



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KIATNAKIN PHATRA BANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2023



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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 : KIATNAKIN PHATRA BANK PUBLIC COMPANY LIMITED

Symbol : KKP

Address : 209 KKP Tower, Sukhumvit 21 (Asoke) Road, Khlong Toey Nua,
Wattana

Province : Bangkok

Postcode : 10110

Business : Commercial banking business, capital market business and
other related businesses under the Financial Institution
Business Act, Securities and Exchange Act, and other
related regulations

Registration Number : 0107536000986

Telephone : 0-2165-5555

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

Email : corporate_secretary@kkpfg.com

Total Shares Sold (shares)

Common Stock : 846,751,109

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2021	2022	2023
Total revenue from operations (Thousand baht)	24,246,017.00	27,538,691.00	28,762,780.00
Commercial banking business (Thousand baht)	18,841,159.00	22,726,708.00	23,498,814.00
Capital market business (Thousand baht)	4,987,600.00	4,635,738.00	4,591,828.00
Debt restructuring segment (Thousand baht)	417,258.00	176,245.00	672,138.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Commercial banking business (%)	77.71	82.53	81.70
Capital market business (%)	20.57	16.83	15.96
Debt restructuring segment (%)	1.72	0.64	2.34

By Geographical Area or Market

	2021	2022	2023
Total revenue from operations (Thousand baht)	24,246,017.00	27,538,691.00	28,762,780.00
Domestic (Thousand baht)	24,246,017.00	27,538,691.00	28,762,780.00
International (Thousand baht)	0.00	0.00	0.00

	2021	2022	2023
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

	2021	2022	2023
Total other income (Thousand baht)	1,309,321.00	957,973.00	224,164.00
Other income from operations (Thousand baht)	1,309,321.00	957,973.00	224,164.00
Penalty income (Thousand baht)	134,980.00	152,222.00	161,931.00
Profit from sales of fixed assets (Thousand baht)	16,189.00	19,378.00	3,325.00
Other income (Thousand baht)	1,158,152.00	786,373.00	58,908.00
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

	2021	2022	2023
Share of profit (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)	2021	2022	2023
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)

Changes in domestic and international economies may directly impact the Bank and the Group.

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

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

Financial Risk

- Default on payment or exchange of goods

The Bank is exposed to credit risk that may arise from deteriorating credit quality and credit concentration. Recession including credit concentration may significantly affect the Bank's performance.

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

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

Financial Risk

- Default on payment or exchange of goods

Changes in laws, rules and regulations may affect the business, operation and profitability of the Group.

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations

The Group may not be able to achieve strategic goals as planned which would impact the competitiveness and performance of the Group.

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Changes in technologies

Operational Risk

- Shortage or reliance on skilled workers
- Delays in the development of future projects

Market risk rises from the increasingly diverse transactions

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment

The Group may be affected by reputation risk.

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation
- ESG risk
- Climate change and disasters

Operational Risk

- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Impact on human rights
- Corruption

Compliance Risk

- Corporate Governance

The risk of internal and external fraud is becoming a worrying trend.

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

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

Intense competition from large banks and emerging business groups may adversely affect the performance of the Bank.

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Competition risk

Operational Risk

- Business operations that have no commercial results

The Group may be affected by the inability to manage and keep key personnel.

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Reliance on employees in key positions
- Shortage or reliance on skilled workers

Profit from the special asset management business may decrease or be depleted in the future.

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Income volatility

The Bank may be impacted from interest rate risks in the banking book The Bank may be impacted from interest rate risks in the banking book caused by volatility of interest rates and duration gap between asset and liabilities duration.

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

The Bank may not be able to provide and maintain sufficient liquidity for business conduct and expansion.

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Liquidity risk

The Bank may be unable to maintain sufficient capital for future expansion and competition.

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding

Risk to Securities Holder (2.2.2)

Changes in domestic and international economies may directly impact the Bank and the Group.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Bank is exposed to credit risk that may arise from deteriorating credit quality and credit concentration. Recession including credit concentration may significantly affect the Bank's performance.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Changes in laws, rules and regulations may affect the business, operation and profitability of the Group.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Group may not be able to achieve strategic goals as planned which would impact the competitiveness and performance of the Group.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Market risk rises from the increasingly diverse transactions

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Group may be affected by reputation risk.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The risk of internal and external fraud is becoming a worrying trend.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Intense competition from large banks and emerging business groups may adversely affect the performance of the Bank.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Group may be affected by the inability to manage and keep key personnel.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Profit from the special asset management business may decrease or be depleted in the future.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Bank may be impacted from interest rate risks in the banking book caused by volatility of interest rates and duration gap between asset and liabilities duration.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Bank may not be able to provide and maintain sufficient liquidity for business conduct and expansion.

