



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

CIMB THAI BANK 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 : CIMB THAI BANK PUBLIC COMPANY LIMITED

Symbol : CIMBT

Address : 44, LANGSUAN ROAD, LUMPINI SUBDISTRICT, PATHUMWAN DISTRICT,

Province : Bangkok

Postcode : 10330

Business : The Company is a commercial bank conducting its businesses through a network of branches covering all parts of Thailand. Since late 2008, it became a member of the CIMB Group, a leading financial institution mainly based in Malaysia.

Registration Number : 0107537002338

Telephone : 02-626-7000, 02-657-3000 นท 0, 02-638-8000

Fax (if applicable) : 02-657-3333

Website : <http://www.cimbthai.com>

Email : cs@cimbthai.com

Total Shares Sold (shares)

Common Stock : 34,822,261,748

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)	13,771,583.66	15,102,558.69	13,771,525.07
Commercial Banking (Thousand baht)	10,421,365.67	12,012,031.09	12,245,299.55
Other (Thousand baht)	3,350,217.99	3,090,527.60	1,526,225.52

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Commercial Banking (%)	75.67	79.54	88.92
Other (%)	24.33	20.46	11.08

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	13,771,583.66	15,102,558.69	13,771,525.07
Domestic (Thousand baht)	13,771,583.66	15,102,558.69	13,771,525.07
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	0.00	0.00	0.00

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)

Strategic Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Changes in technologies
- Damage to company image and reputation

Operational Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Loss or damage from non-compliance of partners or counterparties
- Safety, occupational health, and working environment
- Impact on the environment
- Impact on human rights
- Corruption

Compliance Risk

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations
- Laws and regulations is not favorable for doing business
- Violations of laws and regulations
- Corporate Governance

Financial Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods

Risk to Securities Holder (2.2.2)

Risk To Securities Holders' Investment

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Risk to Securities Holder from Investing in Foreign Securities (Applicable to only foreign companies) (2.2.3)

Financial Risk

Risk Management Measures: Yes

Related Risk Topics

- Foreign Investment Risk

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

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

• Fuel consumption

	2023	2024	2025
Jet fuel (Litres)	0.00	0.00	0.00
Diesel (Litres)	21,103.82	13,702.00	11,040.07
Gasoline (Litres)	139,996.27	140,877.00	112,205.41
Fuel oil (Litres)	0.00	0.00	0.00
Crude oil (Barrels)	0.00	0.00	0.00
Natural gas (Standard cubic feet)	0.00	0.00	0.00
LPG (Kilograms)	0.00	0.00	0.00
Steam (Metric tonnes)	0.00	0.00	0.00
Coal (Metric tonnes)	0.00	0.00	0.00

• Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	8,917,000.00	8,975,500.30	8,350,131.66

Water management

• Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	67,092.40	73,466.00	69,851.00

Waste management

• Waste from operations

	2023	2024	2025
Non-hazardous waste (Kilograms)	328,130.34	232,581.00	264,834.00
Hazardous waste (Kilograms)	0.00	0.00	0.00
Total waste generated (Kilograms)	328,130.34	232,581.00	264,834.00

Greenhouse gas management

• Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	503.55	581.12	375.20
Scope 2 (Tons of carbon dioxide equivalents)	3,943.63	3,323.08	924.88
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	4,447.18	3,904.20	1,300.08

• **Verification of greenhouse gas emissions over the past year**

Third-party verification : Yes

Name of verifying organization : PwC Thailand

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.cimbthai.com/th/personal/who-we-are/sustainability/sustainability.html>

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)	1,145	1,366	1,263
Number of female employees (Persons)	1,989	2,311	2,126
Total number of employees (Persons)	3,134	3,677	3,389

• Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	3,764,760,726.46	4,106,103,300.00	3,244,238,746.43

• Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	53.00	43.20	40.56
Employee development and training expenses (baht)	16,700,000.00	13,310,000.00	10,130,000.00

• Health, safety and work environment

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

	2023	2024	2025
Percentage of employees who voluntarily resigned (%)	8.58	6.12	5.72

• **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.cimbthai.com/content/dam/cimbth/personal/documents/who-we-are/corporate-governance-policy/CG%20Policy%20\(TH\)_Jan%202026_web.pdf](https://www.cimbthai.com/content/dam/cimbth/personal/documents/who-we-are/corporate-governance-policy/CG%20Policy%20(TH)_Jan%202026_web.pdf)

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	8	100.00
Number of male directors	6	75.00
Number of female directors	2	25.00
Number of executive directors	2	25.00
Number of non-executive directors	6	75.00
Number of independent directors	4	50.00

