



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KRUNG THAI BANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2025



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : KRUNG THAI BANK PUBLIC COMPANY LIMITED

Symbol : KTB

Address : 35 Sukhumvit Road, Khlong Toei Nuea Subdistrict, Vadhana District

Province : Bangkok

Postcode : 10110

Business : The Company is a large commercial bank in Thailand conducting its business through a nationwide branch network and in certain major centers of the world.

Registration Number : 0107537000882

Telephone : 0-2111-1111

Website : <https://krungthai.com>

Email : whistletruth@krungthai.com

Total Shares Sold (shares)

Common Stock : 13,976,061,250

Preferred Stock : 5,500,000

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2023	2024	2025
Total revenue from operations (Thousand baht)	149,465,160.00	161,400,295.00	160,627,865.00
Net interest income (Thousand baht)	113,419,341.00	119,114,817.00	105,780,747.00
Non-interest income (Thousand baht)	36,045,819.00	42,285,478.00	54,847,118.00

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Net interest income (%)	75.88	73.80	65.85
Non-interest income (%)	24.12	26.20	34.15

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	149,465,160.00	161,400,295.00	160,627,865.00
Domestic (Thousand baht)	148,779,420.00	160,726,085.00	160,211,524.00
International (Thousand baht)	685,740.00	674,210.00	416,341.00

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	99.54	99.58	99.74
International (%)	0.46	0.42	0.26

Other income as specified in the financial statements

	2023	2024	2025
Total other income (Thousand baht)	36,045,819.00	42,285,478.00	54,817,118.00
Other income from operations (Thousand baht)	36,045,819.00	42,285,478.00	54,817,118.00
Other income not from operations (Thousand baht)	0.00	0.00	0.00

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

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2023	2024	2025
R&D expenses in the past 3 years	N/A	N/A	N/A

Risk Management

Risk Management

Risk Factors (2.2)

Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)

Strategic Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

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

Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

Market Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Liquidity risk

Liquidity Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Liquidity risk

Operational Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations
- Delays in the development of future projects

Compliance Risk

- Corporate Governance

Reputation Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation

IT 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
- Changes in technologies

Emerging Risk: ESG Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- ESG risk

Emerging Risk: Generative AI Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies

Operational Risk

- System disruption risk

Emerging Risk: Geopolitical and Geoeconomic Risks in a Polycrisis

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Business operations of partners in the supply chain
- ESG risk

Risk to Securities Holder (2.2.2)

Investment 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://krungthai.com/th/sustainability/esg-policy/environmental/climate-risk>
(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://krungthai.com/th/sustainability/sustainability-reports>
(if applicable)

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

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2023	2024	2025
Diesel (Litres)	1,211,982.96	1,259,882.04	1,257,852.48
Gasoline (Litres)	3,392,132.38	3,208,970.53	2,795,129.20

• Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	74,036,381.89	75,296,581.17	68,364,290.72

Water management

• Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	378,167.96	414,783.11	394,909.00

Waste management

• Waste from operations

	2023	2024	2025
Non-hazardous waste (Kilograms)	746,436.00	586,394.34	1,222,763.88
Hazardous waste (Kilograms)	40,056.15	19,744.25	47,911.33
Total waste generated (Kilograms)	786,492.15	606,138.59	1,270,675.21

Greenhouse gas management

• Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	17,478.13	17,091.84	13,312.81
Scope 2 (Tons of carbon dioxide equivalents)	37,005.66	26,551.55	33,770.09
Scope 3 (Tons of carbon dioxide equivalents)	22,453.95	20,506.90	20,915.92
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	76,937.74	64,150.29	67,998.82

• 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://krungthai.com/th/sustainability/sustainability-reports>

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)	4,677	4,584	4,541
Number of female employees (Persons)	11,744	11,863	11,926
Total number of employees (Persons)	16,421	16,447	16,467

• Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	19,626,400,000.00	20,184,600,000.00	19,856,500,000.00

• Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	68.94	71.24	68.64
Employee development and training expenses (baht)	243,404,177.00	200,649,667.00	384,947,859.81

• Health, safety and work environment

	2023	2024	2025
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Total number of lost time injury incidents by employees (Cases)	2	1	1
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• **Employee retention**

	2023	2024	2025
Percentage of employees who voluntarily resigned (%)	6.94	5.66	5.09

• **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://krungthai.com/Download/aboutKTB/MediaFile_238CorporateGovernancePolicy2564.pdf

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

Policy and guideline related to the board of directors

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

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

Policy and Guideline related to the Code of Conduct

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

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

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

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	12	100.00
Number of male directors	11	91.67
Number of female directors	1	8.33
Number of executive directors	1	8.33
Number of non-executive directors	11	91.67
Number of independent directors	5	41.67

