



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

BANGKOK COMMERCIAL ASSET MANAGEMENT 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 : BANGKOK COMMERCIAL ASSET MANAGEMENT PUBLIC COMPANY LIMITED

Symbol : BAM

Address : 99 Surasak Rd, Silom, Bang Rak

Province : Bangkok

Postcode : 10500

Business : Management of non-performing loans (NPLs) and non-performing assets (NPAs)

Registration Number : 0107558000482

Telephone : 0-2267-1900

Fax (if applicable) : 0-2266-3377

Website : www.bam.co.th

Email : ir@bam.co.th

Total Shares Sold (shares)

Common Stock : 3,232,042,300

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2023	2024	2025
Total revenue from operations (Thousand baht)	12,004,586.84	12,811,075.68	13,398,281.72
Management of non-performing loans (NPLs) and non-performing assets (NPAs) (Thousand baht)	11,908,166.79	12,662,701.71	13,173,694.53
Other (Thousand baht)	96,420.05	148,373.97	224,587.19

	2023	2024	2025
Total revenue from operations (%)	100.00	100.00	100.00
Management of non-performing loans (NPLs) and non-performing assets (NPAs) (%)	99.20	98.84	98.32
Other (%)	0.80	1.16	1.68

By Geographical Area or Market

	2023	2024	2025
Total revenue from operations (Thousand baht)	12,004,586.84	12,811,075.68	13,398,281.72
Domestic (Thousand baht)	12,004,586.84	12,782,544.15	13,301,406.10
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	99.78	99.28
International (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2023	2024	2025
Total other income (Thousand baht)	0.00	28,531.53	96,875.62
Other income from operations (Thousand baht)	0.00	0.00	0.00
Other income not from operations (Thousand baht)	0.00	28,531.53	96,875.62

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 : Yes

(Unit : Thousand baht)	2023	2024	2025
R&D expenses in the past 3 years	35,000.00	52,413.00	22,600.00

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

- Volatility in the industry in which the company operates
- Government policy
- Changes in technologies
- Business operations of partners in the supply chain
- Reliance on large customers or few customers
- Economic risk
- New business risk

Operational Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations
- Safety, occupational health, and working environment
- Corruption

Financial Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Fluctuation in return on assets or investment
- Liquidity 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
- Legal risk

Reputation Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations

Information Technology Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Other

Operational Risk

- Human error in business operations
- Information security and cyber-attack
- System disruption risk
- Other

Compliance Risk

- Other

ESG Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- ESG risk
- Climate change and disasters

Operational Risk

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

Compliance Risk

- Corporate Governance

PDPA Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Information security and cyber-attack

Compliance Risk

- Violations of laws and regulations

Risk to Securities Holder (2.2.2)

Risk from the control of Major Shareholder

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 (if applicable) : <https://www.bam.co.th/corporate/images/attachments/%E0%B8%99%E0%B9%82%E0%B8%A2%E0%B8%9A%E0%B8%B2%E0%B8%A2%E0%B8%81%E0%B8%B2%E0%B8%A3%E0%B8%9E%E0%B8%B1%E0%B8%92%E0%B8%99%E0%B8%B2%E0%B8%84%E0%B8%A7%E0%B8%B2%E0%B8%A1%E0%B8%A2%E0%B8%B1%E0%B9%88%E0%B8%87%E0%B8%A2%E0%B8%B7%E0%B8%99%E0%B8%82%E0%B8%AD%E0%B8%87%E0%B8%AD%E0%B8%87%E0%B8%84%E0%B9%8C%E0%B8%81%E0%B8%A3.pdf>

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

URL of environmental policy and practice (if applicable) : www.bam.co.th/th/preview/pdf/bam-strapi/ESG_dfad8e78d7/นโยบายสิ่งแวดล้อมและจัดซื้อจัดจ้างเพื่อส่งเสริม%20ESG

Company environmental guideline : 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)	8,156.21	7,738.15	9,419.82
Gasoline (Litres)	187,398.38	180,163.24	159,179.91

• Electricity consumption

	2023	2024	2025
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Total electricity consumption within the organization (Kilowatt-Hours)	1,707,000.00	1,946,000.00	1,993,000.00
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Water management

• Water consumption

	2023	2024	2025
Total water withdrawal (Cubic meters)	25,470.00	25,746.00	26,816.00

Waste management

• Waste from operations

	2023	2024	2025
Non-hazardous waste (Kilograms)	119,060.60	121,354.96	125,177.33
Hazardous waste (Kilograms)	74.88	292.56	204.91
Total waste generated (Kilograms)	119,135.48	121,647.52	125,382.24