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

The Bank may be unable to maintain sufficient capital for future expansion and competition.

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 : No

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : No

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

Results with Respect to the Environmental Aspect (3.3.2)

Water management

- Water consumption

	2021	2022	2023
Total water withdrawal (Cubic meters)	0.00	0.00	0.00

Waste management

- Waste from operations

	2021	2022	2023
Total waste generated (Kilograms)	0.00	0.00	0.00

Greenhouse gas management

- Greenhouse gas emissions

	2021	2022	2023
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Total GHG emissions target (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	N/A
Scope 1 (Tons of carbon dioxide equivalents)	2,857.00	3,017.00	3,385.00
Scope 2 (Tons of carbon dioxide equivalents)	2,693.00	3,567.00	5,432.00
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	2,549.00
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	5,550.00	6,584.00	11,366.00

• **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 : No

Company human right guideline : Employee Rights, Consumer 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

	2021	2022	2023
Number of male employees (Persons)	1,405	1,443	1,461
Number of female employees (Persons)	2,299	2,433	2,446
Total number of employees (Persons)	3,704	3,876	3,907

• Employee remuneration

	2021	2022	2023
Employee remuneration (baht)	3,304,686,023.33	3,700,007,594.55	4,115,422,228.53

• Employee development and training

	2021	2022	2023
Average employee training hours (Hours / Person / Year)	13.12	15.51	17.28
Employee development and training expenses (baht)	8,190,126.00	14,505,075.00	30,755,919.00

• Health, safety and work environment

	2021	2022	2023
Total number of lost time injury incidents by employees (Cases)	0	0	0

• Significant labor dispute

	2021	2022	2023
Significant labor dispute	No	No	Yes

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://kkpfg.com/th/aboutus/governance>

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

Policy and guideline related to the board of directors

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

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

Policy and Guideline related to the Code of Conduct

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

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

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

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	12	100.00
Number of male directors	8	66.67
Number of female directors	4	33.33
Number of executive directors	4	33.33
Number of non-executive directors	8	66.67
Number of independent directors	4	33.33

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. SUPOL WATTANAVEKIN Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	1 Jan 2011	Banking

2.	<p>Mrs. DAYANA BUNNAG</p> <p>Gender: Female</p> <p>Age: 71 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	23 Apr 2015	Banking
3.	<p>Mr. CHALEE CHANTANAYINGYONG</p> <p>Gender: Male</p> <p>Age: 67 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Business Administration (Finance)</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>	22 Apr 2022	Banking
4.	<p>Associate Prof. Dr. CHAYODOM SABHASRI</p> <p>Gender: Male</p> <p>Age: 59 years old</p> <p>Highest level of education:</p> <p>Doctoral degree</p> <p>Major: International Economics</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>	22 Apr 2021	Banking
5.	<p>Ms. PUNNEE CHAIYAKUL</p> <p>Gender: Female</p> <p>Age: 64 years old</p> <p>Highest level of education:</p> <p>Master's degree</p> <p>Major: Science in Mass Communication and Media Arts</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>	26 Jan 2023	Banking

6.	<p>Mr. SUVIT MAPAISANSIN</p> <p>Gender: Male</p> <p>Age: 64 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration (Finance & International Business)</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive)</p> <p>Director type: Original director</p>	12 Sep 2012	Banking
7.	<p>Prof. Dr. ANYA KHANTHAVIT</p> <p>Gender: Male</p> <p>Age: 61 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: International Business and Finance</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive)</p> <p>Director type: Original director</p>	24 Apr 2017	Banking
8.	<p>Mrs. PATCHANEE LIMAPICHAT</p> <p>Gender: Female</p> <p>Age: 61 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive)</p> <p>Director type: Original director</p>	7 Aug 2020	Banking
9.	<p>Mr. BANYONG PONGPANICH</p> <p>Gender: Male</p> <p>Age: 69 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance & International Business</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	26 Apr 2012	Banking

10.	Ms. THITINAN WATTANAVEKIN Gender: Female Age: 66 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	1 Jan 2011	Banking
11.	Mr. APHINANT KLEWPATINOND Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	12 Sep 2012	Banking
12.	Mr. PHILIP CHEN CHONG TAN Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: Yes	Director (Executive)	1 May 2019	Banking

