



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KASIKORNBANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2025



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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 : KASIKORNBANK PUBLIC COMPANY LIMITED

Symbol : KBank

Address : No. 400/22 Phahon Yothin Road, Sam Sen Nai Sub-District, Phaya Thai District

Province : Bangkok

Postcode : 10400

Business : KBank conducts commercial banking, securities, and other related businesses in accordance with the Financial Institutions Business Act, the Securities and Exchange Act, and other applicable regulations. As of December 31, 2025, KBank operated 732 domestic branches and 9,943 self-service channels, along with an international network comprising 16 establishments across 8 countries.

Registration Number : 0107536000315

Telephone : 02-2220000

Fax (if applicable) : 02-4701144

Website : www.kasikornbank.com

Email : info@kasikornbank.com

Total Shares Sold (shares)

Common Stock : 2,369,327,593

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2023	2024	2025
Total revenue from operations (Thousand baht)	192,653,621.00	198,244,092.00	194,800,079.00
Interest income - net (Thousand baht)	148,443,946.00	148,004,290.00	137,151,628.00
Non-interest income (Thousand baht)	44,209,675.00	50,239,802.00	57,648,451.00

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Interest income - net (%)	77.05	74.66	70.41
Non-interest income (%)	22.95	25.34	29.59

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	192,653,621.00	198,244,092.00	194,800,079.00
Domestic (Thousand baht)	192,653,621.00	198,244,092.00	194,800,079.00
International (Thousand baht)	0.00	0.00	0.00

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	100.00
International (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2023	2024	2025
Total other income (Thousand baht)	0.00	0.00	0.00
Other income from operations (Thousand baht)	0.00	0.00	0.00
Other income not from operations (Thousand baht)	0.00	0.00	0.00

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)	2023	2024	2025
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)

Credit Risk Management

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
- Competition risk
- Economic risk

Operational Risk

- Systems or internal control system
- Loss or damage from non-compliance of partners or counterparties
- Delays in the development of future projects
- Business operations that have no commercial results
- Corruption

Compliance Risk

- Change in laws and regulations

Financial Risk

- Insufficient sources of funding

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

Market Risk Management

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Economic risk
- Pandemic risk
- Climate change and disasters

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

Liquidity Risk Management

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 Management

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
- Business operations that have no commercial results
- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Impact on human rights
- Corruption

Reputational Risk Management

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation
- ESG risk

Operational Risk

- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Corruption
- System disruption risk

Compliance Risk

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

Financial Risk

- Insufficient sources of funding
- Liquidity risk

Digital Risk Management

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

Strategic Risk Management

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

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

Climate-Related Risk Management

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

Risk to Securities Holder (2.2.2)

Shareholders Risk Management

Risk Management Measures: No

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.kasikornbank.com/TH/sustainable-](https://www.kasikornbank.com/TH/sustainable-development/policy/Pages/policy.aspx)
(if applicable) [development/policy/Pages/policy.aspx](https://www.kasikornbank.com/TH/sustainable-development/policy/Pages/policy.aspx)

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.kasikornbank.](https://www.kasikornbank.com/th/ir/corporategovernance/transparency/pages/environmental_and_energy_conservation_policy.aspx)
(if applicable) [com/th/ir/corporategovernance/transparency/pages/environmental_and_energy_c](https://www.kasikornbank.com/th/ir/corporategovernance/transparency/pages/environmental_and_energy_conservation_policy.aspx)
[onservation_policy.aspx](https://www.kasikornbank.com/th/ir/corporategovernance/transparency/pages/environmental_and_energy_conservation_policy.aspx)

Company environmental guideline : Electricity Management, Fuel Management, Renewable/Clean
Energy Management, Water Management, Waste Management,
Biodiversity Management, Greenhouse Gas and Climate Change
Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

- Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	195,717.65	199,127.04	172,940.79

Water management

- Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	647,819.00	634,198.00	592,646.00

Greenhouse gas management

• Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	25,744.78	25,099.76	21,976.42
Scope 2 (Tons of carbon dioxide equivalents)	61,174.88	57,824.50	55,657.92
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	86,919.66	82,924.26	77,634.34

• 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.kasikornbank.com/th/ir/corporategovernance/transparency/pages/human_rights_policy.aspx

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

	2023	2024	2025
Number of male employees (Persons)	5,363	5,208	4,350
Number of female employees (Persons)	13,233	13,409	12,572
Total number of employees (Persons)	18,596	18,617	16,922

• Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	40,274,282,000.00	34,602,347,000.00	29,298,730,000.00

• Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	34.48	41.00	41.00

• Health, safety and work environment

	2023	2024	2025
Total number of lost time injury incidents by employees (Cases)	0	0	0

• **Employee retention**

	2023	2024	2025
Percentage of employees who voluntarily resigned (%)	7.50	6.56	8.99

• **Significant labor dispute**

	2023	2024	2025
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.kasikornbank.com/TH/IR/CorporateGovernance/Pages/corporate-governance.aspx>

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	15	100.00
Number of male directors	6	40.00
Number of female directors	9	60.00
Number of executive directors	1	6.67
Number of non-executive directors	14	93.33
Number of independent directors	10	66.67

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. Ms. Kobkarn Wattanavrangkul Gender: Female Age: 65 years old Highest level of education: Bachelor's degree Major: Architecture Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Original director	4 Apr 2018	Sustainability, Strategic Management, Human Resource Management, Corporate Management, Marketing

2.	<p>Ms. Sujitpan Lamsam</p> <p>Gender: Female</p> <p>Age: 67 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>Vice Chairman (Non-executive)</p> <p>Director type: Original director</p>	30 Apr 1998	Sustainability, Banking, Risk Management, Insurance, Corporate Management
3.	<p>Ms. Kattiya Indaravijaya</p> <p>Gender: Female</p> <p>Age: 60 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration Finance and Investment</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	1 Jan 2016	Sustainability, Banking, Risk Management, Finance, Corporate Management
4.	<p>Mr. Saravoot Yoovidhya</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Industrial 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 Oct 2012	Sustainability, Governance/ Compliance, Business Administration, Corporate Management, Marketing
5.	<p>Mr. Kalin Sarasin</p> <p>Gender: Male</p> <p>Age: 64 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 (Non-executive)</p> <p>Director type: Original director</p>	3 Apr 2013	Sustainability, Marketing, Risk Management, Governance/ Compliance, Corporate Management

6.	Mr. Chanin Donavanik Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	3 Apr 2017	Corporate Management, Sustainability, Business Administration, Strategic Management, Marketing
7.	Ms. Jainnisa Kuvnichkul Chakrabandhu Na Ayudhya Gender: Female Age: 46 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	4 Apr 2019	Sustainability, Business Administration, Risk Management, Governance/ Compliance, Corporate Management
8.	Ms. Chonchanum Soonthornsaratoon Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Laws Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	2 Apr 2020	Law, Sustainability, Risk Management, Governance/ Compliance, Human Resource Management
9.	Ms. Kaisri Nuengsigkapien Gender: Female Age: 64 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	7 Apr 2022	Risk Management, Audit, Accounting, Strategic Management, Governance/ Compliance

10.	Ms. Piyaporn Phanachet Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Real Estate Development Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	11 Apr 2024	Business Administration, Sustainability, Corporate Management, Risk Management, Accounting
11.	Ms. Siritida Panomwon Na Ayudhya Gender: Female Age: 63 years old Highest level of education: Master's degree Major: Technology Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	1 Feb 2025	Banking, IT Management, Accounting, Risk Management, Audit
12.	Mr. Chatchai Luanpolcharoenchai Gender: Male Age: 60 years old Highest level of education: Bachelor's degree Major: Chemical Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	9 May 2025	Business Administration, Sustainability, Corporate Management, Strategic Management, Human Resource Management
13.	Ms. Jitsupa Vacharaphol Gender: Female Age: 39 years old Highest level of education: Master's degree Major: Integrated Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	9 May 2025	Business Administration, Digital Marketing, Brand Management, Data Management, Sustainability

14.	Mr. Bunyong Visatemongkolchai Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Laws Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	16 Dec 2025	Banking, Law, Strategic Management, Risk Management, Audit
15.	Mr. Roongrote Rangsiyopash Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	16 Dec 2025	Business Administration, Strategic Management, Sustainability, Risk Management, Human Resource Management

List of directors who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Ms. Suphaje Suthumpun Gender: Female Age: 61 years old Highest level of education: Master's degree Major: Business Administration – International Finance and International Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)	Date position was assumed: 1 Oct 2024 Date directorship ended: 12 Sep 2025	Mr. Roongrote Rangsiyopash Date position was assumed: 16 Dec 2025
2. Mr. Auttapol Rerkpiboon Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 1 Aug 2024 Date directorship ended: 12 Sep 2025	Mr. Bunyong Visatemongkolchai Date position was assumed: 16 Dec 2025

