



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KRUNG THAI 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 : 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

	2022	2023	2024
Total revenue from operations (Thousand baht)	125,391,000.00	149,465,000.00	159,102,000.00
Net interest income (Thousand baht)	90,405,000.00	113,419,000.00	119,115,000.00
Non-interest income (Thousand baht)	34,986,000.00	36,046,000.00	39,988,000.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Net interest income (%)	72.10	75.88	74.87
Non-interest income (%)	27.90	24.12	25.13

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	125,391,000.00	149,465,000.00	159,102,000.00
Domestic (Thousand baht)	125,391,000.00	149,465,000.00	159,102,000.00
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

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	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)

Transition to Sustainable Society Risk
Risk Management Measures: Yes
Related Risk Topics
Strategic Risk
<ul style="list-style-type: none">• Volatility in the industry in which the company operates• Damage to company image and reputation• ESG risk
Operational Risk
<ul style="list-style-type: none">• Impact on the environment
Financial Risk
<ul style="list-style-type: none">• Other

Generative AI Risk
Risk Management Measures: Yes
Related Risk Topics
Strategic Risk
<ul style="list-style-type: none">• Changes in technologies• Competition risk
Operational Risk
<ul style="list-style-type: none">• System disruption risk

Cyber Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies
- Damage to company image and reputation

Operational Risk

- Information security and cyber-attack
- System disruption 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

Demographic Structural Change Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates

Operational Risk

- Shortage or reliance on skilled workers

- Impact from population structure

Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Default on payment or exchange of goods

Credit Concentration Risk

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Other

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations

Counterparty Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Default on payment or exchange of goods

Non-performing and financial asset commitment Impairment Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Default on payment or exchange of goods

Market Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- 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

Interest Rate Risk in Banking Book

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Economic risk

Financial Risk

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

Market Risk in the Trading Book

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

Interest Rate Risk in the Trading Book

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

Foreign Exchange Rate Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

Equity Price Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Fluctuation in return on assets or investment

Commodity Price Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

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

Liquidity Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Liquidity risk

Reputation 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
- Changes in technologies
- Business operations of partners in the supply chain
- Competition risk
- Economic risk

Properties for Sale Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Other

Economic Condition Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

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

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations

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

	2022	2023	2024
Diesel (Litres)	1,175,337.77	1,211,982.96	1,259,882.04
Gasoline (Litres)	3,275,434.98	3,392,132.38	3,208,970.53

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	84,239,425.60	74,036,381.89	75,296,581.17

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	400,942.00	378,167.96	414,783.11

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	1,186,127.23	746,436.00	586,394.34
Hazardous waste (Kilograms)	84,444.14	40,056.15	19,744.25
Total waste generated (Kilograms)	1,270,571.37	786,492.15	606,138.59

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	14,096.19	17,478.13	17,091.84
Scope 2 (Tons of carbon dioxide equivalents)	42,124.35	37,005.66	26,551.55
Scope 3 (Tons of carbon dioxide equivalents)	21,235.86	22,453.95	20,506.90
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	77,456.40	76,937.74	64,150.29

• 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

	2022	2023	2024
Number of male employees (Persons)	4,926	4,677	4,584
Number of female employees (Persons)	12,231	11,744	11,863
Total number of employees (Persons)	17,157	16,421	16,447

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	20,033,100,000.00	19,626,400,000.00	20,184,600,000.00

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	72.18	68.94	71.24
Employee development and training expenses (baht)	150,280,000.00	243,404,177.00	200,649,667.00

• Health, safety and work environment

	2022	2023	2024
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Total number of lost time injury incidents by employees (Cases)	0	2	1
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• **Employee retention**

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	10.92	6.94	5.66

• **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://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	6	50.00

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

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. VIRASAK SUTANTHAVIBUL Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	7 Apr 2023	Risk Management, Business Administration, Marketing, Human Resource Management, Banking

2.	<p>Mr. LAVARON SANGSNIT</p> <p>Gender: Male</p> <p>Age: 57 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Economics</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Chairman of the board (Non-executive)</p> <p>Director type: Original director</p>	21 Dec 2020	<p>Finance, Economics, Business Administration, Banking, Human Resource Management</p>
3.	<p>Mr. KRAIRIT EUCHUKANONCHAI</p> <p>Gender: Male</p> <p>Age: 69 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>Vice Chairman (Non-executive)</p> <p>Director type: Re-elected as director</p>	15 Oct 2015	<p>Risk Management, Change Management, Banking, Finance, Business Administration</p>
4.	<p>Mr. THANWA LAOHASIRIWONG</p> <p>Gender: Male</p> <p>Age: 59 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 (Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	26 Apr 2016	<p>Human Resource Management, Engineering, Information & Communication Technology, Banking, Risk Management</p>
5.	<p>Mr. PAYONG SRIVANICH</p> <p>Gender: Male</p> <p>Age: 56 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 (Executive)</p> <p>Director type: Original director</p>	8 Nov 2016	<p>Economics, Change Management, Banking, Engineering, Business Administration</p>

