



# **Annual Registration Statement / Annual Report**

## **Form 56-1 One Report**

### **(Structured Data Report)**

**TMBThanachart 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 : TMBThanachart Bank Public Company Limited

Symbol : TTB

Address : 3000 Phahon Yothin Road, Chomphon, Chatuchak

Province : Bangkok

Postcode : 10900

Business : Commercial bank's businesses in accordance with Financial Institutions Businesses Act and the businesses concerning financial services under the permission of the Ministry of Finance, the Bank of Thailand, and other parties concerned.

Registration Number : 0107537000017

Telephone : 0-2299-1111

Fax (if applicable) : -

Website : [www.ttbbank.com](http://www.ttbbank.com)

Email : [ir.ttb@ttbank.com](mailto:ir.ttb@ttbank.com)

#### Total Shares Sold (shares)

Common Stock : 97,571,340,379

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)	96,545,911.00	99,442,836.00	90,913,252.00
Interest Income (Thousand baht)	79,133,805.00	82,782,729.00	72,096,922.00
Fee and Service Income (Thousand baht)	14,006,711.00	13,085,855.00	13,984,818.00
Other Non-Interest Income (Thousand baht)	3,405,395.00	3,574,252.00	4,831,512.00

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Interest Income (%)	81.96	83.25	79.30
Fee and Service Income (%)	14.51	13.16	15.38
Other Non-Interest Income (%)	3.53	3.59	5.31

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	96,545,911.00	99,442,836.00	90,913,252.00
Domestic (Thousand baht)	96,545,911.00	99,442,836.00	90,913,252.00
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)	3,405,395.00	3,574,252.00	4,831,512.00
Other income from operations (Thousand baht)	3,405,395.00	3,574,252.00	4,831,512.00
Other income not from operations (Thousand baht)	0.00	0.00	0.00

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

	2023	2024	2025
Share of profit (Thousand baht)	283,845.00	255,887.00	263,127.00

**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)**

### Credit Risk

**Risk Management Measures:** Yes

#### Related Risk Topics

Financial Risk

- Default on payment or exchange of goods
- Other

### Market Risk

**Risk Management Measures:** Yes

#### Related Risk Topics

Financial Risk

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

### Liquidity Risk

**Risk Management Measures:** Yes

#### Related Risk Topics

Strategic Risk

- Damage to company image and reputation

Financial Risk

- Insufficient sources of funding



## **Non-Financial Risk**

**Risk Management Measures:** Yes

### **Related Risk Topics**

#### Operational Risk

- Reliance on employees in key positions
- 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
- Property lease agreement execution
- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Corruption
- System disruption risk
- Pandemic risk

## **Reputational Risk**

**Risk Management Measures:** Yes

### **Related Risk Topics**

#### Strategic Risk

- Damage to company image and reputation

## **Risk from Material Changes in Regulations**

**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
- Legal risk

## Strategic Risk

**Risk Management Measures:** Yes

### Related Risk Topics

#### Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Government policy
- Policies or international agreements related to business operations
- Changes in technologies
- Business operations of partners in the supply chain
- Reliance on large customers or few customers
- Reliance on large partners / distributors or few partners / distributors
- Damage to company image and reputation
- Competition risk
- Economic risk
- New business risk
- ESG risk

- Climate change and disasters

#### Operational Risk

- Information security and cyber-attack
- Impact on the environment

#### Economic Risk

**Risk Management Measures:** Yes

#### Related Risk Topics

##### Strategic Risk

- Volatility in the industry in which the company operates
- Economic risk

#### Emerging Risk

**Risk Management Measures:** Yes

#### Related Risk Topics

##### Strategic Risk

- Policies or international agreements related to business operations
- Climate change and disasters

##### Operational Risk

- Information security and cyber-attack

### Risk to Securities Holder (2.2.2)

#### Shareholder risk

**Risk Management Measures:** Yes

#### Related Risk Topics

- Return from investment of securities holder

# Sustainable Development

# Sustainable Development

## Sustainability Management Policy and Targets (3.1)

### Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : [https://media.ttbbank.com/1/sustainability/th\\_sustainability\\_policy.pdf](https://media.ttbbank.com/1/sustainability/th_sustainability_policy.pdf)  
(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.ttbbank.com/th/sustainability/environmental-sustainability/environmental-management>  
(if applicable)

