



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

TISCO FINANCIAL GROUP 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 : TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED

Symbol : TISCO

Address : No. 48/49 TISCO Tower, Fl.21, North Sathorn Road, Silom Sub-district, Bangrak District

Province : Bangkok

Postcode : 10500

Business : The Company is holding company of TISCO Group which TISCO Bank is its core business. TISCO Bank engages in banking business with service areas including retail and SME lending, corporate lending, retail deposit, private banking, bancassurance, cash management and custodian services.

Registration Number : 0107551000223

Telephone : 0-2633-6000

Fax (if applicable) : 0-2633-6880

Website : <http://www.tisco.co.th>

Email : webmaster@tisco.co.th

Total Shares Sold (shares)

Common Stock : 800,645,624

Preferred Stock : 9,859

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2023	2024	2025
Total revenue from operations (Thousand baht)	18,789,923.45	19,226,423.96	19,655,471.33
Net Interest Income (Thousand baht)	13,572,772.74	13,569,856.16	13,502,336.86
Net Fee and Service Income (Thousand baht)	4,867,486.81	4,971,453.50	4,999,764.81
Other (Thousand baht)	349,663.90	685,114.30	1,153,369.66

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Net Interest Income (%)	72.23	70.58	68.70
Net Fee and Service Income (%)	25.90	25.86	25.44
Other (%)	1.86	3.56	5.87

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	18,789,923.45	19,226,423.96	19,655,471.33
Domestic (Thousand baht)	18,789,923.45	19,226,423.96	19,655,471.33
International (Thousand baht)	0.00	0.00	0.00

	2023	2024	2025
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

	2023	2024	2025
Total other income (Thousand baht)	349,663.90	685,114.30	1,153,369.67
Other income from operations (Thousand baht)	349,663.90	685,114.30	1,153,369.67
Gain (loss) on financial instruments measured at fair value through profit or loss (Thousand baht)	-29,164.20	314,346.42	543,623.48
Net gain on investments (Thousand baht)	5,357.20	2,921.67	8,497.41
Dividend income (Thousand baht)	89,875.00	99,849.40	113,966.22
Penalty fee income from loans (Thousand baht)	135,414.00	138,806.00	147,883.99
Other operating income (Thousand baht)	119,288.00	95,361.00	302,372.13
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

	2023	2024	2025
Share of profit (Thousand baht)	28,894.25	33,829.82	37,026.43

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	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)

Geopolitical & Conflict-Related Risks

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Policies or international agreements related to business operations
- Business operations of partners in the supply chain
- Damage to company image and reputation
- Competition risk
- Economic risk
- ESG risk

Operational Risk

- Shortage or fluctuation in pricing of raw materials or productive resources
- Loss or damage from non-compliance of partners or counterparties
- Climate change and disasters
- Impact on the environment
- Impact on human rights
- System disruption risk

Compliance Risk

- Change in laws and regulations
- Laws and regulations is not favorable for doing business
- Violations of laws and regulations
- Legal risk

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment
- Unhedged loan and borrowing in a foreign currency
- Liquidity risk
- Income volatility

Cyber 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
- Damage to company image and reputation

Operational Risk

- Systems or internal control system

- Human error in business operations
- Information security and cyber-attack

Compliance Risk

- Change in laws and regulations
- Violations of laws and regulations
- Corporate Governance

Financial Risk

- Other

Economic instability

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Behavior or needs of customers / consumers
- Reliance on large customers or few customers
- Reliance on large partners / distributors or few partners / distributors
- Competition risk
- Economic risk
- New business risk

Operational Risk

- Shortage or fluctuation in pricing of raw materials or productive resources
- Loss or damage from non-compliance of partners or counterparties
- Impact from population structure

Compliance Risk

- Change in laws and regulations

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment
- Unhedged loan and borrowing in a foreign currency
- Liquidity risk
- Income volatility

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.tisco.co.th/wp-content/uploads/sd-policy-2024-publish-th.pdf>
(if applicable)

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

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

	2023	2024	2025
Diesel (Litres)	597,187.20	526,818.98	501,359.02
Gasoline (Litres)	1,070,264.41	1,045,057.70	1,035,642.23