Greenhouse gas management

• Greenhouse gas emissions

	2023	2024	2025
Scope 1 (Tons of carbon dioxide equivalents)	536.00	524.00	379.17
Scope 2 (Tons of carbon dioxide equivalents)	895.00	851.00	996.30
Scope 3 (Tons of carbon dioxide equivalents)	1,351.00	1,135.00	299.49
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	2,782.00	2,510.00	1,674.96

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : Greenhouse Gas Management Certification Unit, School of Energy and Environment University of Phayao

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.bam.co.th/corporate/images/attachments/%E0%B8%99%E0%B9%82%E0%B8%99%E0%B8%9A%E0%B8%B2%E0%B8%A2%E0%B8%94%E0%B9%89%E0%B8%B2%E0%B8%99%E0%B8%AA%E0%B8%B4%E0%B8%97%E0%B8%98%E0%B8%B4%E0%B8%A1%E0%B8%99%E0%B8%B8%E0%B8%A9%E0%B8%A2%E0%B8%8A%E0%B8%99.pdf>

Company human right guideline : Employee Rights, 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)	563	563	555
Number of female employees (Persons)	723	728	735
Total number of employees (Persons)	1,286	1,291	1,290

• Employee remuneration

	2023	2024	2025
Employee remuneration (baht)	1,238,105,868.63	1,226,207,329.77	1,258,671,132.29

• Employee development and training

	2023	2024	2025
Average employee training hours (Hours / Person / Year)	42.00	42.00	41.00
Employee development and training expenses (baht)	31,530,073.41	16,390,505.29	N/A

• **Health, safety and work environment**

	2023	2024	2025
Total number of lost time injury incidents by employees (Cases)	0	1	0

• **Employee retention**

	2023	2024	2025
Percentage of employees who voluntarily resigned (%)	7.00	9.45	7.60

• **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.bam.co.th/corporate/images/attachments/%E0%B8%99%E0%B9%82%E0%B8%A2%E0%B8%9A%E0%B8%B2%E0%B8%A2%E0%B8%94%E0%B9%89%E0%B8%B2%E0%B8%99%E0%B8%81%E0%B8%B2%E0%B8%A3%E0%B8%81%E0%B8%B3%E0%B8%81%E0%B8%B1%E0%B8%9A%E0%B8%94%E0%B8%B9%E0%B9%81%E0%B8%A5%E0%B8%81%E0%B8%B4%E0%B8%88%E0%B8%81%E0%B8%B2%E0%B8%A3%E0%B8%97%E0%B8%B5%E0%B9%88%E0%B8%94%E0%B8%B5.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	11	100.00
Number of male directors	8	72.73
Number of female directors	3	27.27
Number of executive directors	1	9.09
Number of non-executive directors	10	90.91
Number of independent directors	5	45.45

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. Mrs. TONGURAI LIMPITI Gender: Female Age: 69 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	7 Oct 2016	Finance, Accounting, Banking, IT Management, Business Administration

2.	<p>Mr. VASANT THIENHOM</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	1 Dec 2017	<p>Law, Finance, Governance/ Compliance, Human Resource Management, Business Administration</p>
3.	<p>Mr. YOS KIMSAWATDE</p> <p>Gender: Male</p> <p>Age: 70 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management Information Systems</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>	14 Nov 2017	<p>IT Management, Statistics, Business Administration, Human Resource Management, Governance/ Compliance</p>
4.	<p>Mr. SATORN TOPOTHAI</p> <p>Gender: Male</p> <p>Age: 67 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	3 Apr 2020	<p>Law, Finance, Banking, Business Administration, Human Resource Management</p>
5.	<p>Mr. PISIT SEREWIWATTANA</p> <p>Gender: Male</p> <p>Age: 64 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management and Human Relation</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	5 Mar 2021	<p>Finance, Banking, Business Administration, Human Resource Management, Economics</p>

6.	Mr. THAKORN PIYAPAN Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	22 Apr 2022	Banking, Finance, IT Management, Insurance, Human Resource Management
7.	Ms. PIYAWAN LAMKITCHA Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	1 May 2024	Finance, Accounting, Governance/ Compliance
8.	Mrs. PUNNEE WORAWUTHICHONGSATHIT Gender: Female Age: 73 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: Newly appointed director to replace ex-director	4 Apr 2025	Accounting, Finance, Governance/ Compliance, Public Administration, Audit
9.	Mr. Manpong Senanarong Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	18 Apr 2025	Law, Finance, Accounting, Business Administration, Governance/ Compliance