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

### Results with Respect to the Environmental Aspect (3.3.2)

#### Energy management

##### • Fuel consumption

	2023	2024	2025
Diesel (Litres)	58,608.19	66,090.52	53,621.40
Gasoline (Litres)	1,200,566.34	1,230,470.83	1,084,938.17

##### • Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	61,126,674.27	55,959,569.64	45,055,251.72

## Water management

### • Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	266,928.91	234,935.01	224,550.85

## Waste management

### • Waste from operations

	2023	2024	2025
Non-hazardous waste (Kilograms)	173,662.61	179,759.00	196,646.00
Hazardous waste (Kilograms)	223.24	190.06	215.03
<b>Total waste generated (Kilograms)</b>	<b>173,885.85</b>	<b>179,949.06</b>	<b>196,861.03</b>

## Greenhouse gas management

### • Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	3,296.00	3,236.00	3,105.00
Scope 2 (Tons of carbon dioxide equivalents)	29,035.00	26,580.00	21,401.00
Scope 3 (Tons of carbon dioxide equivalents)	1,251.00	1,154.00	753.00
<b>Total GHG emissions (Metric tonnes of carbon dioxide equivalent)</b>	<b>33,582.00</b>	<b>30,970.00</b>	<b>25,259.00</b>

### • 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://media.ttbbank.com/1/sustainability/th\\_human\\_rights\\_policy.pdf](https://media.ttbbank.com/1/sustainability/th_human_rights_policy.pdf)

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)	4,786	4,605	4,348
Number of female employees (Persons)	10,534	9,924	9,016
<b>Total number of employees (Persons)</b>	<b>15,320</b>	<b>14,529</b>	<b>13,364</b>

##### • Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	16,672,610,000.00	15,588,874,000.00	15,768,097,000.00

##### • Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	39.00	43.00	42.00
Employee development and training expenses (baht)	118,093,413.00	118,678,860.00	107,884,770.89

##### • 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 (%)	17.27	13.25	13.16

• **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.ttbbank.com/th/about-us/corporate-governance-policy>

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

##### Policy and guideline related to the board of directors

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

## Code of Conduct (6.2)

### Establishing a Code of Conduct

#### Establishing a Code of Conduct

Code of Conduct : Yes

##### Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

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

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

### Board of Directors (7.2)

#### Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	15	100.00
Number of male directors	12	80.00
Number of female directors	3	20.00
Number of executive directors	1	6.67
Number of non-executive directors	14	93.33
Number of independent directors	6	40.00

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

##### List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. SUPHADEJ POONPIPAT Gender: Male Age: 75 years old Highest level of education: Master's degree Major: Master of Science (Economics), University of Wisconsin, USA Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Non-executive)  Director type: Re-elected as director	3 Dec 2019	Strategic Management, Marketing, Risk Management, Banking, Governance/ Compliance

2.	<p>Mr. PHILIPPE G.J.E.O. DAMAS</p> <p>Gender: Male</p> <p>Age: 75 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration (Accounting &amp; International Finance), Columbia University, New York, USA</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	28 Dec 2007	<p>Governance/ Compliance, Banking, Brand Management, Human Resource Management, Sustainability</p>
3.	<p>Mr. YOKPORN TANTISAWETRAT</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Economics, Thammasat University</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	1 Jun 2015	<p>Risk Management, Banking, Governance/ Compliance, Finance &amp; Securities, Corporate Management</p>
4.	<p>Mr. PITI TANTAKASEM</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Doctor of Philosophy (Ph. D.), Strategic Management, Bangkok University in Collaboration with University of Nebraska-Lincoln, USA</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	1 Jan 2018	<p>Strategic Management, Risk Management, Banking, IT Management, Finance &amp; Securities</p>

