



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

Bangkok Bank Public Company Limited

Fiscal Year End 31 December 2024

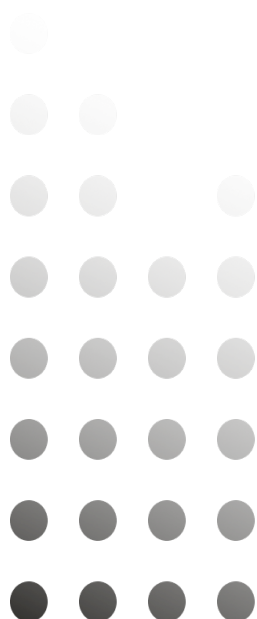


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Group Structure and Operations

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, Silom, 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 2645 5555

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

	2022	2023	2024
Total revenue from operations (Thousand baht)	138,894,839.00	167,487,485.00	175,810,787.00
Net interest income (Thousand baht)	102,223,265.00	130,860,312.00	133,899,581.00
Non-interest income (Thousand baht)	36,671,574.00	36,627,173.00	41,911,206.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Net interest income (%)	73.60	78.13	76.16
Non-interest income (%)	26.40	21.87	23.84

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	138,894,839.00	167,487,485.00	175,810,787.00
Domestic (Thousand baht)	97,144,688.00	122,243,181.00	128,980,787.00
International (Thousand baht)	41,750,151.00	45,244,304.00	46,830,000.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	69.94	72.99	73.36
International (%)	30.06	27.01	26.64

Other income as specified in the financial statements

	2022	2023	2024
Total other income (Thousand baht)	36,671,574.00	36,627,173.00	41,991,206.00
Other income from operations (Thousand baht)	36,671,574.00	36,627,173.00	41,991,206.00
NET FEES AND SERVICE INCOME (Thousand baht)	27,507,839.00	27,234,081.00	27,723,674.00
GAINS ON FINANCIAL INSTRUMENTS MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS (Thousand baht)	5,155,163.00	5,544,043.00	8,965,567.00
GAINS (LOSSES) ON INVESTMENT (Thousand baht)	-1,453,669.00	-482,228.00	890,879.00
SHARE OF PROFIT FROM INVESTMENT USING EQUITY METHOD (Thousand baht)	189,560.00	187,382.00	204,586.00
GAINS ON DISPOSAL OF ASSETS (Thousand baht)	1,890,956.00	863,646.00	882,861.00
DIVIDEND INCOME (Thousand baht)	2,306,493.00	2,330,329.00	2,345,083.00
OTHER OPERATING INCOME (Thousand baht)	1,075,232.00	949,920.00	898,556.00
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

	2022	2023	2024
Share of profit (Thousand baht)	189,560.00	187,382.00	204,586.00

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)	2022	2023	2024
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
- Government policy
- Policies or international agreements related to business operations
- 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

Geopolitical Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Policies or international agreements related to business operations
- Business operations of partners in the supply chain
- Economic risk

Compliance Risk

- Change in laws and regulations

Financial Risk

- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Income volatility

Flooding in the North and South: A Warning Sign of Global Boiling

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- ESG risk
- Climate change and disasters

Operational Risk

- Climate change and disasters
- Impact on the environment

Artificial Intelligence Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies
- Damage to company image and reputation

Operational Risk

- Systems or internal control system
- Human error in business operations
- 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-](https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Sustainability-Policy)
(if applicable) 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-](https://www.bangkokbank.com/th-TH/About-Us/Corporate-Governance/Environment-Energy-Conservation-Policy)
(if applicable) 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

	2022	2023	2024
Diesel (Litres)	296,648.87	282,577.36	279,503.56
Gasoline (Litres)	4,684,617.09	3,767,415.30	3,498,038.80

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	121,289,357.50	118,580,842.15	115,220.84

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	501,555.00	487,553.00	486,439.00

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	2,984,320.00	2,864,392.50	3,117,915.26
Hazardous waste (Kilograms)	19,630.00	23,643.72	63,695.10
Total waste generated (Kilograms)	3,003,950.00	2,888,036.22	3,181,610.36

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	21,771.02	20,844.94	12,008.06
Scope 2 (Tons of carbon dioxide equivalents)	60,632.55	59,278.56	57,598.90
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	82,403.57	80,123.50	69,606.96

• 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

	2022	2023	2024
Number of male employees (Persons)	6,297	6,147	6,155
Number of female employees (Persons)	12,572	12,310	12,420
Total number of employees (Persons)	18,869	18,457	18,575