10.	Mr. Pakorn Partanapat Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	8 Nov 2025	Economics, Banking, Finance, Business Administration, Human Resource Management
11.	Dr. Rak Vorrakitpokatorn Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Newly appointed director to replace ex-director	18 Apr 2025	Economics, Banking, Business Administration, Information & Communication Technology, Finance

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

General information		Position	Tenure	Replacement Director
1.	Mrs. VARUNEE SUCHITVAS Gender: Female Age: 62 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 23 Feb 2024 Date directorship ended: 27 Feb 2025	Mrs. PUNNEE WORAWUTHICHONGSATHIT Date position was assumed: 4 Apr 2025
2.	Mrs. SIRIVIPA SUPANTANET Gender: Female Age: 63 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 22 Apr 2024 Date directorship ended: 8 Apr 2025	Mr. Manpong Senanarong Date position was assumed: 18 Apr 2025

3.	Mr. BUNYONG VISATEMONGKOLCHAI Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: No	Vice Chairman (Non-executive)	Date position was assumed: 6 Jul 2012 Date directorship ended: 31 Oct 2025	Mr. Pakorn Partanapat Date position was assumed: 8 Nov 2025
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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. VASANT THIENHOM Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	1 Dec 2017	Law, Finance, Governance/ Compliance, Human Resource Management, Business Administration
2. Mr. YOS KIMSAWATDE Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Management Information Systems Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	14 Nov 2017	IT Management, Statistics, Business Administration, Human Resource Management, Governance/ Compliance
3. Mrs. PUNNEE WORAWUTHICHONGSATHIT [1] Gender: Female Age: 73 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: Newly appointed director to replace ex-director	4 Apr 2025	Accounting, Finance, Governance/ Compliance, Public Administration, Audit

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

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

General information	Position	Tenure	Replacement Director
1. Mrs. VARUNEE SUCHITVAS [1] Gender: Female Age: 62 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 23 Feb 2024 Date directorship ended: 27 Feb 2025	Mrs. PUNNEE WORAWUTHICHONGSATHIT Date position was assumed: 4 Apr 2025
2. Mrs. SIRIVIPA SUPANTANET [1] Gender: Female Age: 63 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 22 Apr 2024 Date directorship ended: 8 Apr 2025	Mr. Manpong Senanarong Date position was assumed: 18 Apr 2025

[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. PISIT SEREWIWATTANA Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Management and Human Relation Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	6 May 2022

2.	Mr. SATORN TOPOTHAI Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	7 Aug 2020
3.	Ms. PIYAWAN LAMKITCHA Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	6 Dec 2024
4.	Mr. Vichan Amornrojanavong Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	29 Apr 2016
5.	Dr. Rak Vorrakitpokatorn Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	18 Apr 2025

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
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The Risk Oversight Committee	Mr. THAKORN PIYAPAN	Chairman
	Mr. Manpong Senanarong	Member
	Dr. Rak Vorrakitpokatorn	Member
	Ms. Voraprapa Nakavachara	Member
The Nomination and Remuneration Committee	Mr. VASANT THIENHOM	Chairman
	Mr. SATORN TOPOTHAI	Member
	Ms. Voraprapa Nakavachara	Member
	Mr. YOS KIMSAWATDE	Member
The Corporate Governance and Sustainability Committee	Mr. YOS KIMSAWATDE	Chairman
	Ms. PIYAWAN LAMKITCHA	Member
	Mr. Manpong Senanarong	Member
	Mrs. PUNNEE WORAWUTHICHONGSATHIT	Member
Innovation and Transformation Committee	Mr. THAKORN PIYAPAN	Chairman
	Mr. Thana Thienachariya	Member
	Mr. Pawoot Pongvitayapanu	Member
	Dr. Bowornnan Thongkalya	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: The Risk Oversight Committee
Sub-committees responsible for nomination	: The Nomination and Remuneration Committee
Sub-committees responsible for remuneration	: The Nomination and Remuneration Committee
Sub-committees responsible for corporate governance	: The Corporate Governance and Sustainability Committee
Sub-committees responsible for corporate sustainability development	: The 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. Dr. Rak Vorrakitpokatorn Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Economics	Chief Executive Officer	16 Apr 2025	Economics, Banking, Business Administration, Information & Communication Technology, Finance
2. Mr. SOMPORN MOONSRIKAEW Gender: Male Age: 65 years old Highest level of education: Master's degree Major: Master of Public and Private Management, Graduate School of Public Administration	President – Business Group	1 Mar 2025	Finance, Negotiation, Property Development, Business Administration
3. Mr. Weeravej Sirichatchai Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Law	Senior Executive Vice President, Chief Strategy & Communication Corporate Supporting Group, Company Secretary	1 Mar 2020	Law, Corporate Management, Banking, Governance/ Compliance
4. Dr. Thanakorn Wangpipatwong Gender: Male Age: 54 years old Highest level of education: Doctoral degree Major: Information technology	Senior Executive Vice President, Chief Technology Officer of Information Technology and Digital Group	16 Mar 2023	Property Development, Information & Communication Technology, IT Management, Data Analysis
5. Dr. Wuthipan Tawantiang Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Management	Senior Executive Vice President, BU Head of Regional Loan Restructuring and Sales Group	16 Aug 2024	Business Administration, Finance, Property Development, Banking, Finance & Securities

