



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

THAI CREDIT BANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2024



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Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : THAI CREDIT BANK PUBLIC COMPANY LIMITED

Symbol : CREDIT

Address : 123, 1st Floor Thai Life Insurance Building, Ratchadaphisek
Road, Dindaeng Sub-district, Dindaeng District, Bangkok
10400

Province : Bangkok

Postcode : 10400

Business : Banking

Registration Number : 0107548000552

Telephone : 026975454

Fax (if applicable) : 026422122

Website : www.thaicreditbank.com

Email : ir@thaicreditbank.com

Total Shares Sold (shares)

Common Stock : 1,234,839,222

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)	12,684,736.00	15,894,566.00	18,137,962.00
Interbank and money market items (Thousand baht)	71,502.00	340,494.00	396,565.00
Investments in debt instruments (Thousand baht)	27,492.00	62,581.00	104,078.00
Loans to customers (Thousand baht)	12,466,875.00	15,371,339.00	17,505,568.00
Hire-purchase (Thousand baht)	118,867.00	119,837.00	130,145.00
Other (Thousand baht)	0.00	315.00	1,606.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Interbank and money market items (%)	0.56	2.14	2.19
Investments in debt instruments (%)	0.22	0.39	0.57
Loans to customers (%)	98.28	96.71	96.51
Hire-purchase (%)	0.94	0.75	0.72
Other (%)	0.00	0.00	0.01

By Geographical Area or Market

	2022	2023	2024
Total revenue from operations (Thousand baht)	12,684,736.00	15,894,566.00	18,137,962.00
Domestic (Thousand baht)	12,684,736.00	15,894,566.00	18,137,962.00
International (Thousand baht)	0.00	0.00	0.00

	2022	2023	2024
Total revenue from operations (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	100.00
International (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2022	2023	2024
Total other income (Thousand baht)	766,767.00	704,140.00	561,656.00
Other income from operations (Thousand baht)	766,766.92	709,740.00	563,454.00
Other income not from operations (Thousand baht)	0.08	-5,600.00	-1,798.00

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)

Over 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
- Government policy
- Changes in technologies
- Reliance on large customers or few customers
- Economic risk
- ESG risk

Operational Risk

- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Delays in the development of future projects
- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Corruption

- System disruption risk

- Pandemic risk

Compliance Risk

- Change in laws and regulations
- Corporate Governance

Financial Risk

- Insufficient sources of funding
- Default on payment or exchange of goods
- Fluctuation in exchange rates, interest rates, or the inflation rate
- Liquidity risk
- Other

Risk to Securities Holder (2.2.2)

Investment risk on security holder

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : <https://investor.thaicreditbank.com/th/sustainability/home>
(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://investor.thaicreditbank.com/th/sustainability/home>
(if applicable)

Company environmental guideline : Electricity 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	N/A	28,726.88
Gasoline (Litres)	N/A	N/A	149,440.07

• Electricity consumption

	2022	2023	2024
Total electricity consumption within the organization (Kilowatt-Hours)	7,400,021.07	8,283,929.50	8,924,173.03

Water management

• Water consumption

	2022	2023	2024
Total water withdrawal (Cubic meters)	16,276.00	20,711.00	131,012.85

Waste management

• Waste from operations

	2022	2023	2024
Total waste generated (Kilograms)	N/A	N/A	14,875.73

Greenhouse gas management

• Greenhouse gas emissions

	2022	2023	2024
Scope 1 (Tons of carbon dioxide equivalents)	749.00	790.00	925.00
Scope 2 (Tons of carbon dioxide equivalents)	4,308.00	4,136.00	4,462.00
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	362.00
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	5,057.00	4,926.00	5,749.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : No

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://investor.thaicreditbank.com/th/sustainability/home>

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)	1,635	1,767	1,952
Number of female employees (Persons)	1,990	2,223	2,390
Total number of employees (Persons)	3,625	3,990	4,342

• Employee remuneration

	2022	2023	2024
Employee remuneration (baht)	2,680,821,003.58	3,112,891,980.15	3,633,032,766.48