3.	<p>Sqn.Ldr. Nalinee Paiboon, M.D.</p> <p>Gender: Female</p> <p>Age: 67 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Medicine</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p>	<p>Date position was assumed: 7 Apr 2022</p> <p>Date directorship ended: 9 Apr 2025</p>	<p>No replacement director</p>
4.	<p>Mr. Wiboon Khusakul</p> <p>Gender: Male</p> <p>Age: 71 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: International Public Policy</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p>	<p>Date position was assumed: 2 Apr 2015</p> <p>Date directorship ended: 11 Apr 2024</p>	<p>Ms. Piyaporn Phanachet</p> <p>Date position was assumed: 11 Apr 2024</p>
5.	<p>Mr. Sara Lamsam</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p>	<p>Date position was assumed: 1 Jan 2016</p> <p>Date directorship ended: 30 Apr 2024</p>	<p>Ms. Siritida Panomwon Na Ayudhya</p> <p>Date position was assumed: 1 Feb 2025</p>
6.	<p>Mr. Suroj Lamsam</p> <p>Gender: Male</p> <p>Age: 59 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</p> <p>(Non-executive)</p>	<p>Date position was assumed: 9 Apr 2021</p> <p>Date directorship ended: 30 Apr 2024</p>	<p>Ms. Jitsupa Vacharaphol</p> <p>Date position was assumed: 9 May 2025</p>
7.	<p>Mr. Pipit Aneaknithi</p> <p>Gender: Male</p> <p>Age: 58 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</p> <p>(Executive)</p>	<p>Date position was assumed: 1 Jan 2017</p> <p>Date directorship ended: 30 Apr 2024</p>	<p>No replacement director</p>

8.	Dr. Pipatpong Poshyanonda Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Engineering Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	Date position was assumed: 24 Sep 2020 Date directorship ended: 30 Apr 2024	No replacement director
9.	Mr. Chongrak Rattapanian Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration-Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	Date position was assumed: 29 Aug 2023 Date directorship ended: 30 Apr 2024	Mr. Auttapol Rerkpiboon Date position was assumed: 1 Aug 2024
10.	Mr. Rungruang Sukkirdkijpiboon Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	Date position was assumed: 11 Oct 2023 Date directorship ended: 30 Apr 2024	Mr. Chatchai Luanpolcharoenchai Date position was assumed: 9 May 2025

Other Information pertaining to committees

The Chairman is an independent director : Yes

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 : Yes

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. Ms. Kaisri Nuengsigkapien [1] Gender: Female Age: 64 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	7 Apr 2022	Risk Management, Audit, Accounting, Strategic Management, Governance/ Compliance
2. Mr. Chanin Donavanik Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	7 Apr 2022	Corporate Management, Sustainability, Business Administration, Strategic Management, Marketing
3. Ms. Jannisa Kuvichkul Chakrabandhu Na Ayudhya Gender: Female Age: 46 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 May 2020	Sustainability, Business Administration, Risk Management, Governance/ Compliance, Corporate Management

4.	Ms. Piyaporn Phanachet [1] Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Real Estate Development Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	11 Apr 2024	Business Administration, Sustainability, Corporate Management, Risk Management, Accounting
5.	Ms. Siritida Panomwon Na Ayudhya [1] Gender: Female Age: 63 years old Highest level of education: Master's degree Major: Technology Management Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	1 Feb 2025	Banking, IT Management, Accounting, Risk Management, Audit

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

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Corporate Governance and Sustainability Committee	Mr. Saravoot Yoovidhya	Chairman
	Mr. Kalin Sarasin	Member
	Ms. Jainnisa Kuvnichkul Chakrabandhu	Member
	Na Ayudhya	Member
Human Resources and Remuneration Committee	Ms. Jitsupa Vacharaphol	
	Mr. Chanin Donavanik	Chairman
	Mr. Saravoot Yoovidhya	Member
Risk Oversight Committee	Mr. Chatchai Luanpolcharoenchai	Member
	Mr. Kalin Sarasin	Chairman
	Ms. Sujitpan Lamsam	Member
	Ms. Kattiya Indaravijaya	Member
	Ms. Kaisri Nuengsigkapien	Member
	Ms. Piyaporn Phanachet	Member
	Ms. Siritida Panomwon Na Ayudhya	Member