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	0.00	0.00	0.00

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	37.21	37.74	45.05

• Health, safety and work environment

	2022	2023	2024
Total number of lost time injury incidents by employees (Cases)	2	0	4

• **Employee retention**

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	12.91	9.75	7.96

• **Significant labor dispute**

	2022	2023	2024
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

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

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

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	21	100.00
Number of male directors	19	90.48
Number of female directors	2	9.52
Number of executive directors	12	57.14
Number of non-executive directors	9	42.86
Number of independent directors	7	33.33

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: 76 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	Leadership, Automotive, Corporate Management, Electronic Components

2.	<p>Mr. Deja Tulananda</p> <p>Gender: Male</p> <p>Age: 90 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Economics</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman (Executive)</p> <p>Director type: Original director</p>	23 Mar 2023	Banking, Corporate Management, Leadership
3.	<p>Mr. Siri Jirapongphan</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Doctoral 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>	10 Jul 2020	Petrochemicals & Chemicals, Energy & Utilities, Finance, Banking, Engineering
4.	<p>Mr. Chatchawin Charoen-Rajapark</p> <p>Gender: Male</p> <p>Age: 64 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Management</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	12 Apr 2021	Corporate Management, Property Development, Business Administration, Tourism & Leisure, Finance
5.	<p>Mr. Arun Chirachavala</p> <p>Gender: Male</p> <p>Age: 71 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)</p> <p>Director type: Original director</p>	2 Feb 2015	Risk Management, Corporate Management, Banking

6.	<p>Mr. Chokechai Niljianskul</p> <p>Gender: Male</p> <p>Age: 67 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</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	12 Apr 2017	<p>Law, Risk Management, Leadership, Business Administration, Finance & Securities</p>
7.	<p>Mr. Bundhit Eua-arporn</p> <p>Gender: Male</p> <p>Age: 59 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Engineering</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	12 Apr 2021	<p>Corporate Management, Audit, Leadership, Energy & Utilities, Engineering</p>
8.	<p>Ms. Parnsiree Amatayakul</p> <p>Gender: Female</p> <p>Age: 54 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	12 Apr 2021	<p>Information & Communication Technology, IT Management, Corporate Management, Change Management, Strategic Management</p>
9.	<p>Mr. Predee Daochai</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Honorary degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	26 Jan 2023	<p>Law, Risk Management, Corporate Management, Banking, Leadership</p>

10.	Mr. Virapatna Thakolsri Gender: Male Age: 61 years old Highest level of education: Bachelor's degree Major: Arts Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Additional and newly-appointed directors	11 Apr 2024	Business Administration, Personal Products & Pharmaceuticals, Marketing, Leadership
11.	Mr. Amorn Chandarasomboon Gender: Male Age: 94 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, Leadership, Banking
12.	Mr. Singh Tangtatswas Gender: Male Age: 82 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	Banking, Leadership, Business Administration, Finance, Paper & Printing Materials
13.	Mr. Pichet Durongkaveroj Gender: Male Age: 69 years old Highest level of education: Doctoral degree Major: Public Policy and Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	10 Jul 2020	Engineering, Information & Communication Technology, Public Administration, Project Management, Sustainability

14.	Mr. Charamporn Jotikasthira Gender: Male Age: 67 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	12 Apr 2017	Strategic Management, Corporate Management, Corporate Social Responsibility, Information & Communication Technology, Leadership
15.	Mr. Chartsiri Sophonpanich Gender: Male Age: 65 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	28 Apr 1992	Corporate Management, Banking, Leadership, Petrochemicals & Chemicals, Human Resource Management
16.	Mr. Suvarn Thansathit Gender: Male Age: 80 years old Highest level of education: Master's degree Major: Science in Commerce Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	26 Oct 2006	Risk Management, Leadership, Insurance, Banking, Negotiation
17.	Mr. Chansak Fuangfu Gender: Male Age: 74 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	29 Dec 2011	Banking, Leadership, Economics, Negotiation

18.	Mr. Boonsong Bunyasaranand Gender: Male Age: 74 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	Banking, Leadership, Data Management, Data Analysis, Statistics
19.	Mr. Chong Toh Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	12 Apr 2022	Fund Management, Banking, Finance & Securities, Economics, Strategic Management
20.	Mr. Kobsak Pootrakool Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	12 Apr 2022	Banking, Leadership, Economics, Corporate Social Responsibility, Strategic Management
21.	Ms. Niramarn Laisathit Gender: Female Age: 57 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	26 Jan 2023	Energy & Utilities, Engineering, Banking, Data Analysis, Finance