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

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. LAVARON SANGSNIT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Re-elected as director	11 Oct 2023	Finance, Economics, Business Administration, Banking, Human Resource Management

2.	Mr. KRAIRIT EUCHUKANONCHAI Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Non-executive) Director type: Original director	14 Jan 2016	Risk Management, Change Management, Banking, Finance, Business Administration
3.	Mrs. PHONGSAWARD NEELAYODHIN Gender: Female Age: 58 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	4 Apr 2025	Law, Banking
4.	Mr. TEERAPONG WONGSIWAWILAS Gender: Male Age: 61 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	21 Dec 2020	Law, Human Resource Management, Commerce, Banking, Governance/ Compliance
5.	Mr. KITTIPONG KITTAYARAK Gender: Male Age: 67 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	24 Jul 2014	Law, Banking, Commerce, Sustainability, Governance/ Compliance

6.	<p>GEN. NIMIT SUWANNARAT</p> <p>Gender: Male</p> <p>Age: 54 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Engineering</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>	15 Jan 2024	<p>Engineering, Risk Management, Information & Communication Technology, Human Resource Management, Economics</p>
7.	<p>Mr. VIRASAK SUTANTHAVIBUL</p> <p>Gender: Male</p> <p>Age: 68 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	7 Apr 2023	<p>Risk Management, Business Administration, Marketing, Human Resource Management, Banking</p>
8.	<p>Mr. THANWA LAOHASIRIWONG</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Engineering</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>	29 Jan 2016	<p>Human Resource Management, Engineering, Information & Communication Technology, Banking, Risk Management</p>
9.	<p>Mr. ATTAPOL ATTAWORADEJ</p> <p>Gender: Male</p> <p>Age: 52 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	7 Apr 2023	<p>Law, Risk Management, Change Management, Banking, Governance/ Compliance</p>

10.	Mr. PINSAI SURASWADI Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	15 Jan 2024	Economics, Finance, Accounting, Law, Governance/ Compliance
11.	Mr. ANAN KAEWKUMNOED Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Fine and Applied Arts Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	4 Apr 2025	Banking, Law, Budgeting
12.	Mr. PAYONG SRIVANICH Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	8 Nov 2016	Economics, Change Management, Banking, Engineering, Business Administration

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

General information	Position	Tenure	Replacement Director
1. Mr. VICHAI ASSARASAKORN Gender: Male Age: 65 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 24 Nov 2017 Date directorship ended: 4 Apr 2025	Mrs. PHONGSAWARD NEELAYODHIN Date position was assumed: 4 Apr 2025

2.	Ms. JIRAPHON KAWSWAT	Director	Date position was assumed:	Mr. ANAN KAEWKUMNOED
	Gender: Female	(Non-executive,		Date position was assumed:
	Age: 63 years old	Independent director)	26 Oct 2022	4 Apr 2025
	Highest level of education:		Date directorship ended:	
	Master's degree			
	Major: Accounting		4 Apr 2025	
	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 : 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. PHONGSAWARD NEELAYODHIN Gender: Female Age: 58 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	4 Apr 2025	Law, Banking
2. Mr. TEERAPONG WONGSIWAWILAS Gender: Male Age: 61 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	26 Jan 2025	Law, Human Resource Management, Commerce, Banking, Governance/ Compliance
3. Mr. ANAN KAEWKUMNOED [1] Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Fine and Applied Arts Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	4 Apr 2025	Banking, Law, Budgeting

[1] A director with the accounting expertise needed to review financial statements

List of audit committee who resigned/vacated their position during the year

General information	Position	Tenure	Replacement Director
1. Mr. VICHAI ASSARASAKORN Gender: Male Age: 65 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director)	Date position was assumed: 12 Apr 2019 Date directorship ended: 4 Apr 2025	No replacement director
2. Ms. JIRAPHON KAWSWAT [1] Gender: Female Age: 63 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 26 Oct 2022 Date directorship ended: 4 Apr 2025	No replacement director
3. Mr. THANWA LAOHASIRIWONG Gender: Male Age: 60 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 13 Sep 2023 Date directorship ended: 26 Jan 2025	No replacement director

[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
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1.	Mr. KRAIRIT EUCHUKANONCHAI Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	15 Oct 2015
2.	Mr. VIRASAK SUTANTHAVIBUL Gender: Male Age: 68 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 Sep 2023
3.	Mr. PAYONG SRIVANICH Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	8 Nov 2016
4.	Mr. ATTAPOL ATTAWORADEJ Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	15 Jan 2024

