



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KRUNGTHAI CARD 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 : KRUNGTHAI CARD PUBLIC COMPANY LIMITED

Symbol : KTC

Address : UNITED BUSINESS CENTER II BUILDING, FLOOR 14, 591 NORTH
KLONGTON, WATTANA

Province : Bangkok

Postcode : 10110

Business : operates a credit card business as its main business, including credit card related business, merchant acquiring business, payment service, as well as a personal loan business which includes personal loan business under supervision, auto title loan, nano finance business under supervision, electronic money business, hire purchase and leasing business to support the Company's business operations to create sustainable long-term returns.

Registration Number : 0107545000110

Telephone : 0-2123-5000, 0-2123-5100

Website : www.ktc.co.th

Email : irktc@ktc.co.th

Total Shares Sold (shares)

Common Stock : 2,578,334,070

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)	23,231,342.30	25,418,462.25	27,455,588.84
Credit Card Revenue (Thousand baht)	13,653,000.00	15,057,000.00	16,274,000.00
Personal Loan Revenue (Thousand baht)	8,872,000.00	9,407,000.00	10,100,000.00
Leasing Revenue (Thousand baht)	251,000.00	362,000.00	301,000.00
Other (Thousand baht)	455,342.30	592,462.25	780,588.84

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Credit Card Revenue (%)	58.77	59.24	59.27
Personal Loan Revenue (%)	38.19	37.01	36.79
Leasing Revenue (%)	1.08	1.42	1.10
Other (%)	1.96	2.33	2.84

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	23,231,342.30	25,418,462.25	27,455,588.84
Domestic (Thousand baht)	23,231,342.30	25,418,462.25	27,455,588.84
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)	17,436.14	47,022.63	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	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)

Strategic Risk
Risk Management Measures: Yes
Related Risk Topics
Strategic Risk
<ul style="list-style-type: none">• Behavior or needs of customers / consumers• Government policy• Policies or international agreements related to business operations• Changes in technologies• Reliance on large partners / distributors or few partners / distributors• Damage to company image and reputation• Competition risk• Economic risk
Remark : For more information please consider the 56-1 One Report for the year 2024, Topic "Risk Management": Subtopic "Strategic Risk", "Business Risk", "Information Technology Risk" "Reputation Risk" and "Emerging Risk"
Operational Risk
Risk Management Measures: Yes
Related Risk Topics
Operational Risk
<ul style="list-style-type: none">• 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
- Business operations that have no commercial results
- Property lease agreement execution
- Safety, occupational health, and working environment
- Climate change and disasters
- Corruption
- System disruption risk

Remark : For more information please consider the 56-1 One Report for the year 2024, Topic "Risk Management": Subtopic "Operational Risk", "Information Technology Risk", "Reputation Risk" and "Emerging Risk"

Compliance Risk

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

Remark : For more information please consider the 56-1 One Report for the year 2024, Topic "Risk Management": Subtopic "Reputation Risk" "ESG Risk" and "Emerging Risk"

Financial 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
- Fluctuation in return on assets or investment

Remark : For more information please consider the 56-1 One Report for the year 2024, Topic "Risk Management": Subtopic "Financial Risk

Risk to Securities Holder (2.2.2)

Investment risk of security holders

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Remark : For more information please consider the 56-1 One Report for the year 2024, Topic "Risk Management": Subtopic "Investment Risk of Security Holders"

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://www.ktc.co.th/pub/media/sites/cs/assets/ir/resources/document/KTC-SD-Report-2567.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.ktc.co.th/pub/media/sites/cs/assets/corporate-governance/document/KTC2567-Code-of-Conduct.pdf>
(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
Jet fuel (Litres)	0.00	0.00	0.00
Diesel (Litres)	71,798.00	74,092.00	65,816.00
Gasoline (Litres)	92,402.00	88,707.00	60,196.00
Fuel oil (Litres)	0.00	0.00	0.00
Crude oil (Barrels)	0.00	0.00	0.00
Natural gas (Standard cubic feet)	0.00	0.00	0.00
LPG (Kilograms)	0.00	0.00	0.00

Steam (Metric tonnes)	0.00	0.00	0.00
Coal (Metric tonnes)	0.00	0.00	0.00

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	2,570,861.00	2,638,444.00	2,564,534.00

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	16,919.00	19,513.00	18,596.00

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	214,081.00	265,187.00	330,839.00
Hazardous waste (Kilograms)	N/A	3,819.00	3,270.00
Total waste generated (Kilograms)	214,081.00	269,006.00	334,109.00

