



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

STAR MONEY 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 : STAR MONEY PUBLIC COMPANY LIMITED

Symbol : SM

Address : 204/1-8 Sukhumwit Road, Thang Kwian, Klaeng

Province : Rayong

Postcode : 21110

Business : A dealer in electrical appliances which sell the products both in cash and installment and a credit provider in various types such as (1) Personal loan under regulations of Bank of Thailand ("BOT") with an original car registration as a mortgage security (2) Personal loan under regulations of BOT which is not a credit with an original car registration as a mortgage security (3) Secured loan with mortgage securities such as an original car registration, land and buildings including insurance broker service business.

Registration Number : 0107565000263

Telephone : 06-1393-9988

Fax (if applicable) : -

Website : www.star.money.co.th

Email : info@star.money.co.th

Total Shares Sold (shares)

Common Stock : 1,100,000,000

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)	1,399,436.00	1,379,854.00	1,545,059.00
Sales and service income (Thousand baht)	845,789.00	773,883.00	847,607.00
Loan interest income (Thousand baht)	410,441.00	455,351.00	508,636.00
Hire purchase interest income (Thousand baht)	85,121.00	84,563.00	127,301.00
Fee and service income (Thousand baht)	13,962.00	16,757.00	16,855.00
Other income (Thousand baht)	44,123.00	49,300.00	44,660.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Sales and service income (%)	60.44	56.08	54.86
Loan interest income (%)	29.33	33.00	32.92
Hire purchase interest income (%)	6.08	6.13	8.24
Fee and service income (%)	1.00	1.21	1.09
Other income (%)	3.15	3.57	2.89

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	1,399,436.00	1,379,854.00	1,545,059.00
Domestic (Thousand baht)	1,399,436.00	1,379,854.00	1,545,059.00
International (Thousand baht)	0.00	0.00	0.00

Thailand (Thousand baht)	0.00	0.00	0.00
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	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
Thailand (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2022	2023	2024
Total other income (Thousand baht)	44,123.00	49,300.00	44,660.00
Other income from operations (Thousand baht)	43,182.00	48,459.00	44,257.00
Other income not from operations (Thousand baht)	941.00	841.00	403.00

Share of profit of joint ventures and associates accounted for using equity method

	2022	2023	2024
Share of profit (Thousand baht)	0.00	0.00	0.00

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2022	2023	2024
R&D expenses in the past 3 years	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)

1) Risks from Competition in the Electrical Appliance Sales Business Mobile phones and computers

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Changes in technologies
- Reliance on large partners / distributors or few partners / distributors

Operational Risk

- Reliance on employees in key positions
- Delays in the development of future projects

Compliance Risk

- Laws and regulations is not favorable for doing business
- Corporate Governance

Financial Risk

- Liquidity risk
- Income volatility

2) Risk from Competition in the Hire Purchase Loan, Regulated Personal Loan, Regulated Microfinancing Loan and Other Loan Businesses and Arrival of New Business Competitors

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Changes in technologies
- Business operations of partners in the supply chain

Operational Risk

- Systems or internal control system

Compliance Risk

- Violations of laws and regulations

3) Risk from Technological Changes Potentially Contributing to Changes in Consumer Behaviors in Choosing Loan Product or Service Access Channels, Especially in Small-Scale Consumers

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Changes in technologies

Operational Risk

- Product obsolescence
- Climate change and disasters

4) Risk from Loans

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Business operations of partners in the supply chain
- Economic risk
- Climate change and disasters

Operational Risk

- Loss or damage from non-compliance of partners or counterparties
- Corruption
- Other

Compliance Risk

- Violations of laws and regulations

Financial Risk

- Default on payment or exchange of goods

5) Risk from Confidentiality of Information and Important Agreement Documents

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Information security and cyber-attack
- Impact on human rights
- Corruption

Compliance Risk

- Corporate Governance

6) Risk from Fires Impacting Inventory Goods

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations
- Loss or damage from non-compliance of partners or counterparties
- Climate change and disasters