Credit and Investment Committee	Ms. Kobkarn Wattanavrangkul	Chairman
	Ms. Sujitpan Lamsam	Member
	Ms. Kattiya Indaravijaya	Member
	Mr. Saravoot Yoovidhya	Member
	Mr. Kalin Sarasin	Member
	Mr. Chanin Donavanik	Member
	Ms. Jannisa Kuvnichkul Chakrabandhu	Member
	Na Ayudhya	Member
	Ms. Chonchanum Soonthornsaratoon	Member
	Ms. Kaisri Nuengsigkapan	Member
	Ms. Piyaporn Phanachet	Member
	Ms. Siritida Panomwon Na Ayudhya	Member
	Mr. Chatchai Luanpolcharoenchai	Member
	Ms. Jitsupa Vacharaphol	

- Remark :
- (1) Sqn.Ldr. Nalinee Paiboon, M.D. expressed her intent not to be nominated for re-election on April 9, 2025.
 - (2) Mr. Saravoot Yoovidhya was appointed Chairman of the Corporate Governance and Sustainability Committee on October 1, 2025.
 - (3) Ms. Suphatee Suthumpun was appointed Chairperson of the Corporate Governance and Sustainability Committee on April 9, 2025, and resigned from her directorship on September 12, 2025.
 - (4) Mr. Auttapol Rerkpiboon resigned from his directorship on September 12, 2025.
 - (5) Ms. Siritida Panomwon Na Ayudhya was appointed a director, a member of the Credit and Investment Committee, a member of the Audit Committee, and a member of the Risk Oversight Committee on February 1, 2025.
 - (6) Mr. Chatchai Luanpolcharoenchai was appointed a director, a member of the Credit and Investment Committee, and a member of the Human Resources and Remuneration Committee on May 9, 2025.
 - (7) Ms. Jitsupa Vacharaphol was appointed a director, a member of the Credit and Investment Committee, and a member of Corporate Governance and Sustainability Committee on May 9, 2025.
 - (8) Mr. Bunyong Visatemongkolchai was appointed a director on December 16, 2025.
 - (9) Mr. Roongrote Rangsiyopash was appointed a director on December 16, 2025.

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Oversight Committee
Sub-committees responsible for nomination	: Human Resources and Remuneration Committee
Sub-committees responsible for remuneration	: Human Resources and Remuneration Committee
Sub-committees responsible for corporate governance	: Corporate Governance and Sustainability Committee
Sub-committees responsible for corporate sustainability development	: Corporate Governance and Sustainability 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. Ms. Kattiya Indaravijaya Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Business Administration Finance and Investment	CHIEF OF EXECUTIVE OFFICER	3 Apr 2020	Sustainability, Banking, Risk Management, Finance, Corporate Management
2. Dr. Pipatpong Poshyanonda Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Engineering Management	PRESIDENT	1 May 2024	IT Management, Banking, Finance & Securities, Data Management, Fund Management
3. Mr. Chongrak Rattapanian Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration-Finance	PRESIDENT	1 May 2024	Finance, Banking, Human Resource Management, Risk Management, Strategic Management
4. Mr. Rungruang Sukkirdkijpiboon Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	1 May 2024	Business Administration, Banking, Insurance, Brand Management, Strategic Management
5. Mr. Thiti Tantikulanan Gender: Male Age: 56 years old Highest level of education: Bachelor's degree Major: Business Administration	Capital Markets Business Division Head	1 Jan 2017	Finance & Securities, Risk Management, Finance, Banking, Business Administration

6.	Mr. Adisorn Sermchaiwong Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President	1 Jan 2025	Banking, Finance & Securities, Business Administration, Fund Management, Finance
7.	Mr. Panop Ansusinha Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Business Administration	Investment Banking Business Division Head	2 Jul 2012	Banking, Finance & Securities, Finance, Business Administration
8.	Mr. Thawee Teerasoontornwong Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration	Executive Vice President	1 Sep 2014	Banking, Risk Management, Finance, Business Administration
9.	Mr. Pattarapong Kanhasuwan Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Finance	Executive Vice President	1 Jan 2017	Banking, Finance, Business Administration, Strategic Management, Risk Management
10.	Mr. Dithichai Limpodom Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Business Administration – Finance and Marketing	Executive Vice President	1 Jan 2019	Banking, Finance, Business Administration
11.	Mr. Tipakorn Saiphatana Gender: Male Age: 47 years old Highest level of education: Master's degree Major: Finance	Executive Vice President	1 Jan 2019	Banking, Finance, Business Administration