5.	<p>Mr. SOMJATE MOOSIRILERT</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Management, Sasin Graduate Institute of Business Administration of Chulalongkorn University</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Re-elected as director</p>	3 Dec 2019	<p>Banking, Finance &amp; Securities, Insurance, Law, Brand Management</p>
6.	<p>Mr. TEERANUN SRIHONG</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration, University of Michigan – Ann Arbor, USA</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>	17 Dec 2019	<p>IT Management, Human Resource Management, Banking, Governance/ Compliance, Sustainability</p>
7.	<p>Mr. PRINYA HOM-ANEK</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Honorary Doctorate Degree of Science, Rajamangala University of Technology Suvarnabhumi</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>	17 Dec 2019	<p>IT Management, Risk Management, Internal Control, Banking, Audit</p>

8.	<p>Mrs. CHANANYARAK PHETCHARAT</p> <p>Gender: Female</p> <p>Age: 62 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Master of Management Information System, University of West Virginia, USA</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	1 Apr 2020	<p>Finance, Marketing, IT Management, Banking, Internal Control</p>
9.	<p>Mr. WILLEM FREDERIK NAGEL</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Master of Economics, University of Amsterdam</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	23 Apr 2020	<p>Banking, Risk Management, IT Management, Insurance, Finance &amp; Securities</p>
10.	<p>Mrs. PATRICIA MONGKHONVANIT</p> <p>Gender: Female</p> <p>Age: 54 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Master of Laws (Tax), London School of Economics and Political Science, University of London, United Kingdom</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	2 Nov 2021	<p>Law, Audit, Banking, IT Management, Corporate Management</p>
11.	<p>Mrs. CHARITA LEELAYUDTH</p> <p>Gender: Female</p> <p>Age: 64 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: M.A. Business administration, Chulalongkorn University</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>	3 Feb 2022	<p>Internal Control, Audit, Banking, Finance, Accounting</p>

12.	Mr. JOHANNES FRANCISCUS GRISEL Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Master of Business Administration, Nyenrode University, The Netherlands Thai nationality: No Residing in Thailand: No	Director (Non-executive)  Director type: Original director	1 Jul 2023	Banking, Risk Management, Project Management, Strategic Management
13.	General EKARAT CHANGKAEW Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Master of Political Science (International Relations), Thammasat University Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)  Director type: Original director	1 Mar 2024	Banking, Human Resource Management, Project Management, Strategic Management
14.	Mr. Phantong Loykulnanta Gender: Male Age: 48 years old Highest level of education: Master's degree Major: Master of Accounting and Management Science, University of Southampton, UK Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)  Director type: Newly appointed director to replace ex-director	7 Jan 2026	Banking, Governance/ Compliance, Finance, Information & Communication Technology, Digital Marketing



15. Mr. ORAPONG THIEN-NGERN	Director	21 Apr 2025	Banking, Information & Communication Technology, IT Management, Digital Marketing, Corporate Management
Gender: Male	(Non-executive,		
Age: 63 years old	Independent director)		
Highest level of education:			
Master's degree	Director type: Additional		
Major: Master of Science, Manufacturing Systems Engineering, Lehigh University, USA	and newly-appointed directors		
Thai nationality: Yes			
Residing in Thailand: Yes			

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

General information		Position	Tenure	Replacement Director
1.	Mr. EKNITI NITITHANPRAPAS	Chairman of the board	Date position was assumed:	Mr. Phantong Loykulnanta
	Gender: Male	(Non-executive)	13 Feb 2020	Date position was assumed: 7 Jan 2026
	Age: 54 years old		Date directorship ended:	
	Highest level of education:		16 Sep 2025	
	Doctoral degree			
	Major: Ph.D. (Economics / Macroeconomics and International Finance), Claremont Graduate University, USA			
	Thai nationality: Yes			
	Residing in Thailand: Yes			
2.	General Apinun Kumproh	Director	Date position was assumed:	General EKARAT CHANGKAEW
	Gender: Male	(Non-executive)	8 Mar 2021	Date position was assumed: 1 Mar 2024
	Age: 63 years old		Date directorship ended:	
	Highest level of education:		1 Mar 2024	
	Master's degree			
	Major: Master of Political Science (Public Administration), Thammasat University			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