• Electricity consumption

	2023	2024	2025
Total electricity consumption within the organization (Kilowatt-Hours)	14,466,694.21	14,865,338.10	13,861,781.96

Water management

• Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	39,870.00	35,005.00	41,272.00

Waste management

• Waste from operations

	2023	2024	2025
Non-hazardous waste (Kilograms)	4,510.30	18,716.50	161,808.00
Remark :	2023-2024 Data only accounted for recyclable waste and food scraps 2025 Data include general waste generated at TISCO Tower		
Total waste generated (Kilograms)	4,510.30	18,716.50	161,808.00
Remark :	2023-2024 Data only accounted for recyclable waste and food scraps 2025 Data include general waste generated at TISCO Tower		

Greenhouse gas management

• Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	4,390.40	4,311.60	3,788.69
Scope 2 (Tons of carbon dioxide equivalents)	7,261.70	7,431.18	6,584.35
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	11,652.10	11,742.78	10,373.04

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : SGS (Thailand) Co., Ltd.

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.tisco.co.th/wp-content/uploads/human-rights-guidelines-2025-th.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

	2023	2024	2025
Number of male employees (Persons)	1,865	1,950	1,943
Number of female employees (Persons)	3,631	3,840	3,667
Total number of employees (Persons)	5,496	5,790	5,610

• Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	5,644,571,032.43	5,905,608,734.00	5,922,389,170.00

• Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	28.09	31.38	38.47
Employee development and training expenses (baht)	129,754,329.00	109,573,055.00	79,663,718.00

• Health, safety and work environment

	2023	2024	2025
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Total number of lost time injury incidents by employees (Cases)	0	1	2
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• **Employee retention**

	2023	2024	2025
Percentage of employees who voluntarily resigned (%)	6.44	7.01	6.31

• **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://www.tisco.co.th/wp-content/uploads/0.12-00-00-2026-cgpolicy-th-v5.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	13	100.00
Number of male directors	10	76.92
Number of female directors	3	23.08
Number of executive directors	4	30.77
Number of non-executive directors	9	69.23
Number of independent directors	6	46.15

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. PLIU MANGKORNKANOK Gender: Male Age: 77 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Re-elected as director	11 Jun 2010	Finance & Securities, Banking, Finance, Change Management, Fund Management

2.	Mrs. PONGPEN RUENGWIRAYUDH Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Accounting, Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	19 Apr 2024	Corporate Management, Accounting, Audit, Governance/ Compliance, Sustainability
3.	Mr. DUNG BA LE Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Foreign Services, Electrical Engineering Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive) Director type: Re-elected as director	20 Dec 2021	Banking, Finance & Securities, Fund Management, Property Fund & REITs, Human Resource Management
4.	Mr. CHI-HAO SUN Gender: Male Age: 48 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	28 Jun 2011	Risk Management, Banking, Marketing, Statistics, Digital Marketing
5.	Mr. SAKCHAI PEECHAPAT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	22 Apr 2019	Strategic Management, Risk Management, Governance/ Compliance, Leadership, Finance & Securities

6.	Mr. KANICH PUNYASHTHITI Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	22 Apr 2021	Law, Human Resource Management, Negotiation, Governance/ Compliance, Strategic Management
7.	Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT Gender: Female Age: 70 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	25 Apr 2022	Change Management, Risk Management, Banking, Governance/ Compliance, Leadership
8.	Ms. PENCHUN JARIKASEM Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	25 Apr 2022	Risk Management, Accounting, Audit, Internal Control, Change Management
9.	Mr. METHA PINGSUTHIWONG Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	25 Apr 2022	Strategic Management, Risk Management, Banking, Governance/ Compliance, Finance & Securities

10.	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH Gender: Male Age: 62 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	30 Jun 2022	Commerce, Accounting, Audit, Finance, IT Management
11.	Assoc. Prof. Dr. Vara Varavithya Gender: Male Age: 57 years old Highest level of education: Doctoral degree Major: Computer Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	9 Dec 2022	IT Management, Information & Communication Technology, Change Management, Risk Management, Data Analysis
12.	Mr. MAKOTO HONDA Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	18 Apr 2024	Change Management, Strategic Management, Finance & Securities, Finance, Economics
13.	Mr. TEVIN VONGVANICH Gender: Male Age: 67 years old Highest level of education: Honorary degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	18 Apr 2025	Change Management, Risk Management, Strategic Management, Finance & Securities, Finance