7) Risk of Corruption from Branch Employees

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Corruption

Compliance Risk

- Corporate Governance

8) Risk from Changes in Accounting Standards or Financial Reporting Standards

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations
- Corruption

Compliance Risk

- Legal risk

Financial Risk

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

9) Risk from Loan Business Regulation by Government Agencies and Risk from Failure to Comply with Related Regulations, Requirements and Announcements

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

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

10) Risk from Compliance with Personal Data Protection Laws

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Violations of laws and regulations
- Corporate Governance
- Legal risk

11) Risk from fluctuations in interest rates for loans from financial institutions, which are the main source of funds for the Company's business operations.

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding
- Fluctuation in exchange rates, interest rates, or the inflation rate

12) Risk from Failure to Comply with Loan Agreement Terms on Maintaining Financial Ratios or Shareholding Ratios by Major Shareholders

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Laws and regulations is not favorable for doing business

Financial Risk

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

Risk to Securities Holder (2.2.2)

1) Risk from Dependency on the Executive Team and Guarantee by Shareholders

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

2) Dependence on executives and personnel

Risk Management Measures: Yes

Related Risk Topics

- Other

Risk to Securities Holder from Investing in Foreign Securities (Applicable to only foreign companies) (2.2.3)

The impact of the trade war between the United States and China

Risk Management Measures: No

Related Risk Topics

- Other

Remark : Emerging Risk

6.2 Risks and opportunities from economic, social and environmental changes

Risk Management Measures: Yes

Related Risk Topics

- Other

Remark : Emerging Risk

Environmental risks from climate change (Environment)

Risk Management Measures: Yes

Related Risk Topics

- Other

Remark : Emerging Risk

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.star.money.co.th/Investor_Relations?page=Company_policy
(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.star.money.co.th/Investor_Relations?page=csr_activities
(if applicable)

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

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2022	2023	2024
Diesel (Litres)	N/A	22,343.15	27,534.47
Gasoline (Litres)	N/A	1,293.62	1,691.21

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	N/A	208,262.60	292,756.25

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	N/A	5,947.00	5,328.00

Waste management

• Waste from operations

	2022	2023	2024
Non-hazardous waste (Kilograms)	N/A	10,365.12	10,804.77
Total waste generated (Kilograms)	N/A	10,365.12	10,804.77

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	N/A	79.00	96.00
Scope 2 (Tons of carbon dioxide equivalents)	N/A	105.00	147.00
Scope 3 (Tons of carbon dioxide equivalents)	N/A	134.00	117.00
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	N/A	318.00	360.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : Bureau verification (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.starmoney.co.th/Investor_Relations?page=Company_policy

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)	213	224	213
Number of female employees (Persons)	504	520	534
Total number of employees (Persons)	717	744	747

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	212,516,683.00	236,953,027.00	234,682,902.00

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	N/A	18.05	16.80
Employee development and training expenses (baht)	89,905.00	251,621.00	165,621.00

• Health, safety and work environment

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

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	N/A	23.16	16.73

• **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.starmoney.co.th/Investor_Relations?page=corporate_governanceRelations?page=Company_policy

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	9	100.00
Number of male directors	8	88.89
Number of female directors	1	11.11
Number of executive directors	5	55.56
Number of non-executive directors	4	44.44
Number of independent directors	3	33.33

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. VISIT ONGPIPATTANAKUL Gender: Male Age: 60 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	28 Jan 2019	Economics, Finance & Securities, Leadership, Strategic Management, Governance/ Compliance