• Employee development and training

	2022	2023	2024
Average employee training hours (Hours / Person / Year)	7.07	8.11	4.39
Employee development and training expenses (baht)	4,701,036.56	5,681,937.72	6,050,000.00

• Health, safety and work environment

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

	2022	2023	2024
Percentage of employees who voluntarily resigned (%)	31.56	24.96	26.67

• **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://investor.thaicreditbank.com/storage/document/cg/credit-corporate-governance-policy-governance-th.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	9	100.00
Number of male directors	7	77.78
Number of female directors	2	22.22
Number of executive directors	3	33.33
Number of non-executive directors	6	66.67
Number of independent directors	4	44.44

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. KITIPONG URAPEEPATANAPONG Gender: Male Age: 69 years old Highest level of education: Honorary degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Original director	16 Jul 2021	Law, Business Administration, Banking, Sustainability, Governance/ Compliance

2.	<p>Mr. WINYOU CHAIYAWAN</p> <p>Gender: Male</p> <p>Age: 52 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman (Executive)</p> <p>Director type: Original director</p>	1 Apr 2024	<p>Business Administration, Banking, Finance, Sustainability, Governance/ Compliance</p>
3.	<p>Ms. KRISANA ARAMKULCHAI</p> <p>Gender: Female</p> <p>Age: 77 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Accounting</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	18 Jan 2007	<p>Business Administration, Banking, Finance, Accounting, Risk Management</p>
4.	<p>Mr. ROY AGUSTINUS GUNARA</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Re-elected as director</p>	25 May 2012	<p>Business Administration, Banking, Strategic Management, Risk Management, Human Resource Management</p>
5.	<p>Mr. STEPHEN TIRADOR BRIONES</p> <p>Gender: Male</p> <p>Age: 58 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director (Non-executive)</p> <p>Director type: Original director</p>	1 Oct 2014	<p>Business Administration, Banking, Strategic Management, Risk Management, Human Resource Management</p>

6.	Mr. CHAMNONG WATANAGASE Gender: Male Age: 72 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	17 Mar 2017	Business Administration, Accounting, Strategic Management, Internal Control, Banking
7.	Mr. SUPACHAI SUKHANINDR Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Computer Systems Management and Information Technology Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	18 Jul 2019	Business Administration, Banking, Strategic Management, Risk Management, Internal Control
8.	Mr. GAURAV MALIK Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Original director	19 Aug 2019	Business Administration, Banking, Strategic Management, Risk Management, Human Resource Management
9.	Ms. ADA INGAWANIJ Gender: Female Age: 16 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: Re-elected as director	15 Nov 2022	Accounting, Business Administration, Banking, Internal Control, Governance/ Compliance

Other Information pertaining to committees

The Chairman is an independent director : Yes

The Chairman and the manager are the same person : No

The Chairman and the manager are members of the same family : No

The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings : No

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mr. CHAMNONG WATANAGASE [1] Gender: Male Age: 72 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	17 Mar 2017	Business Administration, Accounting, Strategic Management, Internal Control, Banking
2. Mr. SUPACHAI SUKHANINDR Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Computer Systems Management and Information Technology Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	18 Jul 2019	Business Administration, Banking, Strategic Management, Risk Management, Internal Control

3.	Ms. ADA INGAWANIJ	Audit committee	15 Nov 2022	Accounting, Business
	Gender: Female	(Non-executive,		Administration, Banking,
	Age: 16 years old	Independent director)		Internal Control,
	Highest level of education:			Governance/ Compliance
	Master's degree	Director type: Re-elected		
	Major: Finance	as director		
	Thai nationality: Yes			
	Residing in Thailand: Yes			

[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. WINYOU CHAIYAWAN	Chairman of the executive committee	9 Aug 2012
	Gender: Male		
	Age: 52 years old		
	Highest level of education: Master's degree		
	Major: Management		
	Thai nationality: Yes		
	Residing in Thailand: Yes		
2.	Mr. Roy Agustinus Gunara	Vice-chairman of the executive committee	9 Aug 2012
	Gender: Male		
	Age: 56 years old		
	Highest level of education: Master's degree		
	Major: Business Administration		
	Thai nationality: No		
	Residing in Thailand: Yes		
3.	Mr. Kamolphu phuredithsakul	Member of the executive committee	26 Apr 2013
	Gender: Male		
	Age: 57 years old		
	Highest level of education: Master's degree		
	Major: International Trading		
	Thai nationality: Yes		
	Residing in Thailand: Yes		