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: 70 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	Petrochemicals & Chemicals, Energy & Utilities, Finance, Banking, Engineering
2. Mr. Bundhit Eua-arporn Gender: Male Age: 59 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	Corporate Management, Audit, Leadership, Energy & Utilities, Engineering

3.	Mr. Predee Daochai [1] Gender: Male Age: 66 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	2 Feb 2024	Law, Risk Management, Corporate Management, Banking, Leadership
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[1] A director with the accounting expertise needed to review financial statements

List of audit committee who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Mr. Arun Chirachavala [1] Gender: Male Age: 71 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 1 Apr 2015 Date directorship ended: 1 Feb 2024	Mr. Predee Daochai Date position was assumed: 2 Feb 2024

[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: 90 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 Tangtatswas Gender: Male Age: 82 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: 94 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: 65 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.	Mr. Suvarn Thansathit Gender: Male Age: 80 years old Highest level of education: Master's degree Major: Science in Commerce Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2007
6.	Mr. Charnporn Jotikasthira Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2018

7.	Mr. Chansak Fuangfu Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2018
8.	Mr. Pichet Durongkaveroj Gender: Male Age: 69 years old Highest level of education: Doctoral degree Major: Public Policy and Management Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	22 Apr 2021
9.	Mr. Kobsak Pootrakool Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	28 Apr 2022
10.	Ms. Niramarn Laisathit Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	23 Feb 2023

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 Tangtatswas	Member
	Mr. Kobsak Pootrakool	Member
	Ms. Parnsiree 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: 90 years old Highest level of education: Bachelor's degree Major: Economics	Vice Chairman of the Board of Directors and Chairman of the Board of Executive Directors	23 Mar 2017	Banking, Corporate Management, Leadership
2. Mr. Chartsiri Sophonpanich Gender: Male Age: 65 years old Highest level of education: Honorary degree Major: Business Administration	President	1 Dec 1994	Corporate Management, Banking, Leadership, Petrochemicals & Chemicals, Human Resource Management
3. Mr. Suvarn Thansathit Gender: Male Age: 80 years old Highest level of education: Master's degree Major: Science in Commerce	Director and Senior Executive Vice President	26 Oct 2006	Risk Management, Leadership, Insurance, Banking, Negotiation
4. Mr. Chansak Fuangfu Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Business Administration	Director and Senior Executive Vice President	29 Dec 2011	Banking, Leadership, Economics, Negotiation
5. Mr. Charamporn Jotikasthira Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Business Administration	Executive Director	1 Jan 2018	Strategic Management, Corporate Management, Corporate Social Responsibility, Information & Communication Technology, Leadership

6.	Mr. Boonsong Bunyasaranand Gender: Male Age: 74 years old Highest level of education: Bachelor's degree Major: Science	Director and Senior Executive Vice President	12 Apr 2019	Banking, Leadership, Data Management, Data Analysis, Statistics
7.	Mr. Chong Toh Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management	Director and Senior Executive Vice President	12 Apr 2022	Fund Management, Banking, Finance & Securities, Economics, Strategic Management
8.	Mr. Kobsak Pootrakool Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Economics	Director and Senior Executive Vice President	12 Apr 2022	Banking, Leadership, Economics, Corporate Social Responsibility, Strategic Management
9.	Ms. Niramarn Laisathit Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Business Administration	Director and Senior Executive Vice President	26 Jan 2023	Energy & Utilities, Engineering, Banking, Data Analysis, Finance
10.	Ms. Suteera Sripaibulya Gender: Female Age: 71 years old Highest level of education: Bachelor's degree Major: Science	Senior Executive Vice President	29 Dec 2011	IT Management, Data Management, Project Management, Change Management, Leadership
11.	Ms. Rushda Theeratharathorn Gender: Female Age: 69 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President	22 Nov 2012	Banking, Finance, Risk Management, Leadership, Marketing
12.	Mr. Siridej Aungudomsin Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	28 May 2013	Banking, Marketing, Finance, Leadership, Commerce