12.	Mr. Pipavat Bhadranavik Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration – Finance and Banking	Executive Vice President	1 Jan 2020	Banking, Finance, Business Administration
13.	Mr. Akaranant Thitasirivit Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration – International Finance and Banking	Executive Vice President	1 Jan 2020	Banking, Finance, Business Administration
14.	Ms. Sansana Sukhanunth [1] Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration – Finance	Executive Vice President and Chief Financial Officer	1 Aug 2020	Banking, Finance, Human Resource Management, Accounting, Risk Management
15.	Mr. Chat Luangarpa Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Business Administration	Executive Vice President	1 Aug 2020	Banking, Finance, Strategic Management, Business Administration, Risk Management
16.	Dr. Ketchayong Skowratananont Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Electrical Engineering	Executive Vice President	1 Dec 2020	Banking, IT Management, Information & Communication Technology, Business Administration
17.	Dr. Karin Boonlertvanich Gender: Male Age: 45 years old Highest level of education: Doctoral degree Major: Industrial and System Engineering	Executive Vice President	1 Jan 2022	Banking, Finance, Strategic Management, Sustainability, Business Administration

18.	Ms. Nisanat Ouvuthipong Gender: Female Age: 50 years old Highest level of education: Master's degree Major: Business Administration	Executive Vice President	1 Jan 2022	Banking, Audit, Finance, Business Administration, Internal Control
19.	Ms. Sarinya Piyawongsomboon Gender: Female Age: 48 years old Highest level of education: Master's degree Major: Business Administration	Executive Vice President	1 Jan 2022	Banking, Data Analysis, Marketing, Business Administration
20.	Mr. Charat Siriphongvuttikorn Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Industrial Engineering	Executive Vice President	1 Jan 2023	Banking, Finance, Business Administration
21.	Ms. Panlapa Srisogsai Gender: Female Age: 55 years old Highest level of education: Master's degree Major: International Business	Executive Vice President	1 May 2023	Banking, Risk Management, Audit, Internal Control, Business Administration
22.	Mr. Nathapol Luepromchai Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Technology of Information System Management	Executive Vice President	4 Aug 2023	Banking, Finance, Risk Management, Public Administration
23.	Dr. Tiravat Assavapokee Gender: Male Age: 50 years old Highest level of education: Doctoral degree Major: Industrial and Systems Engineering	Executive Vice President	1 Jan 2024	Banking, Data Management, Data Analysis, Business Administration

24.	Ms. Marisa Watthaphanich Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Business Administration – Finance	Executive Vice President	1 Jan 2024	Banking, Finance, Sustainability, Brand Management
25.	Mr. Sastra Mungkornusawakul Gender: Male Age: 47 years old Highest level of education: Master's degree Major: Business Administration	Executive Vice President	1 Jan 2024	Banking, Human Resource Management, Strategic Management, Change Management, Marketing
26.	Mr. Supreecha Limpikanjanakowit Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Telecommunications Management	Executive Vice President	1 Jan 2024	Banking, Information & Communication Technology, IT Management, Digital Marketing, Business Administration
27.	Ms. Hataiporn Chiemprasert Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Business Administration – Finance and Marketing	Executive Vice President	1 Jan 2024	Banking, Finance, Human Resource Management, Budgeting, Business Administration
28.	Ms. Pakachat Taychaburapanone Gender: Female Age: 58 years old Highest level of education: Master's degree Major: General Management	Executive Vice President	15 May 2024	Banking, Marketing, Brand Management, Business Administration, Strategic Management
29.	Ms. Nataya Sukhum Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Business Information Technology	Executive Vice President	1 Jul 2024	Banking, Insurance, Data Analysis, Business Administration, Finance