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

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. TENGKU AZMIL ZAHRUDDIN BIN RAJA ABDUL AZIZ Gender: Male Age: 55 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: No	Chairman of the board (Non-executive) Director type: Original director	19 Jul 2024	Banking, Accounting, Finance, Risk Management

2.	Mr. Natasak Rodjanapiches Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	18 Apr 2019	Information & Communication Technology
3.	Mrs. ORANUCH APISAKSIRIKUL Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	26 Jun 2019	Banking, Finance & Securities, Fund Management
4.	Mr. Anon Sirisaengtaksin Gender: Male Age: 73 years old Highest level of education: Doctoral degree Major: Honorary Doctor of Public Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	26 Jun 2020	Energy & Utilities, Banking, Business Administration
5.	Mrs. Vera Handajani Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Economics Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Original director	5 Jul 2022	Banking, Risk Management

6.	Mr. WORAPONG JANYANGYUEN Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	14 Feb 2024	Business Administration, Banking, Finance, Accounting, Sustainability
7.	Mr. MUHAMMAD NOVAN BIN AMIRUDIN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Original director	17 Apr 2025	Banking, Finance, Business Administration, Finance & Securities
8.	Mr. WUT THANITTIRAPORN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	19 May 2025	Banking

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

General information	Position	Tenure	Replacement Director
1. Mr. PAUL WONG CHEE KIN Gender: Male Age: 56 years old Highest level of education: Bachelor's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Executive)	Date position was assumed: 8 Feb 2021 Date directorship ended: 19 May 2025	No replacement director

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. Mrs. ORANUCH APISAKSIRIKUL [1] Gender: Female Age: 67 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	26 Jun 2019	Banking, Finance & Securities, Fund Management
2. Mr. Natasak Rodjanapiches Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Science Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 Apr 2023	Information & Communication Technology
3. Mr. WORAPONG JANYANGYUEN Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 Mar 2024	Business Administration, Banking, Finance, Accounting, Sustainability

[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. Wut Thanittiraporn Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	21 Apr 2025
2. Mr. Jason Kok Yew Leong Gender: Male Age: 54 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: Yes	Vice-chairman of the executive committee	30 Dec 2016
3. Mr. Arthit Masathirakul 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 2017
4. Mr. Pao Chatakanonta Gender: Male Age: 54 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	29 Jul 2020

5.	<p>Mr. Keat Jin Tan</p> <p>Gender: Male</p> <p>Age: 51 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>2 Jan 2020</p>
6.	<p>Mrs. Kanokpai Vongsatitporn</p> <p>Gender: Female</p> <p>Age: 52 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>30 Dec 2016</p>
7.	<p>Mr. Lim Yeong Thian</p> <p>Gender: Male</p> <p>Age: 44 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Computer Science</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>1 Dec 2022</p>
8.	<p>Ms. Pajaree Thongvanit</p> <p>Gender: Female</p> <p>Age: 45 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>1 May 2018</p>
9.	<p>Ms. Panida Tangsriwong</p> <p>Gender: Female</p> <p>Age: 54 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	<p>20 May 2022</p>

10. Mr. Paisan Thumpothong	Member of the	1 Aug 2025
Gender: Male	executive committee	
Age: 60 years old		
Highest level of education: Master's degree		
Major: Computer Science		
Thai nationality: Yes		
Residing in Thailand: Yes		

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination, Remuneration and Corporate Governance Committee	Mr. Anon Sirisaengtaksin	Chairman
	TENGKU AZMIL ZAHRUDDIN BIN RAJA	Vice chairman
	ABDUL AZIZ	Member
Board Risk and Compliance Committee	Mr. WORAPONG JANYANGYUEN	
	Mr. Natasak Rodjanapiches	Chairman
	Mr. Anon Sirisaengtaksin	Vice chairman
	Mrs. Vera Handajani	Member

Roles of Sub-committees

Sub-committees responsible for risk management : None

Sub-committees responsible for nomination : None

Sub-committees responsible for remuneration : None

Sub-committees responsible for corporate governance : None

Sub-committees responsible for corporate sustainability development : None

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. Wut Thanittiraporn Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Engineering	President & CEO	21 Apr 2025	Banking
2. Mrs. Kanokpai Vongsatitporn Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Business Administration	Head of Human Resources	30 Dec 2016	Banking, Insurance
3. Mr. Jason Kok Yew Leong [1] Gender: Male Age: 54 years old Highest level of education: Bachelor's degree Major: Economics	Head of Finance	30 Dec 2016	Banking, Audit, Fund Management
4. Mr. Arthit Masathirakul Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Head of Risk Management	1 Jan 2017	Banking, Risk Management
5. Mr. Lim Yeong Thian Gender: Male Age: 44 years old Highest level of education: Bachelor's degree Major: Computer Science	Head of Strategy and CEO's Office	1 Dec 2022	Banking, Strategic Management

