



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

BANK OF AYUDHYA 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 : BANK OF AYUDHYA PUBLIC COMPANY LIMITED

Symbol : BAY

Address : 1222 RAMA III ROAD, BANG PHONGPHANG, YAN NAWA

Province : Bangkok

Postcode : 10120

Business : Commercial Bank

Registration Number : 0107536001079

Telephone : 0-2296-2000, 0-2683-1000

Fax (if applicable) : 0-2683-1304

Website : www.krungsri.com

Email : irgroup@krungsri.com

Total Shares Sold (shares)

Common Stock : 7,355,761,773

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)	145,358,830.21	187,190,351.22	211,650,517.14
Interest Income (Thousand baht)	105,428,251.79	139,250,871.33	156,537,980.11
Non-Interest income (Thousand baht)	39,930,578.42	47,939,479.89	55,112,537.03

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Interest Income (%)	72.53	74.39	73.96
Non-Interest income (%)	27.47	25.61	26.04

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	145,358,830.21	187,190,351.22	211,650,517.14
Domestic (Thousand baht)	135,245,346.10	161,879,106.38	171,135,379.61
International (Thousand baht)	10,113,484.11	25,311,244.83	40,515,137.52

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	93.04	86.48	80.86
International (%)	6.96	13.52	19.14

Other income as specified in the financial statements

	2022	2023	2024
Total other income (Thousand baht)	2,265,710.87	3,554,942.51	2,892,284.95
Other income from operations (Thousand baht)	2,265,710.87	3,554,942.51	2,892,284.95
Gain on sales of properties for sale (Thousand baht)	999,619.20	1,931,055.87	1,360,794.55
Other income (Thousand baht)	1,266,091.67	1,623,886.64	1,531,490.40
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)	1,556,501.13	1,583,025.94	1,528,996.65

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

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.krungsri.com/th/esg/disclosure/sustainability-reports>
(if applicable)

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.krungsri.com/th/esg/sustainable-banking/environment/environmental-management-and-resource-efficiency>
(if applicable)

Company environmental guideline : Electricity Management, Fuel Management, Renewable/Clean Energy 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)	287,739.95	373,134.58	376,487.34
Gasoline (Litres)	2,880,608.90	3,324,758.05	3,301,224.19

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	70,353,942.95	86,082,238.83	83,510,791.62

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	294,542.08	369,135.05	419,165.70

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	371,741.50	605,129.37	480,233.70
Hazardous waste (Kilograms)	3,951.98	1,491.55	1,887.12
Total waste generated (Kilograms)	375,693.48	606,620.92	482,120.82

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	8,421.00	8,601.00	9,007.00
Scope 2 (Tons of carbon dioxide equivalents)	37,866.00	43,032.00	37,748.00
Remark :	1. In 2024, the disclosure of greenhouse gas emissions data covered the Head Office, Krungsri Ploenchit Office (KSPO), branches nationwide, and subsidiaries (only in Thailand, totaling 14 locations). 2. In 2024, indirect greenhouse gas emissions (Scope 2: electricity purchased for internal use) were offset by purchasing 8,000 Renewable Energy Certificates (RECs), equivalent to a greenhouse gas emission reduction of 4,000 tCO ₂ e.		
Scope 3 (Tons of carbon dioxide equivalents)	19,264.00	30,120.00	80,174.23
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	65,551.00	81,753.00	126,929.23

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : BSI Group (Thailand) Co., Ltd.

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.krungsri.com/th/esg/sustainable-banking/social/policy-for-human-rights>

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)	4,286	4,375	4,384
Number of female employees (Persons)	9,474	9,577	9,528
Total number of employees (Persons)	13,760	13,952	13,912

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	14,713,163,492.78	15,795,066,024.47	16,981,388,918.02

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	58.44	57.10	N/A
Employee development and training expenses (baht)	6,116.59	8,476.05	N/A

• Health, safety and work environment

	2022	2023	2024
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Total number of lost time injury incidents by employees (Cases)	2	2	N/A
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• 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

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	12	100.00
Number of male directors	9	75.00
Number of female directors	3	25.00
Number of executive directors	2	16.67
Number of non-executive directors	10	83.33
Number of independent directors	5	41.67

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. Mr. NORIAKI GOTO Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: No	Chairman of the board (Non-executive, Independent director) Director type: Original director	25 Jul 2023	Business Administration, Law, Banking, Leadership