30.	Mr. Chidchod Loyprasert Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Computer and Information Science	Executive Vice President	1 Jan 2025	Business Administration, IT Management, Statistics, Corporate Management, Change Management
31.	Ms. Pokkes Wongkittiruk Gender: Female Age: 61 years old Highest level of education: Master's degree Major: Business Administration – International Management	Corporate Legal Counsel	1 Jan 2025	Banking, Business Administration, Law, Risk Management
32.	Mr. Vallop Vongjitvuttikrai Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration – Operation Management	Executive Vice President	1 Aug 2013	Banking, Business Administration, Finance
33.	Mr. Suwat Techawatanawana Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration – Finance and Marketing	Executive Vice President	1 Jan 2017	Banking, Finance, Business Administration
34.	Mr. Porvarate Chetphongphan Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration – Finance	Executive Vice President	1 Jan 2020	Banking, Finance, Risk Management, Business Administration
35.	Ms. Wasana Surakit [2] Gender: Female Age: 58 years old Highest level of education: Master's degree Major: Accounting	First Senior Vice President	1 Jan 2017	Banking, Finance, Accounting, Business Administration, Budgeting

36.	Ms. Natcha Argasreog Gender: Female Age: 50 years old Highest level of education: Master's degree Major: Business Administration	First Senior Vice President	1 Jan 2019	Banking, Finance, Budgeting, Business Administration, Accounting
37.	Ms. Khajarin Maintaka Gender: Female Age: 46 years old Highest level of education: Master's degree Major: Business Administration – Finance and Strategy	Co-Department Head- Financial Accounting Management Department	1 Jul 2022	Banking, Finance, Accounting, Budgeting, Business Administration
38.	Ms. Yaowaluck Yooyongsin Gender: Female Age: 49 years old Highest level of education: Master's degree Major: Accounting	Co-Department Head- Financial Accounting Management Department	1 May 2022	Banking, Finance, Accounting, Business Administration, Budgeting
39.	Ms. Prapasra Uttamavetin Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Business Administration – Finance	Co-Department Head- Financial Planning Department	1 Nov 2020	Banking, Finance, Business Administration, Budgeting, Accounting
40.	Mr. Tanachai Treesawat Gender: Male Age: 43 years old Highest level of education: Master's degree Major: Business Administration	Co-Department Head- Financial Planning Department	1 Oct 2022	Banking, Finance, Accounting, Business Administration, 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

	2023	2024	2025
Total executive remuneration (baht)	425,147,274.00	757,146,606.00	953,781,744.00

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) : 4,350

Number of female employees (persons) : 12,572

Total number of employees (persons) : 16,922

Employee Remuneration

Total employee remuneration : 29,298,730,000.00

Provident fund

Total number of employees (persons) : 16,922

Number of employees contributing to the PVD (persons) : 15,897

Percentage of employees who are members (%) : 93.94

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 newly appointed director to replace the ex-director

General information		Position	Date position was assumed	Experience and expertise
1.	<p>Ms. Siritida Panomwon Na Ayudhya</p> <p>Gender: Female</p> <p>Age: 63 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Technology 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: Newly appointed director to replace ex-director</p>	<p>Date position was assumed: 1 Feb 2025</p>	<p>Banking, IT Management, Accounting, Risk Management, Audit</p>
2.	<p>Mr. Chatchai Luanpolcharoenchai</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Chemical 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: Newly appointed director to replace ex-director</p>	<p>Date position was assumed: 9 May 2025</p>	<p>Business Administration, Sustainability, Corporate Management, Strategic Management, Human Resource Management</p>
3.	<p>Ms. Jitsupa Vacharaphol</p> <p>Gender: Female</p> <p>Age: 39 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Integrated Marketing</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Newly appointed director to replace ex-director</p>	<p>Date position was assumed: 9 May 2025</p>	<p>Business Administration, Digital Marketing, Brand Management, Data Management, Sustainability</p>

4.	Mr. Bunyong Visatemongkolchai Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Laws Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 16 Dec 2025	Banking, Law, Strategic Management, Risk Management, Audit
5.	Mr. Roongrote Rangsiyopash Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 16 Dec 2025	Business Administration, Strategic Management, Sustainability, Risk Management, Human Resource Management

Development of directors over the past year

List of directors	Position	Participated in director development program
Ms. Kobkarn Wattanavrangkul	Chairman of the board	Participating
Ms. Sujitpan Lamsam	Vice Chairman	Participating
Ms. Kattiya Indaravijaya	Director	Participating
Mr. Saravoot Yoovidhya	Director	Participating
Mr. Kalin Sarasin	Director	Participating
Mr. Chanin Donavanik	Director	Participating
Ms. Jannisa Kuvnichkul Chakrabandhu Na Ayudhya	Director	Participating
Ms. Chonchanum Soonthornsaratoon	Director	Participating
Ms. Kaisri Nuengsigkapan	Director	Participating
Ms. Piyaporn Phanachet	Director	Participating
Ms. Siritida Panomwon Na Ayudhya	Director	Participating
Mr. Chatchai Luanpolcharoenchai	Director	Participating