6.	Mr. Keat Jin Tan Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Business Administration	Head of Consumer Banking	2 Jan 2020	Banking, Fund Management
7.	Mr. Pao Chatakanonta Gender: Male Age: 54 years old Highest level of education: Bachelor's degree Major: Economics	Head of Treasury & Markets	29 Jul 2020	Banking
8.	Ms. Panida Tangsriwong Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Business Administration	Head of Financial Institution Thailand and CLMV	20 May 2022	Banking
9.	Ms. Pajaree Thongvanit Gender: Female Age: 45 years old Highest level of education: Master's degree Major: Law	Head of Legal and Compliance	1 Jan 2025	Banking, Law
10.	Mr. Paisan Thumthong Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Computer Science	Member	1 Aug 2025	Banking
11.	Mr. Anuparp Leelaratsameephanit [1] [2] Gender: Male Age: 42 years old Highest level of education: Master's degree Major: Finance	Head of Financial Control	21 Feb 2025	Banking, Economics, Accounting

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

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) : 1,263

Number of female employees (persons) : 2,126

Total number of employees (persons) : 3,389

Employee Remuneration

Total employee remuneration : 3,244,238,746.43

Provident fund

Total number of employees (persons) : 3,389

Number of employees contributing to the PVD (persons) : 2,431

Percentage of employees who are members (%) : 71.73

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
TENGKU AZMIL ZAHRUDDIN BIN RAJA ABDUL AZIZ	Chairman of the board	Participating
Mr. Natasak Rodjanapiches	Director	Participating
Mrs. ORANUCH APISAKSIRIKUL	Director	Participating
Mr. Anon Sirisaengtaksin	Director	Participating
Mrs. Vera Handajani	Director	Participating
Mr. WORAPONG JANYANGYUEN	Director	Participating
Mr. MUHAMMAD NOVAN BIN AMIRUDIN	Director	Participating
Mr. WUT THANITTIRAPORN	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)	: 14
Date of AGM meeting	: 18 Apr 2025
EGM meeting	: No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	TENGKU AZMIL ZAHRUDDIN BIN RAJA ABDUL AZIZ (Chairman of the board)	-	14/14	Participating	Did not hold the meeting
2.	Mr. Natasak Rodjanapiches (Director)	-	14/14	Participating	Did not hold the meeting
3.	Mrs. ORANUCH APISAKSIRIKUL (Director)	-	14/14	Participating	Did not hold the meeting
4.	Mr. Anon Sirisaengtaksin (Director)	-	11/14	Participating	Did not hold the meeting
5.	Mrs. Vera Handajani (Director)	-	12/14	Participating	Did not hold the meeting
6.	Mr. WORAPONG JANYANGYUEN (Director)	-	14/14	Participating	Did not hold the meeting
7.	Mr. MUHAMMAD NOVAN BIN AMIRUDIN (Director)	-	10/10	Participating	Did not hold the meeting
8.	Mr. WUT THANITTIRAPORN (Director)	-	9/9	Participating	Did not hold the meeting
9.	Mr. PAUL WONG CHEE KIN (Director)	19 May 2025	5/5	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.	TENGKU AZMIL ZAHRUDDIN BIN RAJA ABDUL AZIZ (Chairman of the board)	-	2,880,000.00	N/A	No
2.	Mr. Natasak Rodjanapiches (Director)	-	1,200,000.00	N/A	No
3.	Mrs. ORANUCH APISAKSIRIKUL (Director)	-	1,200,000.00	N/A	No
4.	Mr. Anon Sirisaengtaksin (Director)	-	1,050,000.00	N/A	No
5.	Mrs. Vera Handajani (Director)	-	0.00	N/A	No

6.	Mr. WORAPONG JANYANGYUEN (Director)	-	1,200,000.00	N/A	N/A
7.	Mr. MUHAMMAD NOVAN BIN AMIRUDIN (Director)	-	0.00	N/A	No
8.	Mr. WUT THANITTIRAPORN (Director)	-	0.00	N/A	No
9.	Mr. PAUL WONG CHEE KIN (Director)	19 May 2025	0.00	N/A	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) : 15

	List of directors	Termination date	Number of the audit committee meeting
1.	Mrs. ORANUCH APISAKSIRIKUL (Chairman of the audit committee)	-	15/15
2.	Mr. Natasak Rodjanapiches (Audit committee)	-	12/15
3.	Mr. WORAPONG JANYANGYUEN (Audit committee)	-	15/15