2.	Mr. VITIT LAVANSTHIEN Gender: Male Age: 73 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Executive) Director type: Original director	28 Jan 2019	Data Analysis, Negotiation, Governance/ Compliance, Marketing, Leadership
3.	Mr. CHUSAK VIVATWONGSKASEM Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	27 Jun 2016	Economics, Finance, Strategic Management, Risk Management, Marketing
4.	Mrs. SAVITREE LAVANSATHIEN Gender: Female Age: 62 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	27 Jun 2016	Strategic Management, Audit, Corporate Social Responsibility, Leadership, Internal Control
5.	Mr. SURAYUT LAWANSATHIEN Gender: Male Age: 60 years old Highest level of education: Bachelor's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	27 Jun 2016	Law, Negotiation, Risk Management, Audit, Automotive

6.	Mr. AKEAPOP LAVANSATHIEN Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	27 Jun 2016	Marketing, Procurement, Negotiation, Risk Management, Insurance
7.	Mr. PINIT NGAMSOPEE Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	28 Jan 2019	Accounting, Audit, Internal Control, Finance, Budgeting
8.	Mr. SENE VACHARASIRITHAM Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	28 Jan 2019	Accounting, Finance, IT Management, Risk Management, Internal Control
9.	Mr. PANUKORN CHANTARAPRAPAB Gender: Male Age: 48 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	11 Apr 2022	Economics, Banking, Finance, Fund Management, Data Analysis

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

General information	Position	Tenure	Replacement Director
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1.	Mr. VISIT ONGPIPATTANAKUL Gender: Male Age: 60 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director)	Date position was assumed: 13 Feb 2019 Date directorship ended: 28 Apr 2025	No replacement director
2.	Mrs. SAVITREE LAVANSATHIEN Gender: Female Age: 62 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)	Date position was assumed: 27 Jun 2016 Date directorship ended: 28 Apr 2025	No replacement director
3.	Mr. PANUKORN CHANTARAPRAPAB Gender: Male Age: 48 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)	Date position was assumed: 11 Apr 2022 Date directorship ended: 28 Apr 2025	No replacement director

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 : 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. PINIT NGAMSOPEE [1] Gender: Male Age: 69 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	28 Jan 2019	Accounting, Audit, Internal Control, Finance, Budgeting
2. Mr. VISIT ONGPIPATTANAKUL [1] Gender: Male Age: 60 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	28 Jan 2019	Economics, Finance & Securities, Leadership, Strategic Management, Governance/ Compliance
3. Mr. SENE VACHARASIRITHAM [1] Gender: Male Age: 68 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	28 Jan 2019	Accounting, Finance, IT Management, Risk Management, Internal Control

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

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

General information	Position	Tenure	Replacement Director
1. Mr. VISIT ONGPIPATTANAKUL [1] Gender: Male Age: 60 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 28 Jan 2019 Date directorship ended: 28 Apr 2025	No replacement director

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

Executive Committee

List of executive committee members

General information	Position	Date position was assumed
1. Mr. VITIT LAVANSTHIEN Gender: Male Age: 73 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	28 Jan 2019
2. Mr. CHUSAK VIVATWONGSKASEM Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	27 Jun 2016

3.	<p>Mrs. SAVITREE LAVANSATHIEN</p> <p>Gender: Female</p> <p>Age: 62 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: -</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	Member of the executive committee	27 Jun 2016
4.	<p>Mr. SURAYUT LAWANSATHIEN</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Marketing</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	Member of the executive committee	27 Jun 2016
5.	<p>Mr. AKEAPOP LAVANSATHIEN</p> <p>Gender: Male</p> <p>Age: 50 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Political Science</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	Member of the executive committee	27 Jun 2016

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

General information	Position	Tenure	Replacement Director
<p>1. Mrs. SAVITREE LAVANSATHIEN</p> <p>Gender: Female</p> <p>Age: 62 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: -</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	Member of the executive committee	<p>Date position was assumed:</p> <p>28 Jan 2019</p> <p>Date directorship ended:</p> <p>28 Apr 2025</p>	No replacement director