Ms. Jitsupa Vacharaphol	Director	Participating
Mr. Bunyong Visatemongkolchai	Director	Participating
Mr. Roongrote Rangsiyopash	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)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 15

Date of AGM meeting : 9 Apr 2025

EGM meeting : Yes

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1. Ms. Kobkarn Wattanavrangkul (Chairman of the board)	-	14/15	Participating	Participating
2. Ms. Sujitpan Lamsam (Vice Chairman)	-	15/15	Participating	Participating
3. Ms. Kattiya Indaravijaya (Director)	-	15/15	Participating	Participating
4. Mr. Saravoot Yoovidhya (Director)	-	13/15	Participating	Participating
5. Mr. Kalin Sarasin (Director)	-	14/15	Participating	Participating
6. Mr. Chanin Donavanik (Director)	-	14/15	Participating	Participating
7. Ms. Jainnisa Kuvinchkul Chakrabandhu Na Ayudhya (Director)	-	14/15	Participating	Participating
8. Ms. Chonchanum Soonthornsaratoon (Director)	-	15/15	Participating	Participating
9. Ms. Kaisri Nuengsigkapien (Director)	-	14/15	Participating	Participating

10.	Ms. Piyaporn Phanachet (Director)	-	15/15	Participating	Participating
11.	Ms. Siritida Panomwon Na Ayudhya (Director)	-	14/14	Participating	Participating
12.	Mr. Chatchai Luanpolcharoenchai (Director)	-	9/9	Non-participating	Non-participating
13.	Ms. Jitsupa Vacharaphol (Director)	-	9/9	Non-participating	Non-participating
14.	Mr. Bunyong Visatemongkolchai (Director)	-	1/1	Non-participating	Non-participating
15.	Mr. Roongrote Rangsiyopash (Director)	-	1/1	Non-participating	Non-participating
16.	Ms. Suphajee Suthumpun (Director)	12 Sep 2025	11/11	Participating	Participating
17.	Mr. Auttapol Rerkpiboon (Director)	12 Sep 2025	11/11	Participating	Participating
18.	Sqn.Ldr. Naline Paiboon, M.D. (Director)	9 Apr 2025	3/5	Participating	Non-participating
19.	Mr. Wiboon Khusakul (Director)	11 Apr 2024	0/0	Non-participating	Non-participating
20.	Mr. Sara Lamsam (Director)	30 Apr 2024	0/0	Non-participating	Non-participating
21.	Mr. Suroj Lamsam (Director)	30 Apr 2024	0/0	Non-participating	Non-participating
22.	Mr. Pipit Aneaknithi (Director)	30 Apr 2024	0/0	Non-participating	Non-participating
23.	Dr. Pipatpong Poshyanonda (Director)	30 Apr 2024	0/0	Non-participating	Non-participating
24.	Mr. Chongrak Rattanapian (Director)	30 Apr 2024	0/0	Non-participating	Non-participating
25.	Mr. Rungruang Sukkirdkijpiboon (Director)	30 Apr 2024	0/0	Non-participating	Non-participating

Remuneration for company directors

	List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Ms. Kobkarn Wattanavrangkul (Chairman of the board)	-	3,000,000.00	15,457,026.70	No
2.	Ms. Sujitpan Lamsam (Vice Chairman)	-	2,400,000.00	11,592,770.06	No
3.	Ms. Kattiya Indaravijaya (Director)	-	1,800,000.00	7,728,513.35	No
4.	Mr. Saravoot Yoovidhya (Director)	-	1,800,000.00	7,728,513.35	No
5.	Mr. Kalin Sarasin (Director)	-	1,800,000.00	7,728,513.35	No