2.	<p>Dr. JAMLONG ATIKUL</p> <p>Gender: Male</p> <p>Age: 76 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: City and Regional Planning</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	1 Nov 2018	Economics, Banking, Accounting, Audit, Internal Control
3.	<p>Mr. KENICHI YAMATO</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Economics</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	15 May 2023	Economics, Banking, Leadership
4.	<p>Mrs. TONGURAI LIMPITI</p> <p>Gender: Female</p> <p>Age: 68 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, Independent director)</p> <p>Director type: Original director</p>	2 Jan 2020	Banking, Accounting, Audit, Business Administration, Internal Control
5.	<p>Dr. WITTAYA WATCHARAWITTAYAKUL</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Computer Science</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>	28 Apr 2022	Banking, Accounting, Engineering, Audit, Information & Communication Technology

6.	Mr. JIRO OMORI Gender: Male Age: 59 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Original director	20 Jul 2022	Economics, Banking, Risk Management, Governance/ Compliance
7.	Mr. VIRAT PHAIRATPHIBOON Gender: Male Age: 76 years old Highest level of education: Bachelor's degree Major: Economics and Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	2 Dec 1998	Banking, Governance/ Compliance, Economics, Accounting, Risk Management
8.	Professor Dr. SAKDA THANITCUL Gender: Male Age: 66 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	1 Sep 2022	Law, Audit, Accounting, Internal Control, Banking
9.	Ms. NOPPORN TIRAWATTANAGOOL Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	8 Apr 2010	Banking, Accounting, Risk Management, Governance/ Compliance

10.	Mr. MASAKAZU OSAWA Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Law Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Original director	22 Apr 2023	Law, Banking, Finance
11.	Mr. PORNSANONG TUCHINDA Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Business Administration (Finance and Management) Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Oct 2015	Banking, Finance, Risk Management, Governance/ Compliance, Business Administration
12.	Ms. DUANGDAO WONGPANITKRIT Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Financial Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	28 Mar 2016	Banking, Accounting, Finance, Business Administration

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.	<p>Mrs. TONGURAI LIMPITI [1]</p> <p>Gender: Female</p> <p>Age: 68 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>Chairman of the audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	1 Feb 2020	Banking, Accounting, Audit, Business Administration, Internal Control
2.	<p>Dr. JAMLONG ATIKUL [1]</p> <p>Gender: Male</p> <p>Age: 76 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: City and Regional Planning</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	1 Nov 2018	Economics, Banking, Accounting, Audit, Internal Control
3.	<p>Dr. WITTAYA WATCHARAWITTAYAKUL [1]</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Computer Science</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Audit committee</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	28 Apr 2022	Banking, Accounting, Engineering, Audit, Information & Communication Technology

4.	Professor Dr. SAKDA THANITCUL [1]	Audit committee	1 Sep 2022	Law, Audit, Accounting, Internal Control, Banking
	Gender: Male	(Non-executive, Independent director)		
	Age: 66 years old			
	Highest level of education:			
	Doctoral degree	Director type: Original		
	Major: Law	director		
	Thai nationality: Yes			
	Residing in Thailand: Yes			

[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. KENICHI YAMATO Gender: Male Age: 56 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: Yes	Chairman of the executive committee	15 May 2023
2.	Mr. BUNSEI OKUBO Gender: Male Age: 49 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: Yes	Member of the executive committee	12 May 2023
3.	Mr. PHONGANANT THANATTRAI Gender: Male Age: 60 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 2021

4.	Mr. SAYAM PRASITSIRIGUL Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2021
5.	Ms. DUANGDAO WONGPANITKRIT Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Financial Accounting Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2013
6.	Mr. CHANDRASHEKAR SUBRAMANIAN KRISHOOLNDMANGALAM Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Commerce Thai nationality: No Residing in Thailand: Yes	Member of the executive committee	3 Jan 2007
7.	Mr. PAIROTE CHEUNKRUT Gender: Male Age: 59 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 2020
8.	Mr. VASIN UDOMRATCHATAVANICH Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Technology Management Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jun 2019

9.	<p>Mr. KITTICHA SINGHA</p> <p>Gender: Male</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Arts (International Affairs and Diplomacy)</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Dec 2022
10.	<p>Mr. PRAKOB PHIENCHAROEN</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration/Economic Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2022
11.	<p>Ms. DUANGKAMOL LIMPUANGTHIP</p> <p>Gender: Female</p> <p>Age: 57 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance and International Business</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2022
12.	<p>Mr. HIROTAKA KUROKI</p> <p>Gender: Male</p> <p>Age: 52 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Economics</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2023
13.	<p>Ms. PATHATAI KULACHAN</p> <p>Gender: Female</p> <p>Age: 51 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Mar 2024

