



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

TMBThanachart Bank Public Company Limited

Fiscal Year End 31 December 2024



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : 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

Email : ir.ttb@ttbank.com

Total Shares Sold (shares)

Common Stock : 97,401,410,657

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)	83,496,565.00	96,545,911.00	99,442,836.00
Interest Income (Thousand baht)	65,626,627.00	79,133,805.00	82,782,729.00
Fee and Service Income (Thousand baht)	14,025,343.00	14,006,711.00	13,085,855.00
Other Non-Interest Income (Thousand baht)	3,844,595.00	3,405,395.00	3,574,252.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Interest Income (%)	78.60	81.96	83.25
Fee and Service Income (%)	16.80	14.51	13.16
Other Non-Interest Income (%)	4.60	3.53	3.59

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	83,496,565.00	96,545,911.00	99,442,836.00
Domestic (Thousand baht)	83,496,565.00	96,545,911.00	99,442,836.00
International (Thousand baht)	0.00	0.00	0.00

	2022	2023	2024
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

	2022	2023	2024
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

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

	2022	2023	2024
Share of profit (Thousand baht)	261,352.00	283,845.00	255,887.00

Information on Products and Services (1.2.2)**Product/Service Information and Business Innovation Development (1.2.2.1)**

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2022	2023	2024
R&D expenses in the past 3 years	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

Financial Risk

- Insufficient sources of funding

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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
- Impact from population structure
- Corruption
- System disruption risk

Reputational Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation

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
- Economic risk
- ESG risk
- Climate change and disasters

Risk from economic condition

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

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

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
- Other

Emerging Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Policies or international agreements related to business operations

Operational Risk

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

Remark : Emerging risks included Cyber fraud and
Misinformation, Extreme weather events and Geopolitical Risk.

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
(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

	2022	2023	2024
Diesel (Litres)	49,082.13	58,608.19	66,090.52
Gasoline (Litres)	1,308,170.14	1,200,566.34	1,230,470.83

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	11,271,000.00	61,126,674.27	55,959,569.64

Remark : FY2023 was the first year of boundary expansion.

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	232,481.00	266,928.91	234,935.01

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	N/A	173,662.61	179,759.00
Hazardous waste (Kilograms)	N/A	223.24	190.06
Total waste generated (Kilograms)	0.00	173,885.85	179,949.06

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	3,070.00	2,808.00	2,747.00
Scope 2 (Tons of carbon dioxide equivalents)	22,019.00	30,557.00	27,974.00
Remark : FY2023 was the first year of boundary expansion.			
Scope 3 (Tons of carbon dioxide equivalents)	320.00	577.00	567.00
Remark : FY2023 was the first year of boundary expansion.			
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	25,409.00	33,942.00	31,288.00

• 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.ttbank.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

	2022	2023	2024
Number of male employees (Persons)	4,619	4,786	4,605
Number of female employees (Persons)	10,001	10,534	9,924
Total number of employees (Persons)	14,620	15,320	14,529

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	14,405,026,391.00	15,931,151,770.00	16,179,671,815.00

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	61.00	39.00	43.00
Employee development and training expenses (baht)	112,630,000.00	118,093,413.00	118,678,860.00

• Health, safety and work environment

	2022	2023	2024
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Total number of lost time injury incidents by employees (Cases)	0	0	0
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• **Employee retention**

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	20.50	17.27	13.25

• **Significant labor dispute**

	2022	2023	2024
Significant labor dispute	No	No	No

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Corporate Governance Policy : Yes

Company website on corporate governance policy : <https://www.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	14	100.00
Number of male directors	11	78.57
Number of female directors	3	21.43
Number of executive directors	1	7.14
Number of non-executive directors	13	92.86
Number of independent directors	5	35.71

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. EKNITI NITITHANPRAPAS Gender: Male Age: 53 years old Highest level of education: Doctoral degree Major: Ph.D. (Economics / Macroeconomics and International Finance), Claremont Graduate University, USA Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	13 Feb 2020	Finance, Banking, Human Resource Management, Risk Management, Corporate Social Responsibility