## Other Information pertaining to committees

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.	<p>Mrs. CHARITA LEELAYUDTH [1]</p> <p>Gender: Female</p> <p>Age: 64 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: M.A. Business administration, Chulalongkorn University</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>	3 Feb 2022	Internal Control, Audit, Banking, Finance, Accounting
2.	<p>Mr. PRINYA HOM-ANEK</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Honorary Doctorate Degree of Science, Rajamangala University of Technology Suvarnabhumi</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>	18 Dec 2019	IT Management, Risk Management, Internal Control, Banking, Audit

3.	<p>Mrs. CHANANYARAK PHETCHARAT</p> <p>Gender: Female</p> <p>Age: 62 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Management Information System, University of West Virginia, USA</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: Re-elected as director</p>	1 Apr 2020	<p>Finance, Marketing, IT Management, Banking, Internal Control</p>
4.	<p>Mr. ORAPONG THIEN-NGERN</p> <p>Gender: Male</p> <p>Age: 63 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Science, Manufacturing Systems Engineering, Lehigh University, USA</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: Additional and newly-appointed directors</p>	21 Apr 2025	<p>Banking, Information &amp; Communication Technology, IT Management, Digital Marketing, Corporate Management</p>

[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
<p>1. Mr. PHILIPPE G.J.E.O. DAMAS</p> <p>Gender: Male</p> <p>Age: 75 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration (Accounting &amp; International Finance), Columbia University, New York, USA</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Chairman of the executive committee</p>	15 Jan 2008

2.	<p>Mr. SUPHADEJ POONPIPAT</p> <p>Gender: Male</p> <p>Age: 75 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Science (Economics), University of Wisconsin, USA</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice-chairman of the executive committee</p>	4 Dec 2019
3.	<p>Mr. SOMJATE MOOSIRILERT</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Management, Sasin Graduate Institute of Business Administration of Chulalongkorn University</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	4 Dec 2019
4.	<p>Mrs. PATRICIA MONGKHONVANIT</p> <p>Gender: Female</p> <p>Age: 54 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Laws (Tax), London School of Economics and Political Science, University of London, United Kingdom</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	25 Nov 2021
5.	<p>Mr. PITI TANTAKASEM</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Doctor of Philosophy (Ph.D.), Strategic Management, Bangkok University in Collaboration with University of Nebraska-Lincoln, USA</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2018

6.	Mr. Johannes Franciscus Grisel	Member of the executive committee	1 Jul 2023
	Gender: Male		
	Age: 66 years old		
	Highest level of education: Master's degree		
	Major: Master of Business Administration		
	Thai nationality: No		
	Residing in Thailand: No		

## Other sub-committees

### Sub-committees information

Name of sub-committees	List of directors	Position
Nomination, Remuneration and Corporate Governance Committee	Mr. PHILIPPE G.J.E.O. DAMAS	Member
	Mr. SOMJATE MOOSIRILERT	Member
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. TEERANUN SRIHONG	Chairman
	Mr. WILLEM FREDERIK NAGEL	Member
Risk Oversight Committee	Mr. WILLEM FREDERIK NAGEL	Chairman
	Mr. TEERANUN SRIHONG	Member
	Mr. YOKPORN TANTISAWETRAT	Member
	Mr. PITI TANTAKASEM	Member
	Mr. Johannes Franciscus Grisel	Member
	Mr. Vikran Paovarojkit	Member
Credit Committee	Mr. YOKPORN TANTISAWETRAT	Chairman
	Mr. SOMJATE MOOSIRILERT	Member
	Mr. PITI TANTAKASEM	Member
	Mr. Johannes Franciscus Grisel	Member
	Mr. Vikran Paovarojkit	Member
IT Oversight Committee	Mr. TEERANUN SRIHONG	Member
	Mr. PRINYA HOM-ANEK	Member
	Mrs. CHANANYARAK PHETCHARAT	Member
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. PITI TANTAKASEM	Member
	Mr. ORAPONG THIEN-NGERN	Chairman

Remark : The Board of Directors Meeting No. 1/2026 on 21 January 2026 resolved to approve the renaming of the Nomination, Remuneration and Corporate Governance Committee to the Sustainability, Nomination, Remuneration and Corporate Governance Committee.

## Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Oversight Committee
Sub-committees responsible for nomination	: Nomination, Remuneration and Corporate Governance Committee
Sub-committees responsible for remuneration	: Nomination, Remuneration and Corporate Governance Committee
Sub-committees responsible for corporate governance	: Nomination, Remuneration and Corporate Governance Committee
Sub-committees responsible for corporate sustainability development	: Nomination, Remuneration and Corporate Governance Committee

## Executives (7.4)

### List and positions of the executive (7.4.1)

#### The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PITI TANTAKASEM Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Doctor of Philosophy (Ph.D.), Strategic Management, Bangkok University in Collaboration with University of Nebraska-Lincoln, USA	CHIEF EXECUTIVE OFFICER	1 Jan 2018	Strategic Management, Risk Management, Banking, IT Management, Finance & Securities
2. Mr. Sutthikan Rungsrihong Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Master of Computer Science - Software Engineering, The University of Texas at Arlington, USA	Chief Information Officer	1 Sep 2021	Banking, Information & Communication Technology, IT Management, Project Management, Risk Management
3. Mrs. Rattana Arkachaisri Gender: Female Age: 57 years old Highest level of education: Bachelor's degree Major: Bachelor of Arts, Hotel Management, Kasetsart University	Chief Operating Officer	1 Sep 2021	Banking, Law, Data Analysis, Corporate Management, Strategic Management
4. Mr. Saranya Phuphatana Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Master of Business Administration at The University of Houston	Chief Commercial Banking Officer	1 Apr 2022	Banking, Finance & Securities, Finance, IT Management, Risk Management



5.	Mr. Thakorn Piyapan Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Master of Finance, University of Colorado at Denver, USA	President and Acting Chief Automotive Lending Officer	1 May 2022	Banking, Marketing, Leadership, Strategic Management
6.	Ms. Somkid Preechasammakul [1] Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Master of Business Administration (Finance), Sasin Graduation Institution of Business Administration of Chulalongkorn University	Chief Financial Officer	1 Jan 2023	Business Administration, Banking, Finance, Data Analysis, Budgeting
7.	Mr. Vikran Paovarojkit Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Master of Business Administration, Michigan State University	Chief Risk Officer and Acting Head of Legal	1 Jun 2023	Banking, Corporate Management, Risk Management
8.	Ms. Kanchanaluck Bumrungrtin Gender: Female Age: 56 years old Highest level of education: Bachelor's degree Major: Bachelor of Business Administration, Sripatum University	Chief People Officer	1 Jul 2025	Human Resource Management, Corporate Management, Corporate Social Responsibility, Negotiation, Change Management

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remark : 1. Mr. Thakorn Piyapan, the position of Chief Automotive Lending Officer is dissolved, effective from 1 January 2026.  
2. Mr. Vikran Paovarojkit, the position of Acting Head of Legal begins from 1 August 2025 to 28 February 2026; the position is renamed to Chief Sustainability and Risk Officer from 1 January 2026.  
3. Ms. Kanchanaluck Bumrungrtin, this position is effective from 1 July 2025.

## Remuneration policy for executives (7.4.2 – 7.4.3)

## Remuneration

	2023	2024	2025
Total executive remuneration (baht)	383,000,000.00	374,000,000.00	283,000,000.00

## Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : Yes

## Employees (7.5)

### Information about company employees

#### Employees

Number of male employees (persons) : 4,348

Number of female employees (persons) : 9,016

**Total number of employees (persons)** : 13,364

#### Employee Remuneration

Total employee remuneration : 15,768,097,000.00

#### Provident fund

Total number of employees (persons) : 13,364

Number of employees contributing to the PVD (persons) : 12,148

Percentage of employees who are members (%) : 90.90

## Other Significant Information (7.6)

### Other significant information

#### Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Ms. Waree Thanmongkolswad	waree.tha@ttbbank.com	02-299-2822
2. Ms. Somkid Preechasammakul	somkid.pre@ttbbank.com	02-299-2135

- Company secretary

General information	Email	Telephone
1. Mrs. Manika Sitthichai	manika.sit@ttbbank.com	02-299-1402

- Head of internal audit

General information	Email	Telephone
1. Mrs. Chirdprapa Chaladsoontornvatee	chirdprapa.cha@ttbbank.com	02-242-3266