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	497.00	524.39	435.03
Scope 2 (Tons of carbon dioxide equivalents)	1,285.00	1,318.96	1,282.01
Scope 3 (Tons of carbon dioxide equivalents)	476.18	549.23	3,579.62

Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	2,258.18	2,392.58	5,296.66
<p>Remark : The total greenhouse gas emissions data in 2022 and 2023 has been revised from previously due to changes in the Company's calculation method for Scope 3 emissions in Categories 1, 3, 5, 6, and 7. A retrospective adjustment (Restate) has also been applied back to 2022, using Emission Factors referenced from the Thailand Greenhouse Gas Management Organization (TGO) and the Department for Environment, Food and Rural Affairs (Defra) of the government of the United Kingdom.</p>			

• **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://www.ktc.co.th/sites/cs/assets/corporate-governance/document/KTC2567-CG-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)	578	604	619
Number of female employees (Persons)	1,117	1,188	1,221
Total number of employees (Persons)	1,695	1,792	1,840

Remark : Total Employees refer to individuals who are employed to work for the Company and is assigned to perform duties determined by the Company, including permanent and temporary employee (2022-2024 data).

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	2,401,882,000.00	2,605,967,000.00	2,663,743,000.00

Remark : Separate Financial Statements

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	64.38	77.12	81.12

• Health, safety and work environment

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

• Employee retention

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	16.52	12.00	10.16

• 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.ktc.co.th/sites/cs/assets/corporate-governance/document/KTC2567-CG-Policy.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	8	100.00
Number of male directors	5	62.50
Number of female directors	3	37.50
Number of executive directors	1	12.50
Number of non-executive directors	7	87.50
Number of independent directors	4	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. PRASONG POONTANEAT Gender: Male Age: 65 years old Highest level of education: Doctoral degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Original director	21 Oct 2021	Risk Management, Corporate Management, Banking, Business Administration, Insurance

2.	<p>Mr. PRAPHAISITH TANKEYURA</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: 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>	11 Aug 2017	<p>Risk Management, Finance, Banking, Property Development, Accounting</p>
3.	<p>Mr. NATAPONG VANARAT</p> <p>Gender: Male</p> <p>Age: 42 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: 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>	1 May 2022	<p>Finance, Energy & Utilities, Audit, Business Administration, Accounting</p>
4.	<p>Mr. SOMCHAI KUVIJITSUWAN</p> <p>Gender: Male</p> <p>Age: 73 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Public Administration Program in Public 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: Re-elected as director</p>	20 Nov 2023	<p>Law, Risk Management, Audit, Internal Control, Governance/ Compliance</p>
5.	<p>Mrs. PRARALEE RATANAPRASARTPORN</p> <p>Gender: Female</p> <p>Age: 55 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)</p> <p>Director type: Re-elected as director</p>	5 Apr 2019	<p>Finance, Banking, Business Administration, Data Analysis, Digital Marketing</p>

6.	Ms. KORNKANOK FUENGFUNG Gender: Female Age: 44 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	20 Nov 2023	Business Administration, Banking, Human Resource Management, Accounting, Data Analysis
7.	Mr. RATHIAN SRIMONGKOL Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	11 Jan 2012	Risk Management, IT Management, Marketing, Finance, Business Administration
8.	Mrs. PITTAYA VORAPANYASAKUL Gender: Female Age: 63 years old Highest level of education: Bachelor's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	20 Nov 2023	Marketing, Corporate Management, Leadership, Strategic Management, Governance/ Compliance

Other Information pertaining to committees

The Chairman is an independent director	: Yes
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. Mr. PRAPHAISITH TANKEYURA [1] Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	11 Aug 2017	Risk Management, Finance, Banking, Property Development, Accounting
2. Mr. NATAPONG VANARAT [1] Gender: Male Age: 42 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 May 2022	Finance, Energy & Utilities, Audit, Business Administration, Accounting
3. Mr. SOMCHAI KUVIJITSUWAN [1] Gender: Male Age: 73 years old Highest level of education: Master's degree Major: Master of Public Administration Program in Public Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	20 Nov 2023	Law, Risk Management, Audit, Internal Control, Governance/ Compliance

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

Remark : Previous Name "The Audit, Environmental, Social Responsibilities, and Corporate Governance Committee"

On January 17, 2025, The Board of Directors Meeting No. 1/2025 approved to change of name of the Audit, Environmental, Social Responsibilities and Corporate Governance Committee to the Audit Corporate Governance and Sustainability Committee.