6.	Mrs. Wasana Chuenklinthoop Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Management	Deputy Chief Executive Officer, Bangkok and Vicinity Loan Restructuring and Sales Group 1	1 Oct 2025	Property Development, Business Administration
7.	Mr. Chanwit Kav Kaveesoonthornsano [1] Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Management	Assistant Chief Executive Officer Financial Management, Accounting and Investment Group	1 Sep 2024	Business Administration, Property Development, Accounting, Corporate Management, Finance
8.	Mrs. Wannee Punkawong [2] Gender: Female Age: 56 years old Highest level of education: Master's degree Major: Accounting	Director of Accounting, authorized to be directly in charge of accounting supervision (Accountant)	1 Oct 2018	Accounting, Finance
9.	Ms. Jatuporn Suwattanangkul Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Director of Financial Management and Finance Department	1 Oct 2020	Business Administration, Finance

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 555

Number of female employees (persons) : 735

Total number of employees (persons) : 1,290

Employee Remuneration

Total employee remuneration : 1,258,671,132.29

Provident fund

Total number of employees (persons) : 1,290

Number of employees contributing to the PVD (persons) : 1,278

Percentage of employees who are members (%) : 99.07

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Mrs. Wannee Punkawong	wannee@bam.co.th	02 267 1900 ext.2301

- Company secretary

General information	Email	Telephone
1. Mr. Weeravej Sirichatchai	weeravej.s@bam.co.th	02 267 1900 ext.1041

- Head of internal audit

General information	Email	Telephone
1. Mr. Prasert Kangkreethaphol	prasert.kan@bam.co.th	02 267 1900 ext.1801

- Head of compliance unit

General information	Email	Telephone
1. Mr. Prayad Pongdet	prayad@bam.co.th	02 267 1900 ext.3601

• Head of investor relations

General information	Email	Telephone
1. Ms. Weerawan Nilagupta	weerawan@bam.co.th	02 2671900 ext. 2830

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. EY OFFICE LIMITED	<p>1. Mrs. SOMJAI KHUNAPASUT Email: somjai.khunapasut@th.ey.com Telephone: -</p> <p>2. Mrs. RACHADA YONGSAWADVANICH Email: Rachada.Yongsawadvanich@th.ey.com Telephone: -</p> <p>3. Mrs. SARANYA PLUDSRI Email: Saranya.Pludsri@th.ey.com Telephone: -</p>	8,200,000.00	-

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 newly appointed director to replace the ex-director

General information		Position	Date position was assumed	Experience and expertise
1.	Ms. PIYAWAN LAMKITCHA Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 1 May 2024	Finance, Accounting, Governance/ Compliance
2.	Mrs. PUNNEE WORAWUTHICHONGSATHIT Gender: Female Age: 73 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: Newly appointed director to replace ex-director	Date position was assumed: 4 Apr 2025	Accounting, Finance, Governance/ Compliance, Public Administration, Audit
3.	Mr. Manpong Senanarong Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Finance 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: 18 Apr 2025	Law, Finance, Accounting, Business Administration, Governance/ Compliance

4.	Mr. Pakorn Partanapat Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 8 Nov 2025	Economics, Banking, Finance, Business Administration, Human Resource Management
5.	Dr. Rak Vorrakitpokatorn Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 18 Apr 2025	Economics, Banking, Business Administration, Information & Communication Technology, Finance