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Risk Management Committee	Mr. SENE VACHARASIRITHAM	Chairman
	Mr. CHUSAK VIVATWONGSKASEM	Member
	Mr. SURAYUT LAWANSATHIEN	Member
	Mr. AKEAPO LAVANSATHIEN	Member
Nomination and Remuneration Committee	Mr. PINIT NGAMSOPEE	Chairman
	Mr. SENE VACHARASIRITHAM	Member
	Mr. CHUSAK VIVATWONGSKASEM	Member
	Mrs. SAVITREE LAVANSATHIEN	Member

Roles of Sub-committees

Sub-committees responsible for risk management : Risk Management Committee

Sub-committees responsible for nomination : Nomination and Remuneration Committee

Sub-committees responsible for remuneration : Nomination and Remuneration Committee

Sub-committees responsible for corporate governance : 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. CHUSAK VIVATWONGSKASEM Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration	MANAGING DIRECTOR	27 Jun 2016	Economics, Finance, Strategic Management, Risk Management, Marketing
2. Mr. AKEAPOP LAVANSATHIEN Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Political Science	Deputy Managing Director Marketing Development and New Channels	27 Jun 2016	Marketing, Procurement, Negotiation, Risk Management, Insurance
3. Mr. SURAYUT LAWANSATHIEN Gender: Male Age: 60 years old Highest level of education: Bachelor's degree Major: Marketing	Deputy Managing Director of Loan Verification and Debt Management	27 Jun 2016	Law, Negotiation, Risk Management, Audit, Automotive
4. Mrs. SAVITREE LAVANSATHIEN Gender: Female Age: 62 years old Highest level of education: Below a bachelor's degree Major: -	Deputy Managing Director Credit Approval and Administration	27 Jun 2016	Strategic Management, Audit, Corporate Social Responsibility, Leadership, Internal Control
5. Ms. SUWAKHON MUADKHONG [1] Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Banking Finance	CHIEF FINANCIAL OFFICER	2 Jan 2019	Accounting, Finance, Data Management, Budgeting, Negotiation

6.	Mrs. KRITSANA WISAMON [2] Gender: Female Age: 43 years old Highest level of education: Bachelor's degree Major: Accounting	ACCOUNT MANAGER	1 Aug 2018	Accounting, Finance, Data Management, Data Analysis, Audit
7.	Mr. Piyapong Wechasetanon Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration	Deputy Managing Director Corporate Strategy, Sales, Credit ,Purchasing and Marketing Managemen	2 Jan 2025	Strategic Management, Leadership, Digital Marketing, Data Analysis, Marketing

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration

	2022	2023	2024
Total executive remuneration (baht)	38,706,900.00	27,284,800.00	29,058,151.00

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) : 213

Number of female employees (persons) : 534

Total number of employees (persons) : 747

Employee Remuneration

Total employee remuneration : 234,682,902.00

Provident fund

Total number of employees (persons) : 747

Number of employees contributing to the PVD (persons) : 204

Percentage of employees who are members (%) : 27.31

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. KRITSANA WISAMON	kritsana.wi@starmoney.co.th	084-346-3940

- **Company secretary**

General information	Email	Telephone
1. Ms. Kobkaew Pairotsorakit	kobkeaw.pa@starmoney.co.th	089-2472419
2. Ms. Solossaya Jeebsuwan	solossaya.kh@starmoney.co.th	084-559-1788

- **Head of internal audit**

General information	Email	Telephone
1. Mrs. Siriporn Kiatthanakul	siriporn.ki@starmoney.co.th	081-7815528

• Head of compliance unit

General information	Email	Telephone
1. Ms. Solossaya Jeebsuwan	solossaya.kh@star.money.co.th	084-559-1788

• Head of investor relations

General information	Email	Telephone
1. Ms. Solossaya Jeebsuwan	solossaya.kh@star.money.co.th	084-559-1788

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: 02 264 9090</p> <p>2. Mrs. WANWILAI PHETSANG Email: wanwilai.phetsang@th.ey.com Telephone: 02 264 9090</p> <p>3. Mrs. SARANYA PLUDSRI Email: saranya.pludsri@th.ey.com Telephone: 02 264 9090</p> <p>4. Mrs. BONGKOT KRIANGPHANAMORN Email: bongkot.kriangphanamorn@th.ey.com Telephone: 02 264 9090</p>	3,700,000.00	-