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Mr. PRASONG POONTANEAT	Chairman
	Mr. PRAPHAISITH TANKEYURA	Member
	Mrs. PRARALEE RATANAPRASARTPORN	Member

Roles of Sub-committees

Sub-committees responsible for risk management : None

Sub-committees responsible for nomination : Nomination and Remuneration Committee

Sub-committees responsible for remuneration : Nomination and Remuneration Committee

Sub-committees responsible for corporate governance : None

Sub-committees responsible for corporate sustainability development : None

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. Mrs. PITTAYA VORAPANYASAKUL Gender: Female Age: 63 years old Highest level of education: Bachelor's degree Major: Management	President & Chief Executive Officer	1 Jan 2024	Marketing, Corporate Management, Leadership, Strategic Management, Governance/ Compliance
2. Mr. Piyasak Tejasen Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Political Science	Senior Vice President - Distribution	15 Aug 2005	Business Administration, Human Resource Management, Corporate Management, Leadership, Strategic Management
3. Mrs. Rojjana Ussayaporn [1] Gender: Female Age: 58 years old Highest level of education: Master's degree Major: Accounting	Chief Financial Officer	1 Jan 2024	Banking, Accounting, Leadership, Budgeting, Sustainability
4. Mr. Peerapong Pitrpibulpatit Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Political Science	Head of Office of President & CEO	16 May 2007	Law, Corporate Social Responsibility, Negotiation, Audit, Risk Management
5. Ms. Phichamon Jitpentham Gender: Female Age: 49 years old Highest level of education: Bachelor's degree Major: Mass Communication	Head of Personal Loans	1 May 2018	Business Administration, Leadership, Strategic Management, Risk Management, Marketing

6.	Ms. Rueankeaw Kasemsavatsri Gender: Female Age: 46 years old Highest level of education: Master's degree Major: Marketing	Head of Auto Loan	1 Sep 2020	Business Administration, Marketing, Data Analysis, Project Management, Leadership
7.	Mr. Pornchai Wijitburaphat Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration	Head of Internal Audit	16 Oct 2001	Sustainability, Audit, Internal Control, Governance/ Compliance, Risk Management
8.	Ms. Piyasuda Kwaennonsee Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Industrial and Organizational Psychology	Head of Human Resources	16 Aug 2022	Banking, Insurance, Human Resource Management, Negotiation, Leadership
9.	Ms. Chanidapa Suriya Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Business Administration	Head of Customer Service & Business Support	1 Nov 2022	Business Administration, Procurement, Project Management, Corporate Management, Leadership
10.	Ms. Chotika Thanawaleekul Gender: Female Age: 49 years old Highest level of education: Master's degree Major: Business Administration	Head of Compliance	1 Jul 2023	Business Administration, Economics, Law, Risk Management, Governance/ Compliance
11.	Mrs. Pranaya Nithanon Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Communication Studies	Head of Credit Card Marketing	1 Jan 2024	Business Administration, Marketing, Digital Marketing, Brand Management, Leadership
12.	Ms. Sirikalya Suthanyaphruet Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Business Administration	Head of Online Acquisition and Performance Media Division	1 Jan 2024	Business Administration, Media & Publishing, Marketing, Digital Marketing, Strategic Management

13.	Ms. Usanee Laohavaranun Gender: Female Age: 50 years old Highest level of education: Master's degree Major: Business Administration	Head of Marketing Communications & MAAI Business	1 Jan 2024	Banking, Marketing, Digital Marketing, Brand Management, Strategic Management
14.	Ms. Janejit Ladpli Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Political Science	Head of Public & Corporate Affairs Division	1 Jan 2024	Banking, Tourism & Leisure, Marketing, Change Management, Leadership
15.	Mr. Rywin Voravongsatit Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Finance	Head of Operations Control & Merchant Operations	1 Jan 2024	Business Administration, Data Analysis, Leadership, Risk Management, Internal Control
16.	Mr. Somchai Benjamapokai Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Head of Credit Acceptance	1 Jan 2024	Business Administration, Banking, Accounting, Data Analysis, Risk Management
17.	Ms. Naowarat Keratikasemsook Gender: Female Age: 49 years old Highest level of education: Bachelor's degree Major: Business Administration	Head of Merchant Acquiring	1 Jan 2024	Business Administration, Marketing, Corporate Social Responsibility, Project Management, Strategic Management
18.	Ms. Natsaran Boonlertthaweesuk [2] Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Business Administration	Head of Financial Accounting Division	1 Jan 2024	Accounting, Finance, Leadership, Risk Management, Change Management
19.	Mrs. Wilaiwan Nopparat Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Master of Science (Computer Science)	Head of Information Technology	1 Jan 2025	IT Management, Data Analysis, Data Management, Project Management, Leadership