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	: Yes

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mrs. DAYANA BUNNAG [1] Gender: Female Age: 71 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	23 Apr 2015	Banking
2. Associate Prof. Dr. CHAYODOM SABHASRI [1] Gender: Male Age: 59 years old Highest level of education: Doctoral degree Major: International Economics Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	22 Apr 2021	Banking
3. Mr. CHALEE CHANTANAYINGYONG [1] Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Business Administration (Finance) Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	22 Apr 2022	Banking

[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. BANYONG PONGPANICH Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Finance & International Business Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	26 Apr 2012
2. Mr. APHINANT KLEWPATINOND Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	12 Sep 2012
3. Ms. THITINAN WATTANAVEKIN Gender: Female Age: 66 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 2011
4. Mr. Pracha Chumnarnkitkosol Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration (Finance) Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Oct 2012

5.	Dr. Anuchit Anuchitanukul Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Computer Science Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	2 Jul 2013
6.	Mr. PHILIP CHEN CHONG TAN Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: Yes	Member of the executive committee	1 May 2019
7.	Mr. Trairak Tengtrirat Gender: Male Age: 55 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 Oct 2018
8.	Mrs. Kulnan Tsanthaiwo Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Science in Computer Information System (MSCIS) Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jun 2014
9.	Mr. Supachoke Supabundit Gender: Male Age: 47 years old Highest level of education: Master's degree Major: Finance and Strategy Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Mar 2020

10.	Mr. Kampol Jantavibool	Member of the	11 Nov 2021
	Gender: Male	executive committee	
	Age: 51 years old		
	Highest level of education: Master's degree		
	Major: Business Administration		
	Thai nationality: Yes		
	Residing in Thailand: Yes		

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Associate Prof. Dr. CHAYODOM SABHASRI	Chairman
	Mr. SUVIT MAPAISANSIN	Member
	Ms. PUNNEE CHAIYAKUL	Member
Compliance and Governance Committee	Mr. CHALEE CHANTANAYINGYONG	Chairman
	Mr. SUVIT MAPAISANSIN	Member
	Mrs. PATCHANEE LIMAPICHAT	Member
Risk Oversight Committee	Mr. SUPOL WATTANAVEKIN	Chairman
	Prof. Dr. ANYA KHANTHAVIT	Member
	Mr. APHINANT KLEWPATINOND	Member
	Mr. PHILIP CHEN CHONG TAN	Member

Roles of Sub-committees

Sub-committees responsible for risk management : Risk Oversight Committee

Sub-committees responsible for nomination : Nomination and Remuneration Committee

Sub-committees responsible for remuneration : Nomination and Remuneration Committee

Sub-committees responsible for corporate governance : Compliance and Governance Committee

Sub-committees responsible for corporate sustainability development : Compliance and 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. APHINANT KLEWPATINOND Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Finance	CHIEF EXECUTIVE OFFICER	12 Sep 2012	Banking
2. Mr. PHILIP CHEN CHONG TAN Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	1 May 2019	Banking
3. Mr. Trairak Tengtrirat Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration	First Executive Vice President Head of Corporate Banking Group	1 Oct 2018	Banking
4. Mr. Pracha Chumnarnkitkosol Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration (Finance)	First Executive Vice President Head of Special Asset Management Group	1 Oct 2012	Banking
5. Ms. Kusumann Lowsalaraks Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Management	First Executive Vice President Head of Special Asset Management Group	16 Nov 2019	Banking

6.	<p>Mrs. Kessara Liengchayetz</p> <p>Gender: Female</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration (Finance)</p>	<p>First Executive Vice President Head of Priority Banking Group</p>	1 Mar 2022	Banking
7.	<p>Mrs. Ketsuda Uthalye</p> <p>Gender: Female</p> <p>Age: 50 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p>	<p>First Executive Vice President Head of Transactional Banking and Operations Group</p>	2 Aug 2023	Banking
8.	<p>Mr. Preecha Techarungchaikul [1]</p> <p>Gender: Male</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Science (Finance)</p>	<p>First Executive Vice President Head of Financial Markets Group Head of Finance and Budgeting Group</p>	6 Mar 2013	Banking
9.	<p>Dr. Popanit Poommarapan</p> <p>Gender: Male</p> <p>Age: 61 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Engineering Management</p>	<p>First Executive Vice President Head of Risk Management Group</p>	1 Oct 2012	Banking
10.	<p>Mrs. Penroong Suwannakudt</p> <p>Gender: Female</p> <p>Age: 60 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Social Work Program</p>	<p>First Executive Vice President Head of Human Resources Management Group</p>	1 May 2018	Banking
11.	<p>Mr. Pattarapong Raktabutr</p> <p>Gender: Male</p> <p>Age: 58 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p>	<p>First Executive Vice President Head of Consumer Finance Group Head of Branch Network Group</p>	1 Dec 2015	Banking
12.	<p>Mr. Somkiat Jompratchaya</p> <p>Gender: Male</p> <p>Age: 47 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p>	<p>First Executive Vice President Head of Retail Credit and Collection Group</p>	1 Mar 2020	Banking