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 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. VISIT ONGPIPATTANAKUL Gender: Male Age: 60 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 28 Jan 2019	Economics, Finance & Securities, Leadership, Strategic Management, Governance/ Compliance
2. Mrs. SAVITREE LAVANSATHIEN Gender: Female Age: 62 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 27 Jun 2016	Strategic Management, Audit, Corporate Social Responsibility, Leadership, Internal Control
3. Mr. PANUKORN CHANTARAPRAPAB Gender: Male Age: 48 years old Highest level of education: Doctoral 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 Apr 2022	Economics, Banking, Finance, Fund Management, Data Analysis

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. VISIT ONGPIPATTANAKUL	Chairman of the board	Participating
Mr. VITIT LAVANSTHIEN	Vice Chairman	Participating
Mr. CHUSAK VIVATWONGSKASEM	Director	Participating
Mrs. SAVITREE LAVANSATHIEN	Director	Participating
Mr. SURAYUT LAWANSATHIEN	Director	Participating
Mr. AKEAPOP LAVANSATHIEN	Director	Participating
Mr. PINIT NGAMSOPEE	Director	Participating
Mr. SENEE VACHARASIRITHAM	Director	Participating
Mr. PANUKORN CHANTARAPRAPAB	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) : 4

Date of AGM meeting : 29 Apr 2024

EGM meeting : No

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
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1.	Mr. VISIT ONGPIPATTANAKUL (Chairman of the board)	-	4/4	Participating	Did not hold the meeting
2.	Mr. VITIT LAVANSTHIEN (Vice Chairman)	-	4/4	Participating	Did not hold the meeting
3.	Mr. CHUSAK VIVATWONGSKASEM (Director)	-	4/4	Participating	Did not hold the meeting
4.	Mrs. SAVITREE LAVANSATHIEN (Director)	-	4/4	Participating	Did not hold the meeting
5.	Mr. SURAYUT LAWANSATHIEN (Director)	-	4/4	Participating	Did not hold the meeting
6.	Mr. AKEAPOP LAVANSATHIEN (Director)	-	4/4	Participating	Did not hold the meeting
7.	Mr. PINIT NGAMSOPEE (Director)	-	4/4	Participating	Did not hold the meeting
8.	Mr. SENE VACHARASIRITHAM (Director)	-	4/4	Participating	Did not hold the meeting
9.	Mr. PANUKORN CHANTARAPRAPAB (Director)	-	4/4	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. VISIT ONGPIPATTANAKUL (Chairman of the board)	-	180,000.00	600,000.00	No
2.	Mr. VITIT LAVANSTHIEN (Vice Chairman)	-	140,000.00	0.00	No
3.	Mr. CHUSAK VIVATWONGSKASEM (Director)	-	140,000.00	0.00	No
4.	Mrs. SAVITREE LAVANSATHIEN (Director)	-	140,000.00	0.00	No
5.	Mr. SURAYUT LAWANSATHIEN (Director)	-	140,000.00	0.00	No
6.	Mr. AKEAPOP LAVANSATHIEN (Director)	-	140,000.00	0.00	No
7.	Mr. PINIT NGAMSOPEE (Director)	-	140,000.00	360,000.00	No
8.	Mr. SENE VACHARASIRITHAM (Director)	-	140,000.00	360,000.00	No

9.	Mr. PANUKORN CHANTARAPRAPAB (Director)	-	140,000.00	0.00	No
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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) : 4

	List of directors	Termination date	Number of the audit committee meeting
1.	Mr. PINIT NGAMSOPEE (Chairman of the audit committee)	-	4/4
2.	Mr. VISIT ONGPIPATTANAKUL (Audit committee)	-	4/4
3.	Mr. SENE VACHARASIRITHAM (Audit committee)	-	4/4