Project Management, Finance, Change Management, Leadership, Strategic Management, Risk Management
15.	Mr. Ian Guy Gillard Gender: Male Age: 67 years old Highest level of education: Bachelor's degree Major: Computer Science	Senior Vice President, in charge of Special Project in Technology, Office of the President	1 Jan 2020	Banking, Project Management, Finance, IT Management, Risk Management, Data Management
16.	Mr. Thawat Treewannakul Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Engineering	Senior Executive Vice President, in charge of Credit Management	1 Jan 2021	Banking, Finance, Risk Management, Leadership, Strategic Management
17.	Mr. Sa-ard Theerarojanawong Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President, Manager, Treasury Front Office, Treasury Division	1 May 2023	Banking, Finance, Risk Management, Leadership
18.	Mrs. Oranuch Nampoolsuksan [1] Gender: Female Age: 61 years old Highest level of education: Master's degree Major: Accounting	Executive Vice President, Manager, Accounting & Finance Division	18 Dec 2019	Economics, Banking, Law, Accounting, Finance, Data Analysis, Change Management, Leadership, Strategic Management, Risk Management, Audit, Internal Control, Budgeting

[1] Highest responsibility in accounting and finance
[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2021	2022	2023
Total executive remuneration (baht)	830,170,000.00	993,090,000.00	1,070,738,400.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 6,147

Number of female employees (persons) : 12,310

Total number of employees (persons) : 18,457

Provident fund

Total number of employees (persons)	: 18,457
Number of employees contributing to the PVD (persons)	: 17,274
Percentage of employees who are members (%)	: 93.59

Other Significant Information (7.6)

Other significant information

Assigned persons

• Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Ms. Roongratt Ratanarajchartikul	Roongratt.Ratanarajchartikul@bangkokbank.com	

• Company secretary

General information	Email	Telephone
1. Mr. Kobsak Pootrakool	Kobsak.Pootrakool@bangkokbank.com	

• Head of internal audit

General information	Email	Telephone
1. Mrs. Wilawan Sutthibutr	Wilawan.Sutthibutr@bangkokbank.com	

• Head of compliance unit

General information	Email	Telephone
1. Ms. Sriyuda Ekjitphant	Sriyuda.Ekjitphant@bangkokbank.com	

• Head of investor relations

General information	Email	Telephone
1. Mrs. Sumataya Pholvaddhana	ir@bangkokbank.com	

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT COMPANY LIMITED	1. Mrs. Nisakorn Songmanee Email: nsongmanee@deloitte.com Telephone: -	40,326,236.00	Details: Special purpose audit and related to legal and tax matters, as well as consulting service. Total service fee (baht): 5,713,707.00

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

List of new directors appointed in the past year

• List of continuing directors (full term of directorship and being re-appointed as a director)

General information	Position	Date position was assumed	Experience and expertise
1. Mr. DEJA TULANANDA Gender: Male Age: 89 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Executive) Director type: Re-elected as director	Date position was assumed: 23 Mar 2023	Banking, Corporate Management, Leadership, Steel, Finance, Business Administration
2. Mr. CHARTSIRI SOPHONPANICH Gender: Male Age: 64 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 28 Apr 1992	Finance, IT Management, Corporate Management, Tourism & Leisure, Health Care Services, Transportation & Logistics, Banking, Leadership, Property Development, Engineering, Media & Publishing, Business Administration
3. Mr. CHANSAK FUANGFU Gender: Male Age: 73 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 29 Dec 2011	Tourism & Leisure, Finance, Banking, Leadership, Economics, Business Administration