13.	Mr. Chaiyarit Anuchitworawong Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	22 Dec 2016	Banking, Finance, Human Resource Management, Leadership, Strategic Management
14.	Mr. Kukmong Ruckphaopunt Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Management Information System	Senior Executive Vice President	1 Jan 2020	IT Management, Data Management, Project Management, Leadership, Strategic Management
15.	Mr. Ian Guy Gillard Gender: Male Age: 68 years old Highest level of education: Bachelor's degree Major: Computer Science	Senior Executive Vice President	1 Jan 2020	Project Management, IT Management, Data Management, Leadership, Strategic Management
16.	Mr. Thawat Treewannakul Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Engineering	Senior Executive Vice President	1 Jan 2021	Banking, Finance, Risk Management, Leadership, Strategic Management
17.	Mr. Sa-ard Theerarajanawong Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	1 May 2023	Banking, Finance, Risk Management, Leadership, Strategic Management
18.	Mr. Suwatchai Songwanich Gender: Male Age: 50 years old Highest level of education: Master's degree Major: Economics	Senior Executive Vice President	1 Dec 2024	Banking, Finance, Commerce, Leadership, Strategic Management
19.	Mrs. Oranuch Numpoolsuksan [1] Gender: Female Age: 62 years old Highest level of education: Master's degree Major: Accounting	Executive Vice President, Manager, Accounting and Finance Division	18 Dec 2020	Accounting, Finance, Leadership, Budgeting, Banking

[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

	2022	2023	2024
Total executive remuneration (baht)	993,090,000.00	1,070,738,400.00	1,227,221,800.00

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)	: 6,155
Number of female employees (persons)	: 12,420
Total number of employees (persons)	: 18,575

Employee Remuneration

Total employee remuneration	: 0.00
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Provident fund

Total number of employees (persons)	: 18,575
Number of employees contributing to the PVD (persons)	: 17,081
Percentage of employees who are members (%)	: 91.96

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: -	40,974,059.00	Details: Special purpose audit and related to legal and tax matters Total service fee (baht): 9,203,391.00

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. Chatchawin Charoen-Rajapark Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 12 Apr 2021	Corporate Management, Property Development, Business Administration, Tourism & Leisure, Finance
2. Mr. Chokechai Niljianskul Gender: Male Age: 67 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 12 Apr 2017	Law, Risk Management, Leadership, Business Administration, Finance & Securities
3. Mr. Bundhit Eua-arporn Gender: Male Age: 59 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: 12 Apr 2021	Corporate Management, Audit, Leadership, Energy & Utilities, Engineering

4.	Ms. Parnsiree Amatayakul Gender: Female Age: 54 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: Re-elected as director	Date position was assumed: 12 Apr 2021	Information & Communication Technology, IT Management, Corporate Management, Change Management, Strategic Management
5.	Mr. Suvarn Thansathit Gender: Male Age: 80 years old Highest level of education: Master's degree Major: Science in Commerce Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 26 Oct 2006	Risk Management, Leadership, Insurance, Banking, Negotiation
6.	Mr. Chong Toh Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 12 Apr 2022	Fund Management, Banking, Finance & Securities, Economics, Strategic Management
7.	Mr. Kobsak Pootrakool Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 12 Apr 2022	Banking, Leadership, Economics, Corporate Social Responsibility, Strategic Management

• List of newly appointed director (not being replaced the ex-director)

General information	Position	Date position was assumed	Experience and expertise
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1. Mr. Virapatna Thakolsri	Director	Date position was assumed:	Business Administration,
Gender: Male	(Non-executive,	11 Apr 2024	Personal Products &
Age: 61 years old	Independent director)		Pharmaceuticals, Marketing,
Highest level of education:			Leadership
Bachelor's degree	Director type: Additional		
Major: Arts	and newly-appointed		
Thai nationality: Yes	directors		
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. Siri Jirapongphan	Director	Participating
Mr. Chatchawin Charoen-Rajapark	Director	Non-participating
Mr. Arun Chirachavala	Director	Non-participating
Mr. Chokechai Niljianskul	Director	Participating
Mr. Bundhit Eua-arporn	Director	Participating
Ms. Parnsiree Amatayakul	Director	Non-participating
Mr. Predee Daochai	Director	Participating
Mr. Virapatna Thakolsri	Director	Non-participating
Mr. Amorn Chandarasomboon	Director	Non-participating
Mr. Singh Tangtatswas	Director	Non-participating
Mr. Pichet Durongkaveroj	Director	Participating
Mr. Charamporn Jotikasthira	Director	Non-participating
Mr. Chartsiri Sophonpanich	Director	Non-participating
Mr. Suvarn Thansathit	Director	Non-participating
Mr. Chansak Fuangfu	Director	Non-participating

Mr. Boonsong Bunyasaranand	Director	Non-participating
Mr. Chong Toh	Director	Non-participating
Mr. Kobsak Pootrakool	Director	Non-participating
Ms. Niramarn Laisathit	Director	Participating