- Head of compliance unit

General information	Email	Telephone
1. Mr. Surapong Bamrungpong	surapong.bam@ttbbank.com	02-299-2300

- Head of investor relations

General information	Email	Telephone
1. Ms. Dararat Urapanthamat	ir.ttb@ttbbank.com	02-242-3475

## Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. KPMG PHOOMCHAI AUDIT COMPANY LIMITED	<p>1. Mr. CHOKECHAI NGAMWUTIKUL Email: chokechai@kpmg.co.th Telephone: 085-524-1555</p> <p>2. Mrs. ORAWAN CHUNHAKITPAISAN Email: orawanch@kpmg.co.th Telephone: 084-439-3004</p> <p>3. Mr. WAIYAWAT KORSAMARNCHAIYAKIJ Email: waiyawat@kpmg.co.th Telephone: 084-439-3050</p> <p>4. Mrs. THITIMA PONGCHAIYONG Email: thitimap@kpmg.co.th Telephone: 062-995-4628</p>	15,630,000.00	-

# Performance Report on Corporate Governance

## Performance Report on Corporate Governance

### Summary of Director Performance (8.1)

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

##### List of new directors appointed in the past year

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

General information	Position	Date position was assumed	Experience and expertise
1. Mr. SUPHADEJ POONPIPAT Gender: Male Age: 75 years old Highest level of education: Master's degree Major: Master of Science (Economics), University of Wisconsin, USA Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Non-executive)  Director type: Re-elected as director	Date position was assumed: 3 Dec 2019	Strategic Management, Marketing, Risk Management, Banking, Governance/ Compliance
2. Mr. SOMJATE MOOSIRILERT Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Master of Management, Sasin Graduate Institute of Business Administration of Chulalongkorn University Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)  Director type: Re-elected as director	Date position was assumed: 3 Dec 2019	Banking, Finance & Securities, Insurance, Law, Brand Management

3.	<p>Mrs. CHANANYARAK PHETCHARAT</p> <p>Gender: Female</p> <p>Age: 62 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Management Information System, University of West Virginia, USA</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	<p>Date position was assumed:</p> <p>1 Apr 2020</p>	<p>Finance, Marketing, IT Management, Banking, Internal Control</p>
4.	<p>Mr. WILLEM FREDERIK NAGEL</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Economics, University of Amsterdam</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	<p>Date position was assumed:</p> <p>23 Apr 2020</p>	<p>Banking, Risk Management, IT Management, Insurance, Finance &amp; Securities</p>

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

General information	Position	Date position was assumed	Experience and expertise
<p>1. Mr. Phantong Loykulnanta</p> <p>Gender: Male</p> <p>Age: 48 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Accounting and Management Science, University of Southampton, UK</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Newly appointed director to replace ex-director</p>	<p>Date position was assumed:</p> <p>7 Jan 2026</p>	<p>Banking, Governance/ Compliance, Finance, Information &amp; Communication Technology, Digital Marketing</p>

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

General information	Position	Date position was assumed	Experience and expertise
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1.	Mr. ORAPONG THIEN-NGERN	Director	Date position was assumed:	Banking, Information & Communication Technology, IT Management, Digital Marketing, Corporate Management
	Gender: Male	(Non-executive, Independent director)	21 Apr 2025	
	Age: 63 years old			
	Highest level of education:			
	Master's degree	Director type: Additional and newly-appointed directors		
	Major: Master of Science, Manufacturing Systems Engineering, Lehigh University, USA			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

### Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. SUPHADEJ POONPIPAT	Vice Chairman	Participating
Mr. PHILIPPE G.J.E.O. DAMAS	Director	Participating
Mr. YOKPORN TANTISAWETRAT	Director	Participating
Mr. PITI TANTAKASEM	Director	Participating
Mr. SOMJATE MOOSIRILERT	Director	Participating
Mr. TEERANUN SRIHONG	Director	Participating
Mr. PRINYA HOM-ANEK	Director	Participating
Mrs. CHANANYARAK PHETCHARAT	Director	Participating
Mr. WILLEM FREDERIK NAGEL	Director	Participating
Mrs. PATRICIA MONGKHONVANIT	Director	Participating
Mrs. CHARITA LEELAYUDTH	Director	Participating
Mr. JOHANNES FRANCISCUS GRISEL	Director	Participating
General EKARAT CHANGKAEW	Director	Participating
Mr. Phantong Loykulnanta	Director	Non-participating
Mr. ORAPONG THIEN-NGERN	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) : 17