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

General information	Position	Tenure	Replacement Director
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1.	Mr. SATHIT AUNGMANEE	Director	Date position was	Mr. TEVIN VONGVANICH
	Gender: Male	(Non-executive)	assumed:	Date position was assumed:
	Age: 79 years old		25 Apr 2022	21 Apr 2025
	Highest level of education:		Date directorship	
	Master's degree		ended:	
	Major: Finance		18 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. Ms. PENCHUN JARIKASEM [1] Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	27 Jun 2022	Risk Management, Accounting, Audit, Internal Control, Change Management
2. Mrs. PONGPEN RUENGWIRAYUDH [1] Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Accounting, Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	26 Apr 2022	Corporate Management, Accounting, Audit, Governance/ Compliance, Sustainability
3. Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH [1] Gender: Male Age: 62 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	30 Jun 2022	Commerce, Accounting, Audit, Finance, IT 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. SAKCHAI PEECHAPAT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	26 Apr 2019
2. Mr. CHI-HAO SUN Gender: Male Age: 48 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Member of the executive committee	29 Jun 2011
3. Mr. METHA PINGSUTHIWONG Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	26 Apr 2022
4. Mr. MAKOTO HONDA Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: No	Member of the executive committee	19 Apr 2024

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Compensation Committee	Mr. DUNG BA LE	Member
	Mr. KANICH PUNYASHTHITI	Chairman
	Ms. PENCHUN JARIKASEM	Member
	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH	Member
Governance and Sustainability Committee	Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	Chairman
	Mr. KANICH PUNYASHTHITI	Member
	Mrs. PONGPEN RUENGVIRAYUDH	Member
	Assoc. Prof. Dr. Vara Varavithya	Member
Risk Oversight Committee		
	Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	Chairman
	Assoc. Prof. Dr. Vara Varavithya	Member
	Mr. SAKCHAI PEECHAPAT	Member
	Mr. TEVIN VONGVANICH	Member
	Mr. Chatri Chandrangam	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: None
Sub-committees responsible for nomination	: None
Sub-committees responsible for remuneration	: None
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. Mr. Pitada Vatcharasiritham Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President	1 Jan 2013	Finance & Securities, Finance, Project Management, Negotiation, Strategic Management
2. Mr. SAKCHAI PEECHAPAT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management	Group Chief Executive	1 Apr 2021	Strategic Management, Risk Management, Governance/ Compliance, Leadership, Finance & Securities
3. Mr. METHA PINGSUTHIWONG Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Finance	Chief Operating Officer and President	1 Apr 2021	Strategic Management, Risk Management, Banking, Governance/ Compliance, Finance & Securities
4. Mr. Paiboon Nalinthrangkurn Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Finance	Senior Executive Vice President	1 Apr 2021	Banking, Finance & Securities, Property Fund & REITs, Finance, Fund Management
5. Mr. Chattri Chandrangam [1] Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Finance	Senior Executive Vice President, Risk and Financial Control	1 Apr 2021	Banking, Finance & Securities, Finance, Risk Management, Budgeting

6.	Mr. Yuttpong Sriwongjanya Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Finance	First Executive Vice President	1 Apr 2021	Business Administration, Commerce, Finance, Brand Management, Strategic Management
7.	Mr. Rungroj Jarasvijitkul Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Management	First Executive Vice President	1 Apr 2021	Business Administration, Banking, Brand Management, Strategic Management, Professional Services
8.	Ms. Pavinee Ongvasith Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Management	First Executive Vice President	1 Apr 2021	Finance & Securities, Property Fund & REITs, Professional Services, Fund Management, Banking
9.	Mr. Theeranat Rujimethapass Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management	First Executive Vice President	1 Mar 2024	Finance & Securities, Marketing, Fund Management, Negotiation, Brand Management
10.	Ms. Rachada Pruksanubal Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Finance	First Executive Vice President	1 Jan 2023	Banking, Finance & Securities, Finance, Strategic Management, Accounting
11.	Mr. Dejphinun Suthadsanasoung Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President	1 Jan 2024	Banking, Automotive, Finance, Professional Services, Digital Marketing
12.	Mr. Picha Ratanatam Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Finance	Senior Executive Vice President	1 Jan 2025	Banking, Finance & Securities, Fund Management, Digital Marketing, Brand Management