4.	Mr. CHARAMPORN JOTIKASTHIRA Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 12 Apr 2017	Strategic Management, IT Management, Corporate Management, Tourism & Leisure, Finance, Transportation & Logistics, Sustainability, Corporate Social Responsibility, Banking, Finance & Securities, Information & Communication Technology, Governance/ Compliance, Leadership, Food & Beverage, Business Administration
5.	Mr. SIRI JIRAPONGPHAN Gender: Male Age: 69 years old Highest level of education: Doctoral degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 10 Jul 2020	Corporate Management, IT Management, Audit, Transportation & Logistics, Petrochemicals & Chemicals, Energy & Utilities, Leadership, Engineering
6.	Mr. PICHET DURONGKAVEROJ Gender: Male Age: 68 years old Highest level of education: Doctoral degree Major: Public Policy and Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 10 Jul 2020	Corporate Management, IT Management, Digital Marketing, Corporate Social Responsibility, Agribusiness, Leadership, Energy & Utilities, Engineering, Banking, Finance, Business Administration
7.	Ms. Niramarn Laisathit Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 26 Jan 2023	Finance, Leadership, Strategic Management, Risk Management, Energy & Utilities, Corporate Management, Business Administration, Health Care Services, Property Development, Engineering, Food & Beverage

• List of newly appointed director to replace the ex-director

General information	Position	Date position was assumed	Experience and expertise
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1. Mr. PREDEE DAOCHAI	Director	Date position was assumed:	Law, Strategic Management, Fund Management, Risk Management, Corporate Management, Finance, Negotiation, Health Care Services, Sustainability, Banking, Governance/ Compliance, Petrochemicals & Chemicals, Leadership, Energy & Utilities, Automotive, Food & Beverage, Finance & Securities, Information & Communication Technology, Economics, Business Administration
Gender: Male	(Non-executive, Independent director)	26 Jan 2023	
Age: 65 years old			
Highest level of education:			
Honorary degree	Director type: Newly appointed director to replace ex-director		
Major: Law			
Thai nationality: Yes			
Residing in Thailand: Yes			

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. PHORNTHEP PHORNPRAPHA	Chairman of the board	Non-participating
Mr. DEJA TULANANDA	Vice Chairman	Non-participating
Mr. AMORN CHANDARASOMBOON	Director	Non-participating
Mr. CHARTSIRI SOPHONPANICH	Director	Participating
Mr. SINGH TANGTASWAS	Director	Non-participating
Mr. SUVARN THANSATHIT	Director	Non-participating
Mr. CHANSAK FUANGFU	Director	Non-participating
Mr. ARUN CHIRACHAVALA	Director	Participating
Mr. CHOKECHAI NILJIANSKUL	Director	Participating
Mr. CHARAMPORN JOTIKASTHIRA	Director	Non-participating
Mr. BOONSONG BUNYASARANAND	Director	Non-participating
Mr. SIRI JIRAPONGPHAN	Director	Participating
Mr. PICHET DURONGKAVEROJ	Director	Non-participating

Mr. CHATCHAWIN CHAROEN-RAJAPARK	Director	Participating
Mr. BUNDHIT EUA-ARPORN	Director	Non-participating
Ms. PARNSIREE AMATAYAKUL	Director	Participating
Mr. CHONG TOH	Director	Participating
Mr. KOBPAK POOTRAKOOL	Director	Non-participating
Mr. PREDEE DAOCHAI	Director	Non-participating
Ms. Niramarn Laisathit	Director	Participating

Directors' performance assessment

Method used to evaluate directors' performance	: Whole-board-of-directors assessment, Individual-director assessment (self-assessment), Cross-assessment (Assessment of another director)
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Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times)	: 12
Date of AGM meeting	: 12 Apr 2023
EGM meeting	: No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. PHORNTHAP PHORNPRAPHA (Chairman of the board)	-	11/12	Non-participating	Did not hold the meeting
2.	Mr. DEJA TULANANDA (Vice Chairman)	-	11/12	Participating	Did not hold the meeting
3.	Mr. AMORN CHANDARASOMBOON (Director)	-	12/12	Participating	Did not hold the meeting