2.	Mr. SUPHADEJ POONPIPAT Gender: Male Age: 74 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: Original director	3 Dec 2019	Strategic Management, Marketing, Risk Management, Banking, Governance/ Compliance
3.	Mr. PHILIPPE G.J.E.O. DAMAS Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Master of Business Administration (Accounting & International Finance), Columbia University, New York, USA Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Re-elected as director	28 Dec 2007	Governance/ Compliance, Banking, Brand Management, Human Resource Management, Sustainability
4.	Mr. YOKPORN TANTISAWETRAT Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Master of Economics, Thammasat University Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Jun 2015	Risk Management, Banking, Governance/ Compliance, Finance & Securities, Corporate Management

5.	Mr. PITI TANTAKASEM Gender: Male Age: 54 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 Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	1 Jan 2018	Strategic Management, Risk Management, Banking, IT Management, Finance & Securities
6.	Mr. SOMJATE MOOSIRILERT Gender: Male Age: 68 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: Original director	3 Dec 2019	Banking, Finance & Securities, Insurance, Law, Brand Management
7.	Mr. PRINYA HOM-ANEK Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Honorary Doctorate Degree of Science, Rajamangala University of Technology Suvarnabhumi Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	17 Dec 2019	IT Management, Risk Management, Internal Control, Banking, Audit

8.	Mr. TEERANUN SRIHONG Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Master of Business Administration, University of Michigan – Ann Arbor, USA Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	17 Dec 2019	IT Management, Risk Management, Human Resource Management, Banking, Governance/ Compliance
9.	Mrs. CHANANYARAK PHETCHARAT Gender: Female Age: 61 years old Highest level of education: Master's degree Major: Master of Management Information System, University of West Virginia, USA Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	1 Apr 2020	Finance, Marketing, IT Management, Banking, Internal Control
10.	Mr. WILLEM FREDERIK NAGEL Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Master of Economics, University of Amsterdam Thai nationality: No Residing in Thailand: No	Director (Non-executive, Independent director) Director type: Original director	23 Apr 2020	Banking, Risk Management, IT Management, Insurance, Finance & Securities
11.	Mrs. PATRICIA MONGKHONVANIT Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Master of Laws (Tax), London School of Economics and Political Science, University of London, United Kingdom Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	2 Nov 2021	Law, Audit, Banking, IT Management, Human Resource Management

12.	Mrs. CHARITA LEELAYUDTH Gender: Female Age: 63 years old Highest level of education: Master's degree Major: M.A. Business administration, Chulalongkorn University Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	3 Feb 2022	Internal Control, Audit, Banking, Finance, Accounting
13.	Mr. JOHANNES FRANCISCUS GRISEL Gender: Male Age: 65 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
14.	GEN. EKARAT CHANGKAEW Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Master of Political Science (International Relations) Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	1 Mar 2024	Banking, Human Resource Management, Project Management, Strategic Management

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

General information	Position	Tenure	Replacement Director
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1.	GEN. APINUN KUMPROH	Director	Date position was assumed:	GEN. EKARAT CHANGKAEW
	Gender: Male	(Non-executive)	8 Mar 2021	Date position was assumed:
	Age: 62 years old			1 Mar 2024
	Highest level of education:		Date directorship ended:	
	Master's degree		1 Mar 2024	
	Major: Master of Political Science (Public Administration), Thammasat University			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

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. CHARITA LEELAYUDTH [1] Gender: Female Age: 63 years old Highest level of education: Master's degree Major: M.A. Business administration, Chulalongkorn University Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	3 Feb 2022	Internal Control, Audit, Banking, Finance, Accounting
2.	Mr. PRINYA HOM-ANEK Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Honorary Doctorate Degree of Science, Rajamangala University of Technology Suvarnabhumi Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	18 Dec 2019	IT Management, Risk Management, Internal Control, Banking, Audit

3.	Mrs. CHANANYARAK PHETCHARAT	Audit committee	1 Apr 2020	Finance, Marketing, IT
	Gender: Female	(Non-executive,		Management, Banking,
	Age: 61 years old	Independent director)		Internal Control
	Highest level of education:			
	Master's degree	Director type: Original		
	Major: Master of Management	director		
	Information System, University			
	of West Virginia, USA			
	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. PHILIPPE G.J.E.O. DAMAS	Chairman of the	15 Jan 2008
	Gender: Male	executive committee	
	Age: 74 years old		
	Highest level of education: Master's degree		
	Major: Master of Business		
	Administration (Accounting & International Finance), Columbia University, New York, USA		
	Thai nationality: No		
	Residing in Thailand: No		
2.	Mr. SUPHADEJ POONPIPAT	Vice-chairman of the	4 Dec 2019
	Gender: Male	executive committee	
	Age: 74 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		