13.	Mrs. Kusumar Pratomsrimek Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Information Technology in Business	First Executive Vice President	1 Jan 2025	Business Administration, IT Management, Accounting, Insurance, Finance
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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

	2023	2024	2025
Total executive remuneration (baht)	461,948,311.84	589,659,087.00	486,687,134.00

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) : 1,943

Number of female employees (persons) : 3,667

Total number of employees (persons) : 5,610

Employee Remuneration

Total employee remuneration : 5,922,389,170.00

Provident fund

Total number of employees (persons)	: 5,610
Number of employees contributing to the PVD (persons)	: 5,164
Percentage of employees who are members (%)	: 92.05

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. PLIU MANGKORNKANOK Gender: Male Age: 77 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Re-elected as director	Date position was assumed: 11 Jun 2010	Finance & Securities, Banking, Finance, Change Management, Fund Management
2. Mrs. PONGPEN RUENGWIRAYUDH Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Accounting, Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 19 Apr 2024	Corporate Management, Accounting, Audit, Governance/ Compliance, Sustainability
3. Mr. DUNG BA LE Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Foreign Services, Electrical Engineering Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive) Director type: Re-elected as director	Date position was assumed: 20 Dec 2021	Banking, Finance & Securities, Fund Management, Property Fund & REITs, Human Resource Management

4.	Mr. CHI-HAO SUN Gender: Male Age: 48 years old Highest level of education: Master's degree Major: Finance Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	Date position was assumed: 28 Jun 2011	Risk Management, Banking, Marketing, Statistics, Digital Marketing
5.	Mr. SAKCHAI PEECHAPAT Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 22 Apr 2019	Strategic Management, Risk Management, Governance/ Compliance, Leadership, Finance & Securities
6.	Mr. KANICH PUNYASHTHITI Gender: Male Age: 56 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 22 Apr 2021	Law, Human Resource Management, Negotiation, Governance/ Compliance, Strategic Management
7.	Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT Gender: Female Age: 70 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 25 Apr 2022	Change Management, Risk Management, Banking, Governance/ Compliance, Leadership
8.	Ms. PENCHUN JARIKASEM Gender: Female Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 25 Apr 2022	Risk Management, Accounting, Audit, Internal Control, Change Management

9.	Mr. METHA PINGSUTHIWONG Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 25 Apr 2022	Strategic Management, Risk Management, Banking, Governance/ Compliance, Finance & Securities
10.	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH Gender: Male Age: 62 years old Highest level of education: Doctoral degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 30 Jun 2022	Commerce, Accounting, Audit, Finance, IT Management
11.	Assoc. Prof. Dr. Vara Varavithya Gender: Male Age: 57 years old Highest level of education: Doctoral degree Major: Computer Engineering Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 9 Dec 2022	IT Management, Information & Communication Technology, Change Management, Risk Management, Data Analysis
12.	Mr. MAKOTO HONDA Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: No	Director (Executive) Director type: Re-elected as director	Date position was assumed: 18 Apr 2024	Change Management, Strategic Management, Finance & Securities, Finance, Economics

• 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. TEVIN VONGVANICH	Director	Date position was assumed:	Change Management, Risk Management, Strategic Management, Finance & Securities, Finance
	Gender: Male	(Non-executive, Independent director)	18 Apr 2025	
	Age: 67 years old			
	Highest level of education:			
	Honorary degree	Director type: Newly appointed director to replace ex-director		
	Major: Engineering			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. PLIU MANGKORNBANOK	Chairman of the board	Participating
Mrs. PONGPEN RUENGWIRAYUDH	Director	Participating
Mr. DUNG BA LE	Vice Chairman	Participating
Mr. CHI-HAO SUN	Director	Participating
Mr. SAKCHAI PEECHAPAT	Director	Participating
Mr. KANICH PUNYASHTHITI	Director	Participating
Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT	Director	Participating
Ms. PENCHUN JARIKASEM	Director	Participating
Mr. METHA PINGSUTHIWONG	Director	Participating
Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH	Director	Non-participating
Assoc. Prof. Dr. Vara Varavithya	Director	Participating
Mr. MAKOTO HONDA	Director	Non-participating
Mr. TEVIN VONGVANICH	Director	Non-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) : 8