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 : 11 Apr 2024

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. Phornthep Phornprapha (Chairman of the board)	-	11/12	Participating	Did not hold the meeting
2.	Mr. Deja Tulananda (Vice Chairman)	-	11/12	Participating	Did not hold the meeting
3.	Mr. Siri Jirapongphan (Director)	-	12/12	Participating	Did not hold the meeting
4.	Mr. Chatchawin Charoen-Rajapark (Director)	-	12/12	Participating	Did not hold the meeting
5.	Mr. Arun Chirachavala (Director)	-	12/12	Participating	Did not hold the meeting
6.	Mr. Chokechai Niljianskul (Director)	-	12/12	Participating	Did not hold the meeting
7.	Mr. Bundhit Eua-arporn (Director)	-	11/12	Participating	Did not hold the meeting
8.	Ms. Parnsiree Amatayakul (Director)	-	11/12	Participating	Did not hold the meeting

9.	Mr. Predee Daochai (Director)	-	12/12	Participating	Did not hold the meeting
10.	Mr. Virapatna Thakolsri (Director)	-	9/9	Non-participating	Did not hold the meeting
11.	Mr. Amorn Chandarasomboon (Director)	-	12/12	Participating	Did not hold the meeting
12.	Mr. Singh Tangtatswas (Director)	-	10/12	Participating	Did not hold the meeting
13.	Mr. Pichet Durongkaveroj (Director)	-	12/12	Participating	Did not hold the meeting
14.	Mr. Charamporn Jotikasthira (Director)	-	11/12	Participating	Did not hold the meeting
15.	Mr. Chartsiri Sophonpanich (Director)	-	12/12	Participating	Did not hold the meeting
16.	Mr. Suvarn Thansathit (Director)	-	12/12	Participating	Did not hold the meeting
17.	Mr. Chansak Fuangfu (Director)	-	10/12	Participating	Did not hold the meeting
18.	Mr. Boonsong Bunyasanand (Director)	-	11/12	Participating	Did not hold the meeting
19.	Mr. Chong Toh (Director)	-	11/12	Participating	Did not hold the meeting
20.	Mr. Kobsak Pootrakool (Director)	-	12/12	Participating	Did not hold the meeting
21.	Ms. Niramarn Laisathit (Director)	-	12/12	Participating	Did not hold the meeting

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	11,150,000.00	N/A
2.	Mr. Deja Tulananda (Vice Chairman)	-	N/A	7,850,000.00	No

3.	Mr. Siri Jirapongphan (Director)	-	N/A	7,250,000.00	No
4.	Mr. Chatchawin Charoen-Rajapark (Director)	-	N/A	6,760,000.00	No
5.	Mr. Arun Chirachavala (Director)	-	N/A	6,760,000.00	No
6.	Mr. Chokechai Niljianskul (Director)	-	N/A	6,760,000.00	No
7.	Mr. Bundhit Eua-arporn (Director)	-	N/A	6,760,000.00	No
8.	Ms. Parnsiree Amatayakul (Director)	-	N/A	6,760,000.00	No
9.	Mr. Predee Daochai (Director)	-	N/A	6,760,000.00	No
10.	Mr. Virapatna Thakolsri (Director)	-	N/A	5,130,000.00	N/A
11.	Mr. Amorn Chandarasomboon (Director)	-	N/A	6,760,000.00	No
12.	Mr. Singh Tangtatswas (Director)	-	N/A	6,760,000.00	No
13.	Mr. Pichet Durongkaveroj (Director)	-	N/A	6,760,000.00	No
14.	Mr. Charamporn Jotikasthira (Director)	-	N/A	6,760,000.00	No
15.	Mr. Chartsiri Sophonpanich (Director)	-	N/A	6,760,000.00	No
16.	Mr. Suvarn Thansathit (Director)	-	N/A	6,760,000.00	No
17.	Mr. Chansak Fuangfu (Director)	-	N/A	6,760,000.00	No
18.	Mr. Boonsong Bunyasaranand (Director)	-	N/A	6,760,000.00	No
19.	Mr. Chong Toh (Director)	-	N/A	6,760,000.00	No
20.	Mr. Kobsak Pootrakool (Director)	-	N/A	6,760,000.00	No
21.	Ms. Niramarn Laisathit (Director)	-	N/A	6,760,000.00	No

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. Bundhit Eua-arporn (Audit committee)	-	17/17
3.	Mr. Predee Daochai (Audit committee)	-	16/16
4.	Mr. Arun Chirachavala (Audit committee)	1 Feb 2024	1/1