6.	Mr. VICHAI ASSARASAKORN Gender: Male Age: 64 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	24 Nov 2017	Finance, Business Administration, Governance/ Compliance, Audit, Sustainability
7.	Mr. TEERAPONG WONGSIWAWILAS Gender: Male Age: 60 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
8.	Ms. JIRAPHON KAWSWAT Gender: Female Age: 62 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	26 Oct 2022	Accounting, Finance, Economics, Banking, Governance/ Compliance
9.	Mr. ATTAPOL ATTAWORADEJ Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	7 Apr 2023	Law, Risk Management, Change Management, Banking, Governance/ Compliance

10.	Mr. KITTIPONG KITTAYARAK Gender: Male Age: 66 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
11.	Mr. PINSAI SURASWADI Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	16 Jan 2024	Economics, Finance, Accounting, Law, Governance/ Compliance
12.	GEN. NIMIT SUWANNARAT Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	16 Jan 2024	Engineering, Risk Management, Information & Communication Technology, Human Resource Management, Economics

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. Mr. VICHAI ASSARASAKORN Gender: Male Age: 64 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) Director type: Original director	12 Apr 2019	Finance, Business Administration, Governance/ Compliance, Audit, Sustainability
2. Ms. JIRAPHON KAWSWAT [1] Gender: Female Age: 62 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	26 Oct 2022	Accounting, Finance, Economics, Banking, Governance/ Compliance
3. Mr. THANWA LAOHASIRIWONG Gender: Male Age: 59 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	13 Sep 2023	Human Resource Management, Engineering, Information & Communication Technology, Banking, Risk Management

[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. KRAIRIT EUCHUKANONCHAI Gender: Male Age: 69 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: 67 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: 56 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: 51 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
Corporate Governance and Sustainability Committee	Mr. KITTIPONG KITTAYARAK	Chairman
	Mr. VICHAI ASSARASAKORN	Member
	Ms. JIRAPHON KAUSWAT	Member
	Mr. PINSAI SURASWADI	Member
	Mr. ATTAPOL ATTAWORADEJ	Member
Nomination and Remuneration Committee	Mr. THANWA LAOHASIRIWONG	Chairman
	Mr. TEERAPONG WONGSIWAWILAS	Member
	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	Chairman
	Mr. KITTIPONG KITTAYARAK	Member
	GEN. NIMIT SUWANNARAT	Member
	Mr. PINSAI SURASWADI	Member
Independent Director Committee	Mr. VIRASAK SUTANTHAVIBUL	Chairman
	Mr. THANWA LAOHASIRIWONG	Member
	Mr. VICHAI ASSARASAKORN	Member
	Mr. TEERAPONG WONGSIWAWILAS	Member
	Ms. JIRAPHON KAUSWAT	Member
	GEN. NIMIT SUWANNARAT	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: 56 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	8 Nov 2016	Economics, Change Management, Banking, Engineering, Business Administration
2. Mr. Suratun Kongton Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Political Science	Chief Wholesale Banking Officer	8 Oct 2018	Finance, Banking, Finance & Securities
3. Mr. Ekachai Techawiriyakul Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Business Administration	Chief Risk Officer	1 Nov 2017	Finance, Banking, Risk Management
4. Ms. Saranya Vejagul [1] Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Business Administration	Chief Financial Strategy & Resources Management Officer	1 Jul 2019	Finance, Banking, Accounting
5. Mr. Tawatchai Cheevanon Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Chief Product & Business Solutions Officer	2 Jan 2019	IT Management, Banking, Marketing

6.	Mr. Pongsit Chaichutpornasuk Gender: Male Age: 60 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. Chanchai Sinsuparat Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration	Chief Service Fulfillment Officer	1 Dec 2019	Finance, Banking
8.	Mr. Panabhand Hankijjakul Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Economics	Chief Audit Officer	2 Mar 2020	Internal Control, Risk Management, Banking, Finance
9.	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

[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

	2022	2023	2024
Total executive remuneration (baht)	339,200,000.00	184,600,000.00	214,900,000.00

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons)	: 4,584
Number of female employees (persons)	: 11,863
Total number of employees (persons)	: 16,447

Employee Remuneration

Total employee remuneration	: 20,184,600,000.00
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Provident fund

Total number of employees (persons)	: 16,447
Number of employees contributing to the PVD (persons)	: 16,108
Percentage of employees who are members (%)	: 97.94

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Mr. Kanok Suwanaratana	call.callcenter@krungthai.com	-

- Company secretary

General information	Email	Telephone
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1.	Mr. Pongsit Chaichatpornasuk	compliance.official@krungthai.com
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• Head of internal audit

General information	Email	Telephone
1. Mr. Panabhand Hankijjakul	grp.iag@krungthai.com	

• Head of compliance unit

General information	Email	Telephone
1. Mrs. Dujhathai Somboonitaya	compliance.official@krungthai.com	

• Head of investor relations

General information	Email	Telephone
1. Ms. Preeyanun Sakpichaisaku	ir@krungthai.com	