6.	Mr. Chanin Donavanik (Director)	-	1,800,000.00	7,728,513.35	No
7.	Ms. Jannisa Kuvichkul Chakrabandhu Na Ayudhya (Director)	-	1,800,000.00	7,728,513.35	No
8.	Ms. Chonchanum Soonthornsaratoon (Director)	-	5,400,000.00	7,728,513.35	No
9.	Ms. Kaisri Nuengsigkapien (Director)	-	1,800,000.00	7,728,513.35	No
10.	Ms. Piyaporn Phanachet (Director)	-	1,800,000.00	6,741,293.51	No
11.	Ms. Siritida Panomwon Na Ayudhya (Director)	-	1,650,000.00	1,260,521.37	No
12.	Mr. Chatchai Luanpolcharoenchai (Director)	-	1,200,000.00	478,652.05	No
13.	Ms. Jitsupa Vacharaphol (Director)	-	1,200,000.00	478,652.05	No
14.	Mr. Bunyong Visatemongkolchai (Director)	-	150,000.00	0.00	No
15.	Mr. Roongrote Rangsiyopash (Director)	-	150,000.00	0.00	No
16.	Ms. Suphatee Suthumpun (Director)	12 Sep 2025	1,200,000.00	7,728,513.35	No
17.	Mr. Auttapol Rerkpiboon (Director)	12 Sep 2025	1,200,000.00	4,766,853.86	No
18.	Sqn.Ldr. Nalinee Paiboon, M.D. (Director)	9 Apr 2025	450,000.00	6,977,524.82	No
19.	Mr. Wiboon Khusakul (Director)	11 Apr 2024	0.00	987,219.83	No
20.	Mr. Sara Lamsam (Director)	30 Apr 2024	0.00	1,316,293.10	No
21.	Mr. Suroj Lamsam (Director)	30 Apr 2024	0.00	1,316,293.10	No
22.	Mr. Pipit Aneaknithi (Director)	30 Apr 2024	0.00	1,316,293.10	No
23.	Dr. Pipatpong Poshyanonda (Director)	30 Apr 2024	0.00	1,316,293.10	No
24.	Mr. Chongrak Rattanapien (Director)	30 Apr 2024	0.00	1,316,293.10	No
25.	Mr. Rungruang Sukkirdkijpiboon (Director)	30 Apr 2024	0.00	1,316,293.10	No

Remark :	(1)	Mr. Pipit Aneaknithi received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
	(2)	Dr. Pipatpong Poshyanonda received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
	(3)	Mr. Chongrak Rattanapien received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
	(4)	Mr. Rungruang Sukkirdkijpiboon received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
	(5)	Sqn.Ldr. Nalinee Paiboon, M.D. expressed her intent not to be nominated for re-election on April 9, 2025.
	(6)	Mr. Saravoot Yoovidhya was appointed Chairman of the Corporate Governance and Sustainability Committee on October 1, 2025.
	(7)	Mr. Wiboon Khusakul received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
	(8)	Ms. Suphatee Suthumpun was appointed Chairperson of the Corporate Governance and Sustainability Committee on April 9, 2025, and resigned from her directorship on September 12, 2025.
	(9)	Mr. Sara Lamsam received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.

- (10) Mr. Suroj Lamsam received a bonus from dividend payment for the 2H2024 operating results, prorated by his term of office.
- (11) Mr. Auttapol Rerkpiboon resigned from his directorship on September 12, 2025.
- (12) Ms. Siritida Panomwon Na Ayudhya was appointed a director, a member of the Credit and Investment Committee, a member of the Audit Committee, and a member of the Risk Oversight Committee on February 1, 2025.
- (13) Mr. Chatchai Luanpolcharoenchai was appointed a director, a member of the Credit and Investment Committee, and a member of the Human Resources and Remuneration Committee on May 9, 2025.
- (14) Ms. Jitsupa Vacharaphol was appointed a director, a member of the Credit and Investment Committee, and a member of Corporate Governance and Sustainability Committee on May 9, 2025.
- (15) Mr. Bunyong Visatemongkolchai was appointed a director on December 16, 2025.
- (16) Mr. Roongrote Rangsiyopash was appointed a director on December 16, 2025.

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) : 12

	List of directors	Termination date	Number of the audit committee meeting
1.	Ms. Kaisri Nuengsigkapien (Chairman of the audit committee)	-	12/12
2.	Mr. Chanin Donavanik (Audit committee)	-	11/12
3.	Ms. Jainnisa Kuvnichkul Chakrabandhu Na Ayudhya (Audit committee)	-	11/12
4.	Ms. Piyaporn Phanachet (Audit committee)	-	12/12
5.	Ms. Siritida Panomwon Na Ayudhya (Audit committee)	-	11/11