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Dr. JAMLONG ATIKUL	Chairman
	Ms. NOPPORN TIRAWATTANAGOOL	Member
	Mr. VIRAT PHAIRATPHIBOON	Member
	Mr. MASAKAZU OSAWA	Member
Risk and Compliance Committee	Mr. VIRAT PHAIRATPHIBOON	Chairman
	Ms. NOPPORN TIRAWATTANAGOOL	Member
	Mr. JIRO OMORI	Member
	Mr. PORNSANONG TUCHINDA	Member
Sustainability Committee	Mr. KENICHI YAMATO	Chairman
	Mr. PAIROTE CHEUNKRUT	Vice chairman
	Mr. BUNSEI OKUBO	Member
	Mr. PHONGANANT THANATTRAI	Member
	Mr. SAYAM PRASITSIRIGUL	Member
	Ms. DUANGDAO WONGPANITKRIT	Member
	Mr. CHANDRASHEKAR SUBRAMANIAN	Member
	KRISHOOLNDMANGALAM	Member
	Mr. VASIN UDOMRATCHATAVANICH	Member
	Mr. KITTICHA SINGHA	Member
	Mr. PRAKOB PHIENCHAROEN	Member
	Ms. DUANGKAMOL LIMPUANGTHIP	Member
	Mr. HIROTAKA KUROI	Member
	Ms. PATHATAI KULACHAN	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk and Compliance 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	: Risk and Compliance Committee
Sub-committees responsible for corporate sustainability development	: 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. Mr. KENICHI YAMATO Gender: Male Age: 56 years old Highest level of education: Bachelor's degree Major: Economics	PRESIDENT AND CHIEF EXECUTIVE OFFICER	15 May 2023	Economics, Banking, Leadership
2. Ms. DUANGDAO WONGPANITKRIT [1] Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Financial Accounting	Chief Financial Officer	1 Jan 2013	Banking, Accounting, Finance, Business Administration
3. Mr. BUNSEI OKUBO Gender: Male Age: 49 years old Highest level of education: Bachelor's degree Major: Economics	Head of Japanese Corporate Banking	1 Jan 2025	Banking, Economics
4. Mr. PHONGANANT THANATTRAI Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Business Administration	Head of Retail and Consumer Banking	1 Jan 2021	Banking, Marketing, Business Administration
5. Mr. SAYAM PRASITSIRIGUL Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Finance	Head of Retail and Consumer Banking	1 Jan 2025	Banking, Finance, Engineering, Business Administration

6.	Mr. CHANDRASHEKAR SUBRAMANIAN KRISHOOLNDMANGALAM Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Commerce	Chief Risk Officer	3 Jan 2007	Banking, Commerce, Risk Management, Finance
7.	Ms. PUNTIPA HANNORASETH Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Head of Internal Audit Group	27 Apr 2009	Accounting, Banking, Business Administration, Internal Control, Audit
8.	Mr. PAIROTE CHEUNKRUT Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Chief Strategy Officer	1 Jan 2020	Banking, Accounting, Business Administration, Strategic Management
9.	Mr. VASIN UDOMRATCHATAVANICH Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Technology Management	Chief Human Resources Officer	1 Jun 2019	Banking, Engineering, Finance, Human Resource Management, IT Management
10.	Mr. PRAKOB PHIENCHAROEN Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration/ Economic Law	Head of Corporate and Investment Banking Group	1 Jul 2021	Banking, Law, Engineering, Business Administration
11.	Ms. DUANGKAMOL LIMPUANGTHIP Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Finance and International Business	Head of SME Banking Group	1 Sep 2020	Banking, Commerce, Accounting, Finance

12.	Mr. KITTICHA SINGHA Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Arts (International Affairs and Diplomacy)	Chief Compliance Officer	1 Dec 2022	Banking, Governance/ Compliance
13.	Mr. HIROTAKA KUROKI Gender: Male Age: 52 years old Highest level of education: Bachelor's degree Major: Economics	Head of Global Markets Group	1 Jan 2023	Banking, Economics, Risk Management
14.	Ms. PATHATAI KULACHAN Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Business Administration	Head of ASEAN Business Group	1 Mar 2024	Business Administration, Banking, Finance
15.	Mr. WIROTE CHUENRATANAKUL Gender: Male Age: 57 years old Highest level of education: Master's degree Major: MBA. (Finance)	Head of Operations Group	1 Jan 2020	Banking, Finance, Business Administration, Commerce, Accounting
16.	Mr. THITIVORN CHOTHAYAPORN Gender: Male Age: 55 years old Highest level of education: Bachelor's degree Major: Law	Head of Legal Group	1 Jan 2020	Banking, Law
17.	Ms. NINLAWAN JEERABOON Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Business Administration	Head of Transaction Banking Group	1 Jan 2023	Banking, Accounting, Business Administration, Finance
18.	Mr. TADACHIKA KIMURA Gender: Male Age: 48 years old Highest level of education: Bachelor's degree Major: Economics	Chief Credit Officer	1 Aug 2024	Economics, Banking, Finance

19.	Mrs. THIDARAT SETHAVARAVICHIT Gender: Female Age: 55 years old Highest level of education: Master's degree Major: EMBA/ Law	Executive Vice President, Head of Corporate Secretariat Department	1 Apr 2023	Law, Banking, Business Administration
20.	Ms. SAISUNEE HANPRATHUEANGSIL Gender: Female Age: 56 years old Highest level of education: Bachelor's degree Major: Computer science & Mathematics & Statistics	Chief Information and Digital Officer	1 Jan 2025	Banking, Information & Communication Technology, Statistics

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remark : 1. Mr. Phongsanant Thanattrai retired effective on January 1, 2025.