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. EY OFFICE LIMITED	1. Mrs. SOMJAI KHUNAPASUT Email: somjai.khunapasut@th.ey.com Telephone: -	38,407,467.00	Details: The Bank and its subsidiaries paid compensation for other services, such as tax consulting and services , consulting services for improving processes and practices to meet standards and regulations Total service fee (baht): 177,785,670.00

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

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

List of new directors appointed in the past year

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

General information	Position	Date position was assumed	Experience and expertise
1. Mr. KRAIRIT EUCHUKANONCHAI Gender: Male Age: 69 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: Re-elected as director	Date position was assumed: 15 Oct 2015	Risk Management, Change Management, Banking, Finance, Business Administration
2. Mr. THANWA LAOHASIRIWONG Gender: Male Age: 59 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 26 Apr 2016	Human Resource Management, Engineering, Information & Communication Technology, Banking, Risk Management

• 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.	Mr. PINSAI SURASWADI Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 16 Jan 2024	Economics, Finance, Accounting, Law, Governance/ Compliance
2.	GEN. NIMIT SUWANNARAT Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	Date position was assumed: 16 Jan 2024	Engineering, Risk Management, Information & Communication Technology, Human Resource Management, Economics

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. VIRASAK SUTANTHAVIBUL	Director	Participating
Mr. LAVARON SANGSNIT	Chairman of the board	Non-participating
Mr. KRAIRIT EUCHUKANONCHAI	Vice Chairman	Participating
Mr. THANWA LAOHASIRIWONG	Director	Participating
Mr. PAYONG SRIVANICH	Director	Participating
Mr. VICHAI ASSARASAKORN	Director	Participating
Mr. TEERAPONG WONGSIWAWILAS	Director	Participating
Ms. JIRAPHON KAWSWAT	Director	Participating
Mr. ATTAPOL ATTAWORADEJ	Director	Participating
Mr. KITTIPONG KITTAYARAK	Director	Participating
Mr. PINSAI SURASWADI	Director	Participating
GEN. NIMIT SUWANNARAT	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) : 23

Date of AGM meeting : 5 Apr 2024

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. VIRASAK SUTANTHAVIBUL (Director)	-	23/23	Participating	Did not hold the meeting
2.	Mr. LAVARON SANGSNIT (Chairman of the board)	-	23/23	Participating	Did not hold the meeting
3.	Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	19/23	Participating	Did not hold the meeting
4.	Mr. THANWA LAOHASIRIWONG (Director)	-	23/23	Participating	Did not hold the meeting
5.	Mr. PAYONG SRIVANICH (Director)	-	21/23	Participating	Did not hold the meeting
6.	Mr. VICHAI ASSARASAKORN (Director)	-	21/23	Participating	Did not hold the meeting
7.	Mr. TEERAPONG WONGSIWAWILAS (Director)	-	23/23	Participating	Did not hold the meeting
8.	Ms. JIRAPHON KAWSWAT (Director)	-	23/23	Participating	Did not hold the meeting
9.	Mr. ATTAPOL ATTAWORADEJ (Director)	-	23/23	Participating	Did not hold the meeting
10.	Mr. KITTIPONG KITTAYARAK (Director)	-	23/23	Participating	Did not hold the meeting
11.	Mr. PINSAI SURASWADI (Director)	-	21/22	Participating	Did not hold the meeting

12. GEN. NIMIT SUWANNARAT (Director)	-	21/22	Participating	Did not hold the meeting
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Remuneration for company directors

List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1. Mr. VIRASAK SUTANTHAVIBUL (Director)	-	2,160,000.00	N/A	No
2. Mr. LAVARON SANGSNIT (Chairman of the board)	-	3,420,000.00	N/A	No
3. Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	2,040,000.00	N/A	No
4. Mr. THANWA LAOHASIRIWONG (Director)	-	2,160,000.00	N/A	No
5. Mr. PAYONG SRIVANICH (Director)	-	2,040,000.00	N/A	No
6. Mr. VICHAI ASSARASAKORN (Director)	-	2,040,000.00	N/A	No
7. Mr. TEERAPONG WONGSIWAWILAS (Director)	-	2,160,000.00	N/A	No
8. Ms. JIRAPHON KAWSWAT (Director)	-	2,160,000.00	N/A	No
9. Mr. ATTAPOL ATTAWORADEJ (Director)	-	2,160,000.00	N/A	No
10. Mr. KITTIPONG KITTAYARAK (Director)	-	2,160,000.00	N/A	No
11. Mr. PINSAI SURASWADI (Director)	-	2,123,870.97	N/A	No
12. GEN. NIMIT SUWANNARAT (Director)	-	2,063,870.97	N/A	No

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 22

List of directors		Termination date	Number of the audit committee meeting
1.	Mr. VICHAI ASSARASAKORN (Chairman of the audit committee)	-	22/22
2.	Ms. JIRAPHON KAWSWAT (Audit committee)	-	22/22
3.	Mr. THANWA LAOHASIRIWONG (Audit committee)	-	22/22