4.	Mr. CHARTSIRI SOPHONPANICH (Director)	-	12/12	Participating	Did not hold the meeting
5.	Mr. SINGH TANGTASWAS (Director)	-	12/12	Non-participating	Did not hold the meeting
6.	Mr. SUVARN THANSATHIT (Director)	-	11/12	Participating	Did not hold the meeting
7.	Mr. CHANSAK FUANGFU (Director)	-	12/12	Participating	Did not hold the meeting
8.	Mr. ARUN CHIRACHAVALA (Director)	-	12/12	Non-participating	Did not hold the meeting
9.	Mr. CHOKECHAI NILJANSKUL (Director)	-	12/12	Participating	Did not hold the meeting
10.	Mr. CHARAMPORN JOTIKASTHIRA (Director)	-	12/12	Participating	Did not hold the meeting
11.	Mr. BOONSONG BUNYASARANAND (Director)	-	12/12	Participating	Did not hold the meeting
12.	Mr. SIRI JIRAPONGPHAN (Director)	-	12/12	Participating	Did not hold the meeting
13.	Mr. PICHET DURONGKAVEROJ (Director)	-	12/12	Participating	Did not hold the meeting
14.	Mr. CHATCHAWIN CHAROEN-RAJAPARK (Director)	-	12/12	Participating	Did not hold the meeting
15.	Mr. BUNDHIT EUA-ARPORN (Director)	-	11/12	Participating	Did not hold the meeting
16.	Ms. PARNSIREE AMATAYAKUL (Director)	-	12/12	Participating	Did not hold the meeting
17.	Mr. CHONG TOH (Director)	-	11/12	Participating	Did not hold the meeting
18.	Mr. KOBSAK POOTRAKOOL (Director)	-	12/12	Participating	Did not hold the meeting
19.	Mr. PREDEE DAOCHAI (Director)	-	11/11	Participating	Did not hold the meeting

20.	Ms. Niramarn Laisathit (Director)	-	11/11	Participating	Did not hold the meeting
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Remuneration for company directors

	List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Mr. PHORNTHEP PHORNPRAPHA (Chairman of the board)	-	N/A	10,771,000.00	N/A
2.	Mr. DEJA TULANANDA (Vice Chairman)	-	N/A	7,330,000.00	N/A
3.	Mr. AMORN CHANDARASOMBOON (Director)	-	N/A	7,120,000.00	N/A
4.	Mr. CHARTSIRI SOPHONPANICH (Director)	-	N/A	6,520,000.00	N/A
5.	Mr. SINGH TANGTASWAS (Director)	-	N/A	7,120,000.00	N/A
6.	Mr. SUVARN THANSATHIT (Director)	-	N/A	6,520,000.00	N/A
7.	Mr. CHANSAK FUANGFU (Director)	-	N/A	6,520,000.00	N/A
8.	Mr. ARUN CHIRACHAVALA (Director)	-	N/A	7,120,000.00	N/A
9.	Mr. CHOKECHAI NILJIANSKUL (Director)	-	N/A	7,120,000.00	N/A
10.	Mr. CHAMPORN JOTIKASTHIRA (Director)	-	N/A	6,520,000.00	N/A
11.	Mr. BOONSONG BUNYASARANAND (Director)	-	N/A	6,520,000.00	N/A
12.	Mr. SIRI JIRAPONGPHAN (Director)	-	N/A	7,600,000.00	N/A
13.	Mr. PICHET DURONGKAVEROJ (Director)	-	N/A	7,120,000.00	N/A
14.	Mr. CHATCHAWIN CHAROEN-RAJAPARK (Director)	-	N/A	7,120,000.00	N/A
15.	Mr. BUNDHIT EUA-ARPORN (Director)	-	N/A	7,120,000.00	N/A
16.	Ms. PARNSIREE AMATAYAKUL (Director)	-	N/A	7,120,000.00	N/A
17.	Mr. CHONG TOH (Director)	-	N/A	6,520,000.00	N/A
18.	Mr. KOBPAK POOTRAKOOL (Director)	-	N/A	6,520,000.00	N/A
19.	Mr. PREDEE DAOCHAI (Director)	-	N/A	6,677,000.00	N/A
20.	Ms. Niramarn Laisathit (Director)	-	N/A	6,227,000.00	N/A

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 17

List of directors		Termination date	Number of the audit committee meeting
1.	Mr. SIRI JIRAPONGPHAN (Chairman of the audit committee)	-	17/17
2.	Mr. ARUN CHIRACHAVALA (Audit committee)	-	17/17
3.	Mr. BUNDHIT EUA-ARPORN (Audit committee)	-	17/17