4.	<p>Mr. Natus Kittawaranon</p> <p>Gender: Male</p> <p>Age: 45 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Economics</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	29 Jun 2016
5.	<p>Mr. Veerawat Chaiyawan</p> <p>Gender: Female</p> <p>Age: 43 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	9 Jul 2018
6.	<p>Mr. Kittipant Sriwannawit</p> <p>Gender: Male</p> <p>Age: 55 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	19 Apr 2012
7.	<p>Ms. Achara Ruangchay</p> <p>Gender: Female</p> <p>Age: 52 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	29 Jun 2016
8.	<p>Mr. Tsz Ying Christopher Chan</p> <p>Gender: Male</p> <p>Age: 63 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Computer Science</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	23 May 2016

9.	Mr. Sarawooth Savejnarong Gender: Male Age: 59 years old Highest level of education: Bachelor's degree Major: Science Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	6 Nov 2014
10.	Mr. Pichart Rungwarasopit Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Inter Business Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	14 Mar 2019

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Risk Oversight Committee	Mr. Stephen Tirador Briones	Chairman
	Mr. SUPACHAI SUKHANINDR	Member
	Mr. GAURAV MALIK	Member
	Mr. WINYOU CHAIYAWAN	Member
	Mr. Roy Agustinus Gunara	Member
Nomination and Remuneration Committee	Mr. SUPACHAI SUKHANINDR	Chairman
	Mr. GAURAV MALIK	Member
	Mr. Stephen Tirador Briones	Member
Corporate Governance and Sustainability Committee	Mr. KITIPONG URAPEEPATANAPONG	Chairman
	Ms. ADA INGAWANIJ	Member
	Mr. WINYOU CHAIYAWAN	Member

Roles of Sub-committees

Sub-committees responsible for risk management : Risk Oversight Committee

Sub-committees responsible for nomination : Nomination and Remuneration Committee

Sub-committees responsible for remuneration	: Nomination and Remuneration Committee
Sub-committees responsible for corporate governance	: Corporate Governance and Sustainability Committee
Sub-committees responsible for corporate sustainability development	: Corporate Governance and Sustainability Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. Roy Agustinus Gunara Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration	CEO	9 Aug 2012	Business Administration, Banking, Strategic Management, Risk Management, Human Resource Management
2. Mr. Kamolphu phuredithsakul Gender: Male Age: 57 years old Highest level of education: Master's degree Major: International Trading	Assistant Managing Director	26 Apr 2013	Business Administration, Economics, Marketing, Finance, Banking
3. Mr. Natus Kittawaranon Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Economics	Assistant Managing Director	29 Jun 2016	Business Administration, Economics, Banking
4. Mr. Veerawat Chaiyawan Gender: Female Age: 43 years old Highest level of education: Master's degree Major: Business Administration	Assistant Managing Director	9 Jul 2018	Business Administration, Banking, Marketing, Accounting

5.	Ms. Achara Ruangchay Gender: Female Age: 52 years old Highest level of education: Master's degree Major: Finance	Assistant Managing Director	29 Jun 2016	Economics, Banking, Finance
6.	Mr. Pichart Rungwarasopit Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Inter Business	Assistant Managing Director	14 Mar 2019	Business Administration, Banking, Marketing
7.	Mr. Kittipant Sriwannawit [1] Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Law	Assistant Managing Director	1 Mar 2012	Accounting, Finance, Banking
8.	Mr. Tsz Ying Christopher Chan Gender: Male Age: 63 years old Highest level of education: Bachelor's degree Major: Computer Science	Assistant Managing Director	23 May 2016	Business Administration, Banking, Information & Communication Technology
9.	Mr. Sarawooth Savejnarong Gender: Male Age: 59 years old Highest level of education: Bachelor's degree Major: Science	Assistant Managing Director	6 Nov 2014	Business Administration, Human Resource Management, Procurement