13.	Mr. Anuwat Ruamsuke Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Science in Statistics	First Executive Vice President Head of Capital Markets Group	1 May 2020	Banking
14.	Mr. Aphichart Chongsanguanpradab Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Business Administration With Finance Concentration	First Executive Vice President Head of Legal and Compliance Group	1 Mar 2020	Banking
15.	Ms. Nilawan Treekitjamroon [2] Gender: Female Age: 50 years old Highest level of education: Master's degree Major: Arts (Applied Finance)	Senior Vice President Department Head of Accounting	1 Jan 2015	Banking

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2021	2022	2023
Total executive remuneration (baht)	429,946,699.00	460,794,430.00	472,621,310.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : Yes

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons)	: 1,461
Number of female employees (persons)	: 2,446
Total number of employees (persons)	: 3,907

Employee Remuneration

Total employee remuneration	: 4,115,422,228.53
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Provident fund

Total number of employees (persons)	: 3,907
Number of employees contributing to the PVD (persons)	: 3,668
Percentage of employees who are members (%)	: 93.88

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. Nilawan Treekitjamroon	Nilawan.Tree@kkpfg.com	024951299

- Company secretary

General information	Email	Telephone
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1.	Ms. Porntip Chuprakhun	Porntip.Chup@kkpfg.com	024951021
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• Head of internal audit

General information		Email	Telephone
1.	Dr. Narong Preedanan	Narong.Pree@kkpfg.com	024953656

• Head of compliance unit

General information		Email	Telephone
1.	Mr. Aphichart Chongsanguanpradab	aphichart.chon@kkpfg.com	024953600

• Head of investor relations

General information		Email	Telephone
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Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

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

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. SUPOL WATTANAVEKIN	Chairman of the board	Participating
Mrs. DAYANA BUNNAG	Director	Participating
Mr. CHALEE CHANTANAYINGYONG	Director	Participating
Associate Prof. Dr. CHAYODOM SABHASRI	Director	Participating
Ms. PUNNEE CHAIYAKUL	Director	Participating
Mr. SUVIT MAPAISANSIN	Director	Participating
Prof. Dr. ANYA KHANTHAVIT	Director	Participating
Mrs. PATCHANEE LIMAPICHAT	Director	Participating
Mr. BANYONG PONGPANICH	Director	Participating
Ms. THITINAN WATTANAVEKIN	Director	Participating
Mr. APHINANT KLEWPATINOND	Director	Participating
Mr. PHILIP CHEN CHONG TAN	Director	Participating

Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment), Cross-assessment (Assessment of another director)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Date of AGM meeting : 20 Apr 2023

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. SUPOL WATTANAVEKIN (Chairman of the board)	-	N/A	Participating	Did not hold the meeting
2.	Mrs. DAYANA BUNNAG (Director)	-	N/A	Participating	Did not hold the meeting
3.	Mr. CHALEE CHANTANAYINGYONG (Director)	-	N/A	Participating	Did not hold the meeting
4.	Associate Prof. Dr. CHAYODOM SABHASRI (Director)	-	N/A	Participating	Did not hold the meeting
5.	Ms. PUNNEE CHAIYAKUL (Director)	-	N/A	Participating	Did not hold the meeting
6.	Mr. SUVIT MAPAISANSIN (Director)	-	N/A	Participating	Did not hold the meeting
7.	Prof. Dr. ANYA KHANTHAVIT (Director)	-	N/A	Participating	Did not hold the meeting
8.	Mrs. PATCHANEE LIMAPICHAT (Director)	-	N/A	Participating	Did not hold the meeting
9.	Mr. BANYONG PONGPANICH (Director)	-	N/A	Participating	Did not hold the meeting
10.	Ms. THITINAN WATTANAVEKIN (Director)	-	N/A	Participating	Did not hold the meeting
11.	Mr. APHINANT KLEWPATINOND (Director)	-	N/A	Participating	Did not hold the meeting
12.	Mr. PHILIP CHEN CHONG TAN (Director)	-	N/A	Participating	Did not hold the meeting