Date of AGM meeting : 21 Apr 2025

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	17/17	Participating	Did not hold the meeting
2.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	17/17	Participating	Did not hold the meeting
3.	Mr. YOKPORN TANTISAWETRAT (Director)	-	17/17	Participating	Did not hold the meeting
4.	Mr. PITI TANTAKASEM (Director)	-	17/17	Participating	Did not hold the meeting
5.	Mr. SOMJATE MOOSIRILERT (Director)	-	17/17	Participating	Did not hold the meeting
6.	Mr. TEERANUN SRIHONG (Director)	-	17/17	Participating	Did not hold the meeting
7.	Mr. PRINYA HOM-ANEK (Director)	-	17/17	Participating	Did not hold the meeting
8.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	17/17	Participating	Did not hold the meeting
9.	Mr. WILLEM FREDERIK NAGEL (Director)	-	17/17	Participating	Did not hold the meeting
10.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	17/17	Participating	Did not hold the meeting
11.	Mrs. CHARITA LEELAYUDTH (Director)	-	17/17	Participating	Did not hold the meeting

12.	Mr. JOHANNES FRANCISCUS GRISEL (Director)	-	17/17	Participating	Did not hold the meeting
13.	General EKARAT CHANGKAEW (Director)	-	17/17	Participating	Did not hold the meeting
14.	Mr. Phantong Loykulnanta (Director)	-	0/0	Non-participating	Did not hold the meeting
15.	Mr. ORAPONG THIEN-NGERN (Director)	-	13/13	Non-participating	Did not hold the meeting
16.	Mr. EKNITI NITITHANPRAPAS (Chairman of the board)	16 Sep 2025	10/10	Participating	Did not hold the meeting
17.	General Apinun Kumproh (Director)	1 Mar 2024	0/0	Non-participating	Did not hold the meeting

#### Remuneration for company directors

	List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	1,540,000.00	5,056,711.83	No
2.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	984,000.00	5,056,711.83	No
3.	Mr. YOKPORN TANTISAWETRAT (Director)	-	984,000.00	5,056,711.83	No
4.	Mr. PITI TANTAKASEM (Director)	-	0.00	0.00	No
5.	Mr. SOMJATE MOOSIRILERT (Director)	-	1,368,000.00	5,056,711.83	No
6.	Mr. TEERANUN SRIHONG (Director)	-	984,000.00	5,056,711.83	No
7.	Mr. PRINYA HOM-ANEK (Director)	-	1,368,000.00	5,056,711.83	No
8.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	1,224,000.00	5,056,711.83	No
9.	Mr. WILLEM FREDERIK NAGEL (Director)	-	954,000.00	5,056,711.83	No
10.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	1,368,000.00	5,056,711.83	No
11.	Mrs. CHARITA LEELAYUDTH (Director)	-	984,000.00	5,056,711.83	No
12.	Mr. JOHANNES FRANCISCUS GRISEL (Director)	-	0.00	0.00	No

13. General EKARAT CHANGKAEW (Director)	-	1,368,000.00	4,213,926.52	No
14. Mr. Phantong Loykulnanta (Director)	-	0.00	0.00	No
15. Mr. ORAPONG THIEN-NGERN (Director)	-	754,000.00	0.00	No
16. Mr. EKNITI NITITHANPRAPAS (Chairman of the board)	16 Sep 2025	3,070,000.00	7,585,067.73	No
17. General Apinun Kumproh (Director)	1 Mar 2024	0.00	842,785.30	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) : 13

List of directors		Termination date	Number of the audit committee meeting
1.	Mrs. CHARITA LEELAYUDTH (Chairman of the audit committee)	-	13/13
2.	Mr. PRINYA HOM-ANEK (Audit committee)	-	13/13
3.	Mrs. CHANANYARAK PHETCHARAT (Audit committee)	-	13/13
4.	Mr. ORAPONG THIEN-NGERN (Audit committee)	-	8/8