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : Yes

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons)	: 1,952
Number of female employees (persons)	: 2,390
Total number of employees (persons)	: 4,342

Employee Remuneration

Total employee remuneration	: 3,633,032,766.48
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Provident fund

Total number of employees (persons)	: 4,342
Number of employees contributing to the PVD (persons)	: 3,257
Percentage of employees who are members (%)	: 75.01

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. ROY AGUSTINUS GUNARA Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 25 May 2012	Business Administration, Banking, Strategic Management, Risk Management, Human Resource Management
2. Mr. SUPACHAI SUKHANINDR Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Computer Systems Management and Information Technology Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 18 Jul 2019	Business Administration, Banking, Strategic Management, Risk Management, Internal Control
3. Ms. ADA INGAWANIJ Gender: Female Age: 16 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: Re-elected as director	Date position was assumed: 15 Nov 2022	Accounting, Business Administration, Banking, Internal Control, Governance/ Compliance

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. KITIPONG URAPEEPATANAPONG	Chairman of the board	Non-participating
Mr. WINYOU CHAIYAWAN	Vice Chairman	Participating
Ms. KRISANA ARAMKULCHAI	Director	Non-participating
Mr. ROY AGUSTINUS GUNARA	Director	Non-participating
Mr. STEPHEN TIRADOR BRIONES	Director	Non-participating
Mr. CHAMNONG WATANAGASE	Director	Non-participating
Mr. SUPACHAI SUKHANINDR	Director	Participating
Mr. GAURAV MALIK	Director	Non-participating
Ms. ADA INGAWANIJ	Director	Participating

Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors 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) : 12

Date of AGM meeting : 24 Apr 2024

EGM meeting : No

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
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1.	Mr. KITIPONG URAPEEPATANAPONG (Chairman of the board)	-	12/12	Participating	Did not hold the meeting
2.	Mr. WINYOU CHAIYAWAN (Vice Chairman)	-	12/12	Participating	Did not hold the meeting
3.	Ms. KRISANA ARAMKULCHAI (Director)	-	12/12	Participating	Did not hold the meeting
4.	Mr. ROY AGUSTINUS GUNARA (Director)	-	12/12	Participating	Did not hold the meeting
5.	Mr. STEPHEN TIRADOR BRIONES (Director)	-	11/12	Participating	Did not hold the meeting
6.	Mr. CHAMNONG WATANAGASE (Director)	-	12/12	Participating	Did not hold the meeting
7.	Mr. SUPACHAI SUKHANINDR (Director)	-	12/12	Participating	Did not hold the meeting
8.	Mr. GAURAV MALIK (Director)	-	12/12	Participating	Did not hold the meeting
9.	Ms. ADA INGAWANIJ (Director)	-	12/12	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. KITIPONG URAPEEPATANAPONG (Chairman of the board)	-	840,000.00	2,000,000.00	Yes
2.	Mr. WINYOU CHAIYAWAN (Vice Chairman)	-	0.00	N/A	Yes
3.	Ms. KRISANA ARAMKULCHAI (Director)	-	0.00	N/A	Yes
4.	Mr. ROY AGUSTINUS GUNARA (Director)	-	0.00	N/A	Yes
5.	Mr. STEPHEN TIRADOR BRIONES (Director)	-	440,000.00	800,000.00	Yes
6.	Mr. CHAMNONG WATANAGASE (Director)	-	480,000.00	800,000.00	Yes
7.	Mr. SUPACHAI SUKHANINDR (Director)	-	480,000.00	800,000.00	Yes
8.	Mr. GAURAV MALIK (Director)	-	480,000.00	800,000.00	Yes

9.	Ms. ADA INGAWANIJ (Director)	-	480,000.00	800,000.00	Yes
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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) : 12

	List of directors	Termination date	Number of the audit committee meeting
1.	Mr. CHAMNONG WATANAGASE (Chairman of the audit committee)	-	12/12
2.	Mr. SUPACHAI SUKHANINDR (Audit committee)	-	12/12
3.	Ms. ADA INGAWANIJ (Audit committee)	-	12/12