3.	Mr. SOMJATE MOOSIRILERT Gender: Male Age: 68 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	Member of the executive committee	4 Dec 2019
4.	Mrs. PATRICIA MONGKHONVANIT Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Master of Laws (Tax), London School of Economics and Political Science, University of London, United Kingdom Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	25 Nov 2021
5.	Mr. PITI TANTAKASEM Gender: Male Age: 54 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 Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2018
6.	Mr. Johannes Franciscus Grisel Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Master of Business Administration Thai nationality: No Residing in Thailand: No	Member of the executive committee	1 Jul 2023

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. PRINYA HOM-ANEK	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	Chairman
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. WILLEM FREDERIK NAGEL	Member
	Mr. PITI TANTAKASEM	Member

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

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: 54 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. Mrs. Prapasiri Kositthanakorn Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Master of Business Administration (MBA), Assumption University	Chief of Staff	1 Apr 2018	Banking, Finance & Securities, Accounting, Finance, Budgeting
3. Mr. Anuwat Luengtaweekul Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Master of Business Administration (MBA), Rangsit University	Chief Auto Lending Officer	1 Jan 2020	Banking, Finance & Securities, Insurance, Strategic Management, Risk Management

4.	Mrs. Pittimart Sanguansook Gender: Female Age: 60 years old Highest level of education: Bachelor's degree Major: Bachelor of Accounting, Thammasat University	Chief Audit Officer	1 May 2020	Banking, Internal Control
5.	Mr. Sutthikan Rungsritthong Gender: Male Age: 52 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
6.	Mrs. Rattana Arkachaisri Gender: Female Age: 56 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
7.	Mr. Saranya Phuphatana Gender: Male Age: 56 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
8.	Mr. Thakorn Piyapan Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Master of Finance, University of Colorado at Denver, USA	President and Acting Chief Retail Banking Officer	1 May 2022	Banking, Marketing, Leadership, Strategic Management

9.	Ms. Somkid Preechasammakul [1] Gender: Female Age: 50 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
10.	Mr. Vikran Paovarojkit Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Master of Business Administration, Michigan State University	Chief Risk Officer	1 Jun 2023	Banking, Corporate Management, Risk Management

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remark : Retired, effective from 1 January 2025:

1. Mr. Anuwat Luengtaweekul, Chief Automotive Lending Officer
2. Mrs. Prapasiri Kosithanakorn, Chief of Staff
3. Mrs. Pittimart Sanguansook, Chief Audit Officer

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration

	2022	2023	2024
Total executive remuneration (baht)	377,353,424.00	383,000,000.00	374,000,000.00

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)	: 4,605
Number of female employees (persons)	: 9,924
Total number of employees (persons)	: 14,529

Employee Remuneration

Total employee remuneration	: 16,179,671,815.00
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Provident fund

Total number of employees (persons)	: 14,529
Number of employees contributing to the PVD (persons)	: 13,357
Percentage of employees who are members (%)	: 91.93

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. PHILIPPE G.J.E.O. DAMAS Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Master of Business Administration (Accounting & International Finance), Columbia University, New York, USA Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 28 Dec 2007	Governance/ Compliance, Banking, Brand Management, Human Resource Management, Sustainability
2. Mr. PITI TANTAKASEM Gender: Male Age: 54 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 Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 1 Jan 2018	Strategic Management, Risk Management, Banking, IT Management, Finance & Securities

3.	Mr. PRINYA HOM-ANEK Gender: Male Age: 55 years old Highest level of education: Doctoral degree Major: Honorary Doctorate Degree of Science, Rajamangala University of Technology Suvarnabhumi Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 17 Dec 2019	IT Management, Risk Management, Internal Control, Banking, Audit
4.	Mr. TEERANUN SRIHONG Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Master of Business Administration, University of Michigan – Ann Arbor, USA Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 17 Dec 2019	IT Management, Risk Management, Human Resource Management, Banking, Governance/ Compliance
5.	Mrs. CHARITA LEELAYUDTH Gender: Female Age: 63 years old Highest level of education: Master's degree Major: M.A. Business administration, Chulalongkorn University Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 3 Feb 2022	Internal Control, Audit, Banking, Finance, Accounting