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
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Corporate Governance and Sustainability Committee	Mr. KITTIPONG KITTAYARAK	Chairman
	Mr. PINSAI SURASWADI	Member
	Mr. ATTAPOL ATTAWORADEJ	Member
	Mrs. PHONGSAWARD NEELAYODHIN	Member
	Mr. ANAN KAEWKUMNOED	Member
Nomination and Remuneration Committee	Mr. THANWA LAOHASIRIWONG	Member
	Mr. TEERAPONG WONGSIWAWILAS	Chairman
	GEN. NIMIT SUWANNARAT	Member
Risk Oversight Committee	Mr. KRAIRIT EUCHUKANONCHAI	Chairman
	Mr. THANWA LAOHASIRIWONG	Member
	Mr. VIRASAK SUTANTHAVIBUL	Member
	Mr. PAYONG SRIVANICH	Member
	GEN. NIMIT SUWANNARAT	Member
Compliance Committee	Mr. TEERAPONG WONGSIWAWILAS	Member
	Mr. KITTIPONG KITTAYARAK	Member
	GEN. NIMIT SUWANNARAT	Chairman
	Mr. PINSAI SURASWADI	Member
Independent Director Committee	Mr. VIRASAK SUTANTHAVIBUL	Chairman
	Mr. TEERAPONG WONGSIWAWILAS	Member
	GEN. NIMIT SUWANNARAT	Member
	Mrs. PHONGSAWARD NEELAYODHIN	Member
	Mr. ANAN KAEWKUMNOED	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	: Corporate Governance and Sustainability Committee
Sub-committees responsible for corporate sustainability development	: Corporate Governance and Sustainability Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PAYONG SRIVANICH Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration	Chief Executive Officer	8 Nov 2016	Economics, Change Management, Banking, Engineering, Business Administration
2. Mr. Ekachai Techawiriyakul Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration	Chief Risk Officer	1 Nov 2017	Finance, Banking, Risk Management
3. Mr. Suratun Kongton Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Political Science	Chief Wholesale Banking Office	8 Oct 2018	Finance, Banking, Finance & Securities
4. Mr. Tawatchai Cheevanon Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration	Chief Product & Business Solutions Officer	2 Jan 2019	IT Management, Banking, Marketing
5. Ms. Saranya Vejagul [1] Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Chief Financial, Strategy & Resources Management Officer	1 Jul 2019	Finance, Banking, Accounting

6.	Mr. Pongsit Chaichutpornasuk Gender: Male Age: 61 years old Highest level of education: Bachelor's degree Major: Law	Chief Legal Compliance & Financial Crime Officer	1 Oct 2020	Law, Risk Management, Banking
7.	Mr. Suripong Tantiyanon Gender: Male Age: 50 years old Highest level of education: Master's degree Major: Business Administration	Chief Retail Banking Officer	2 Jan 2024	Banking, Finance, Digital Marketing, Marketing
8.	Ms. Kornkanok Fuengfung Gender: Female Age: 45 years old Highest level of education: Master's degree Major: Accounting	Chief Service Fulfillment Officer	4 Sep 2024	Finance, Banking, Marketing
9.	Mr. Wasawat Chawalitthamrong Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Political Science	Chief Audit Officer	1 Jan 2026	Internal Control, Banking, Audit

[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

	2023	2024	2025
Total executive remuneration (baht)	184,600,000.00	214,900,000.00	241,200,000.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons)	: 4,541
Number of female employees (persons)	: 11,926
Total number of employees (persons)	: 16,467

Employee Remuneration

Total employee remuneration	: 19,856,500,000.00
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Provident fund

Total number of employees (persons)	: 16,467
Number of employees contributing to the PVD (persons)	: 15,838
Percentage of employees who are members (%)	: 96.18

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. LAVARON SANGSNIT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Re-elected as director	Date position was assumed: 11 Oct 2023	Finance, Economics, Business Administration, Banking, Human Resource Management
2. Mr. PINSAI SURASWADI Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 15 Jan 2024	Economics, Finance, Accounting, Law, Governance/ Compliance

- 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.	Mrs. PHONGSAWARD NEELAYODHIN Gender: Female Age: 58 years old Highest level of education: Bachelor's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 4 Apr 2025	Law, Banking
2.	Mr. ANAN KAEWKUMNOED Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Fine and Applied Arts Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 4 Apr 2025	Banking, Law, Budgeting