Date of AGM meeting : 18 Apr 2025

EGM meeting : No

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1. Mr. PLIU MANGKORNKANOK (Chairman of the board)	-	8/8	Participating	Did not hold the meeting
2. Mrs. PONGPEN RUENGWIRAYUDH (Director)	-	8/8	Participating	Did not hold the meeting
3. Mr. DUNG BA LE (Vice Chairman)	-	8/8	Participating	Did not hold the meeting
4. Mr. CHI-HAO SUN (Director)	-	8/8	Participating	Did not hold the meeting
5. Mr. SAKCHAI PEECHAPAT (Director)	-	8/8	Participating	Did not hold the meeting
6. Mr. KANICH PUNYASHTHITI (Director)	-	8/8	Participating	Did not hold the meeting
7. Assoc. Prof. Dr. ANGKARAT PRIEBJRIVAT (Director)	-	8/8	Participating	Did not hold the meeting
8. Ms. PENCHUN JARIKASEM (Director)	-	8/8	Participating	Did not hold the meeting
9. Mr. METHA PINGSUTHIWONG (Director)	-	8/8	Participating	Did not hold the meeting

10.	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH (Director)	-	8/8	Participating	Did not hold the meeting
11.	Assoc. Prof. Dr. Vara Varavithya (Director)	-	8/8	Participating	Did not hold the meeting
12.	Mr. MAKOTO HONDA (Director)	-	8/8	Participating	Did not hold the meeting
13.	Mr. TEVIN VONGVANICH (Director)	-	7/7	Non-participating	Did not hold the meeting
14.	Mr. SATHIT AUNGMANEE (Director)	18 Apr 2025	1/1	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. PLIU MANGKORNNANOK (Chairman of the board)	-	600,000.00	3,120,000.00	Yes
2.	Mrs. PONGPEN RUENGWIRAYUDH (Director)	-	440,000.00	720,000.00	Yes
3.	Mr. DUNG BA LE (Vice Chairman)	-	440,000.00	720,000.00	Yes
4.	Mr. CHI-HAO SUN (Director)	-	440,000.00	720,000.00	Yes
5.	Mr. SAKCHAI PEECHAPAT (Director)	-	N/A	720,000.00	Yes
6.	Mr. KANICH PUNYASHTHITI (Director)	-	440,000.00	720,000.00	Yes
7.	Assoc. Prof. Dr. ANGKARAT PRIEJRIVAT (Director)	-	440,000.00	720,000.00	Yes
8.	Ms. PENCHUN JARIKASEM (Director)	-	440,000.00	720,000.00	Yes
9.	Mr. METHA PINGSUTHIWONG (Director)	-	N/A	720,000.00	Yes
10.	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH (Director)	-	440,000.00	720,000.00	Yes
11.	Assoc. Prof. Dr. Vara Varavithya (Director)	-	440,000.00	720,000.00	Yes
12.	Mr. MAKOTO HONDA (Director)	-	440,000.00	720,000.00	Yes
13.	Mr. TEVIN VONGVANICH (Director)	-	385,000.00	506,000.00	Yes
14.	Mr. SATHIT AUNGMANEE (Director)	18 Apr 2025	55,000.00	216,000.00	Yes

Remark : 1. Other monetary remuneration refers to monthly fee, which excludes meeting fee. The Company does not have a policy to pay bonuses or other special remuneration to directors.

2. Non-monetary Remuneration

1) Executive car for the Chairman of the Board,

2) Group life and accident insurance, or health insurance, or travel insurance, or medical benefits, as appropriate,

3) Directors & Officers Liability Insurance (D&O).

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

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

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 14

List of directors		Termination date	Number of the audit committee meeting
1.	Ms. PENCHUN JARIKASEM (Chairman of the audit committee)	-	14/14
2.	Mrs. PONGPEN RUENGVIKAYUDH (Audit committee)	-	14/14
3.	Assoc. Prof. Dr. SILLAPAPORN SRIJUNPETCH (Audit committee)	-	14/14

Remark : - Audit Committee had a joint meeting with the Risk Oversight Committee one (1) time