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

General information	Position	Date position was assumed	Experience and expertise
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1. GEN. EKARAT CHANGKAEW	Director	Date position was	Banking, Human Resource
Gender: Male	(Non-executive)	assumed:	Management, Project
Age: 60 years old		1 Mar 2024	Management, Strategic
Highest level of education:	Director type: Newly		Management
Master's degree	appointed director to		
Major: Master of Political	replace ex-director		
Science (International			
Relations)			
Thai nationality: Yes			
Residing in Thailand: Yes			

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. EKNITI NITITHANPRAPAS	Chairman of the board	Participating
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. PRINYA HOM-ANEK	Director	Participating
Mr. TEERANUN SRIHONG	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
GEN. EKARAT CHANGKAEW	Director	Participating
GEN. APINUN KUMPROH	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 : 9 Apr 2024

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. EKNITI NITITHANPRAPAS (Chairman of the board)	-	16/17	Participating	Did not hold the meeting
2.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	17/17	Participating	Did not hold the meeting
3.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	17/17	Participating	Did not hold the meeting
4.	Mr. YOKPORN TANTISAWETRAT (Director)	-	17/17	Participating	Did not hold the meeting
5.	Mr. PITI TANTAKASEM (Director)	-	17/17	Participating	Did not hold the meeting
6.	Mr. SOMJATE MOOSIRILERT (Director)	-	17/17	Participating	Did not hold the meeting
7.	Mr. PRINYA HOM-ANEK (Director)	-	17/17	Participating	Did not hold the meeting
8.	Mr. TEERANUN SRIHONG (Director)	-	17/17	Participating	Did not hold the meeting
9.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	16/17	Participating	Did not hold the meeting
10.	Mr. WILLEM FREDERIK NAGEL (Director)	-	17/17	Participating	Did not hold the meeting
11.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	17/17	Participating	Did not hold the meeting

12.	Mrs. CHARITA LEELAYUDTH (Director)	-	17/17	Participating	Did not hold the meeting
13.	Mr. JOHANNES FRANCISCUS GRISEL (Director)	-	17/17	Participating	Did not hold the meeting
14.	GEN. EKARAT CHANGKAEW (Director)	-	13/15	Participating	Did not hold the meeting
15.	GEN. APINUN KUMPROH (Director)	1 Mar 2024	2/2	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. EKNITI NITITHANPRAPAS (Chairman of the board)	-	4,400,000.00	6,123,044.54	No
2.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	1,995,000.00	4,082,029.70	No
3.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	4,356,840.00	4,082,029.70	No
4.	Mr. YOKPORN TANTISAWETRAT (Director)	-	2,780,400.00	4,082,029.70	No
5.	Mr. PITI TANTAKASEM (Director)	-	0.00	0.00	No
6.	Mr. SOMJATE MOOSIRILERT (Director)	-	2,530,800.00	4,082,029.70	No
7.	Mr. PRINYA HOM-ANEK (Director)	-	2,521,200.00	4,082,029.70	No
8.	Mr. TEERANUN SRIHONG (Director)	-	3,154,800.00	4,082,029.70	No
9.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	2,546,160.00	4,082,029.70	No
10.	Mr. WILLEM FREDERIK NAGEL (Director)	-	3,124,800.00	4,082,029.70	No
11.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	2,470,800.00	4,082,029.70	No
12.	Mrs. CHARITA LEELAYUDTH (Director)	-	2,406,000.00	4,082,029.70	No
13.	Mr. JOHANNES FRANCISCUS GRISEL (Director)	-	0.00	0.00	No
14.	GEN. EKARAT CHANGKAEW (Director)	-	1,060,000.00	0.00	No
15.	GEN. APINUN KUMPROH (Director)	1 Mar 2024	218,000.00	4,082,029.70	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) : 14

List of directors		Termination date	Number of the audit committee meeting
1.	Mrs. CHARITA LEELAYUDTH (Chairman of the audit committee)	-	14/14
2.	Mr. PRINYA HOM-ANEK (Audit committee)	-	14/14
3.	Mrs. CHANANYARAK PHETCHARAT (Audit committee)	-	13/14