20.	Ms. Onchalee Kroekritvanit Gender: Female Age: 49 years old Highest level of education: Master's degree Major: Economics	Head of Distribution	1 Jan 2025	Business Administration, Finance, Negotiation, Leadership, Strategic Management
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[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)	203,483,161.00	211,695,748.00	187,913,612.00

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) : 619

Number of female employees (persons) : 1,221

Total number of employees (persons) : 1,840

Remark : Total Employees refer to individuals who are employed to work for the Company and is assigned to perform duties determined by the Company, including permanent and temporary employee (2022-2024 data).

Employee Remuneration

Total employee remuneration : 2,663,743,000.00

Remark : Separate Financial Statements

Provident fund

Total number of employees (persons) : 1,840

Number of employees contributing to the PVD (persons) : 1,533

Percentage of employees who are members (%) : 89.28

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. SOMCHAI KUVIJITSUWAN Gender: Male Age: 73 years old Highest level of education: Master's degree Major: Master of Public Administration Program in Public Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 20 Nov 2023	Law, Risk Management, Audit, Internal Control, Governance/ Compliance
2. Mrs. PRARALEE RATANAPRASARTPORN Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 5 Apr 2019	Finance, Banking, Business Administration, Data Analysis, Digital Marketing
3. Mr. RATHIAN SRIMONGKOL Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 11 Jan 2012	Risk Management, IT Management, Marketing, Finance, Business Administration

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. PRASONG POONTANEAT	Chairman of the board	Non-participating
Mr. PRAPHAISITH TANKEYURA	Director	Participating
Mr. NATAPONG VANARAT	Director	Participating
Mr. SOMCHAI KUVIJITSUWAN	Director	Participating
Mrs. PRARALEE RATANAPRASARTPORN	Director	Participating
Ms. KORNGANOK FUENGFUNG	Director	Participating
Mr. RATHIAN SRIMONGKOL	Director	Non-participating
Mrs. PITTAYA VORAPANYASAKUL	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

Number of board meetings (times) : 16

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. PRASONG POONTANEAT (Chairman of the board)	-	16/16	Participating	Did not hold the meeting

2.	Mr. PRAPHAISITH TANKEYURA (Director)	-	16/16	Participating	Did not hold the meeting
3.	Mr. NATAPONG VANARAT (Director)	-	16/16	Participating	Did not hold the meeting
4.	Mr. SOMCHAI KUVIJITSUWAN (Director)	-	16/16	Participating	Did not hold the meeting
5.	Mrs. PRARALEE RATANAPRASARTPORN (Director)	-	14/16	Participating	Did not hold the meeting
6.	Ms. KORNKANOK FUENGFUNG (Director)	-	16/16	Participating	Did not hold the meeting
7.	Mr. RATHIAN SRIMONGKOL (Director)	-	16/16	Participating	Did not hold the meeting
8.	Mrs. PITTAYA VORAPANYASAKUL (Director)	-	16/16	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. PRASONG POONTANEAT (Chairman of the board)	-	350,000.00	4,808,960.00	No
2.	Mr. PRAPHAISITH TANKEYURA (Director)	-	280,000.00	3,847,170.00	No
3.	Mr. NATAPONG VANARAT (Director)	-	280,000.00	3,847,170.00	No
4.	Mr. SOMCHAI KUVIJITSUWAN (Director)	-	280,000.00	442,690.00	No
5.	Mrs. PRARALEE RATANAPRASARTPORN (Director)	-	0.00	0.00	No
6.	Ms. KORNKANOK FUENGFUNG (Director)	-	270,000.00	0.00	No
7.	Mr. RATHIAN SRIMONGKOL (Director)	-	280,000.00	3,847,170.00	No
8.	Mrs. PITTAYA VORAPANYASAKUL (Director)	-	280,000.00	442,660.00	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) : 12

List of directors		Termination date	Number of the audit committee meeting
1.	Mr. PRAPHAISITH TANKEYURA (Chairman of the audit committee)	-	12/12
2.	Mr. NATAPONG VANARAT (Audit committee)	-	12/12
3.	Mr. SOMCHAI KUVIJITSUWAN (Audit committee)	-	12/12