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 4,384

Number of female employees (persons) : 9,528

Total number of employees (persons) : 13,912

Employee Remuneration

Total employee remuneration : 16,981,388,918.02

Provident fund

Total number of employees (persons) : 13,912

Number of employees contributing to the PVD (persons) : 13,077

Percentage of employees who are members (%) : 94.00

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Mr. Kriangsak Jongsukkgiparnich	Kriangsak.Jongsukkgiparnich@krungsri.com	0-2296-4513

- Company secretary

General information	Email	Telephone
1. Mrs. Thidarat Sethavaravichit	thidarat.sethavaravichit@krungsri.com	0-2296-5613

- Head of internal audit

General information	Email	Telephone
1. Ms. Puntipa Hannoraseth	puntipa.hannoraseth@krungsri.com	0-2296-3555

- Head of compliance unit

General information	Email	Telephone
1. Mr. Kittichai Singha	Kittichai.Singha@krungsri.com	0-2296-3584

- Head of investor relations

General information	Email	Telephone
1. Mr. Poonsit Wongthawatchai	poonsit.wongthawatchai@krungsri.com	0-2296-3935

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
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1.	DELOITTE TOUCHE TOHMATSU JAIYOS AUDIT COMPANY LIMITED	33,455,800.00	Details: The Bank and its affiliates paid other audit fee, assurance fee and non-audit fee for special purpose audit engagement audit to the Bank's auditors, in year 2024. Total service fee (baht): 590,000.00
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Remark : AUDIT FEES do not include other actual expenses, such as transportation and per diem payments.

The Bank and its affiliates paid audit fees as the following:

- To the Bank's auditors of 33,455,800 baht.
- To auditing firms, individuals or businesses whom the Bank's auditors employed, USD 125,300, LAK 648,995,722, IDR 2,050,000,000 and VND 540,000,000.

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)

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. NORIAKI GOTO	Chairman of the board	Participating
Dr. JAMLONG ATIKUL	Vice Chairman	Participating
Mr. KENICHI YAMATO	Director	Participating
Mrs. TONGURAI LIMPITI	Director	Participating
Dr. WITTAYA WATCHARAWITTAYAKUL	Director	Participating
Mr. JIRO OMORI	Director	Participating
Mr. VIRAT PHAIRATPHIBOON	Director	Participating
Professor Dr. SAKDA THANITCUL	Director	Participating
Ms. NOPPORN TIRAWATTANAGOOL	Director	Participating
Mr. MASAKAZU OSAWA	Director	Participating
Mr. PORNSANONG TUCHINDA	Director	Participating
Ms. DUANGDAO WONGPANITKRIT	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) : 16

Date of AGM meeting : 25 Apr 2024

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. NORIAKI GOTO (Chairman of the board)	-	16/16	Participating	Did not hold the meeting
2.	Dr. JAMLONG ATIKUL (Vice Chairman)	-	14/16	Participating	Did not hold the meeting
3.	Mr. KENICHI YAMATO (Director)	-	16/16	Participating	Did not hold the meeting
4.	Mrs. TONGURAI LIMPITI (Director)	-	16/16	Participating	Did not hold the meeting
5.	Dr. WITTAYA WATCHARAWITTAYAKUL (Director)	-	16/16	Participating	Did not hold the meeting
6.	Mr. JIRO OMORI (Director)	-	15/16	Participating	Did not hold the meeting
7.	Mr. VIRAT PHAIRATPHIBOON (Director)	-	15/16	Participating	Did not hold the meeting
8.	Professor Dr. SAKDA THANITCUL (Director)	-	16/16	Participating	Did not hold the meeting
9.	Ms. NOPPORN TIRAWATTANAGOOOL (Director)	-	16/16	Participating	Did not hold the meeting
10.	Mr. MASAKAZU OSAWA (Director)	-	15/16	Participating	Did not hold the meeting
11.	Mr. PORNSANONG TUCHINDA (Director)	-	16/16	Participating	Did not hold the meeting
12.	Ms. DUANGDAO WONGPANITKRIT (Director)	-	15/16	Participating	Did not hold the meeting