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. LAVARON SANGSNIT	Chairman of the board	Non-participating
Mr. KRAIRIT EUCHUKANONCHAI	Vice Chairman	Non-participating
Mrs. PHONGSAWARD NEELAYODHIN	Director	Non-participating
Mr. TEERAPONG WONGSIWAWILAS	Director	Non-participating
Mr. KITTIPONG KITTAYARAK	Director	Non-participating
GEN. NIMIT SUWANNARAT	Director	Non-participating
Mr. VIRASAK SUTANTHAVIBUL	Director	Non-participating
Mr. THANWA LAOHASIRIWONG	Director	Participating
Mr. ATTAPOL ATTAWORADEJ	Director	Non-participating
Mr. PINSAI SURASWADI	Director	Participating
Mr. ANAN KAEWKUMNOED	Director	Non-participating
Mr. PAYONG SRIVANICH	Director	Non-participating

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 26

Date of AGM meeting : 4 Apr 2025

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. LAVARON SANGSNIT (Chairman of the board)	-	26/26	Participating	Did not hold the meeting
2.	Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	24/26	Participating	Did not hold the meeting
3.	Mrs. PHONGSAWARD NEELAYODHIN (Director)	-	18/18	Non-participating	Did not hold the meeting
4.	Mr. TEERAPONG WONGSIWAWILAS (Director)	-	26/26	Participating	Did not hold the meeting
5.	Mr. KITTIPONG KITTAYARAK (Director)	-	26/26	Participating	Did not hold the meeting
6.	GEN. NIMIT SUWANNARAT (Director)	-	25/26	Participating	Did not hold the meeting
7.	Mr. VIRASAK SUTANTHAVIBUL (Director)	-	26/26	Participating	Did not hold the meeting
8.	Mr. THANWA LAOHASIRIWONG (Director)	-	25/26	Participating	Did not hold the meeting
9.	Mr. ATTAPOL ATTAWORADEJ (Director)	-	26/26	Participating	Did not hold the meeting
10.	Mr. PINSAI SURASWADI (Director)	-	24/26	Participating	Did not hold the meeting
11.	Mr. ANAN KAEWKUMNOED (Director)	-	17/18	Non-participating	Did not hold the meeting

12.	Mr. PAYONG SRIVANICH (Director)	-	23/26	Participating	Did not hold the meeting
13.	Mr. VICHAI ASSARASAKORN (Director)	4 Apr 2025	8/8	Participating	Did not hold the meeting
14.	Ms. JIRAPHON KAWSWAT (Director)	4 Apr 2025	8/8	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. LAVARON SANGSNIT (Chairman of the board)	-	N/A	3,420,000.00	No
2.	Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	N/A	2,160,000.00	No
3.	Mrs. PHONGSAWARD NEELAYODHIN (Director)	-	N/A	1,612,000.00	No
4.	Mr. TEERAPONG WONGSIWAWILAS (Director)	-	N/A	2,160,000.00	No
5.	Mr. KITTIPONG KITTAYARAK (Director)	-	N/A	2,160,000.00	No
6.	GEN. NIMIT SUWANNARAT (Director)	-	N/A	2,160,000.00	No
7.	Mr. VIRASAK SUTANTHAVIBUL (Director)	-	N/A	2,160,000.00	No
8.	Mr. THANWA LAOHASIRIWONG (Director)	-	N/A	2,160,000.00	No
9.	Mr. ATTAPOL ATTAWORADEJ (Director)	-	N/A	2,160,000.00	No
10.	Mr. PINSAI SURASWADI (Director)	-	N/A	2,160,000.00	No
11.	Mr. ANAN KAEWKUMNOED (Director)	-	N/A	1,612,000.00	No
12.	Mr. PAYONG SRIVANICH (Director)	-	N/A	2,160,000.00	No
13.	Mr. VICHAI ASSARASAKORN (Director)	4 Apr 2025	N/A	550,666.67	No
14.	Ms. JIRAPHON KAWSWAT (Director)	4 Apr 2025	N/A	550,666.67	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) : 22

List of directors		Termination date	Number of the audit committee meeting
1.	Mrs. PHONGSAWARD NEELAYODHIN (Chairman of the audit committee)	-	15/16
2.	Mr. TEERAPONG WONGSIWAWILAS (Audit committee)	-	21/21
3.	Mr. ANAN KAEWKUMNOED (Audit committee)	-	16/16
4.	Mr. VICHAI ASSARASAKORN (Chairman of the audit committee)	4 Apr 2025	6/6
5.	Ms. JIRAPHON KAWSWAT (Audit committee)	4 Apr 2025	6/6
6.	Mr. THANWA LAOHASIRIWONG (Audit committee)	26 Jan 2025	1/1