Development of directors over the past year

List of directors	Position	Participated in director development program
Mrs. TONGURAI LIMPITI	Chairman of the board	Participating
Mr. VASANT THIENHOM	Director	Participating
Mr. YOS KIMSAWATDE	Director	Participating
Mr. SATORN TOPOTHAI	Director	Participating
Mr. PISIT SEREWIWATTANA	Director	Participating
Mr. THAKORN PIYAPAN	Director	Participating
Ms. PIYAWAN LAMKITCHA	Director	Participating
Mrs. PUNNEE WORAWUTHICHONGSATHIT	Director	Participating
Mr. Manpong Senanarong	Director	Participating
Mr. Pakorn Partanapat	Director	Participating
Dr. Rak Vorrakitpokatorn	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) : 16

Date of AGM meeting : 18 Apr 2025

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mrs. TONGURAI LIMPITI (Chairman of the board)	-	16/16	Participating	Did not hold the meeting
2.	Mr. VASANT THIENHOM (Director)	-	16/16	Participating	Did not hold the meeting
3.	Mr. YOS KIMSAWATDE (Director)	-	16/16	Participating	Did not hold the meeting
4.	Mr. SATORN TOPOTHAI (Director)	-	16/16	Participating	Did not hold the meeting
5.	Mr. PISIT SEREWIWATTANA (Director)	-	16/16	Participating	Did not hold the meeting
6.	Mr. THAKORN PIYAPAN (Director)	-	16/16	Participating	Did not hold the meeting
7.	Ms. PIYAWAN LAMKITCHA (Director)	-	16/16	Non-participating	Did not hold the meeting
8.	Mrs. PUNNEE WORAWUTHICHONGSATHIT (Director)	-	11/11	Participating	Did not hold the meeting
9.	Mr. Manpong Senanarong (Director)	-	10/10	Non-participating	Did not hold the meeting
10.	Mr. Pakorn Partanapat (Director)	-	2/2	Non-participating	Did not hold the meeting
11.	Dr. Rak Vorrakitpokatorn (Director)	-	11/11	Participating	Did not hold the meeting

12.	Mrs. VARUNEE SUCHITVAS (Director)	27 Feb 2025	14/14	Participating	Did not hold the meeting
13.	Mrs. SIRIVIPA SUPANTANET (Director)	8 Apr 2025	10/11	Non-participating	Did not hold the meeting
14.	Mr. BUNYONG VISATEMONGKOLCHAI (Vice Chairman)	31 Oct 2025	13/13	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.	Mrs. TONGURAI LIMPITI (Chairman of the board)	-	864,000.00	N/A	No
2.	Mr. VASANT THIENHOM (Director)	-	396,000.00	N/A	No
3.	Mr. YOS KIMSAWATDE (Director)	-	396,000.00	N/A	No
4.	Mr. SATORN TOPOTHAI (Director)	-	396,000.00	N/A	No
5.	Mr. PISIT SEREWIWATTANA (Director)	-	396,000.00	N/A	No
6.	Mr. THAKORN PIYAPAN (Director)	-	396,000.00	N/A	No
7.	Ms. PIYAWAN LAMKITCHA (Director)	-	396,000.00	N/A	No
8.	Mrs. PUNNEE WORAWUTHICHONGSATHIT (Director)	-	297,000.00	N/A	N/A
9.	Mr. Manpong Senanarong (Director)	-	297,000.00	N/A	N/A
10.	Mr. Pakorn Partanapat (Director)	-	33,000.00	N/A	N/A
11.	Dr. Rak Vorrakitpokatorn (Director)	-	297,000.00	N/A	N/A
12.	Mrs. VARUNEE SUCHITVAS (Director)	27 Feb 2025	66,000.00	N/A	No
13.	Mrs. SIRIVIPA SUPANTANET (Director)	8 Apr 2025	132,000.00	N/A	No
14.	Mr. BUNYONG VISATEMONGKOLCHAI (Vice Chairman)	31 Oct 2025	490,000.00	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) : 17

List of directors		Termination date	Number of the audit committee meeting
1.	Mr. VASANT THIENHOM (Chairman of the audit committee)	-	17/17
2.	Mr. YOS KIMSAWATDE (Audit committee)	-	17/17
3.	Mrs. PUNNEE WORAWUTHICHONGSATHIT (Audit committee)	-	11/11
4.	Mrs. VARUNEE SUCHITVAS (Audit committee)	27 Feb 2025	4/4
5.	Mrs. SIRIVIPA SUPANTANET (Audit committee)	8 Apr 2025	6/6