



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

THAI CREDIT BANK PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2023



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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 : 1,229,289,222

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2021	2022	2023
Total revenue from operations (Thousand baht)	9,800,970.00	12,684,736.00	15,894,566.00
Interbank and money market items (Thousand baht)	39,597.00	71,502.00	340,494.00
Investments in debt instruments (Thousand baht)	15,012.00	27,492.00	62,581.00
Loans to customers (Thousand baht)	9,614,697.00	12,466,875.00	15,371,339.00
Hire-purchase (Thousand baht)	131,664.00	118,867.00	119,837.00
Other (Thousand baht)	0.00	0.00	315.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Interbank and money market items (%)	0.40	0.56	2.14
Investments in debt instruments (%)	0.15	0.22	0.40
Loans to customers (%)	98.10	98.28	96.71
Hire-purchase (%)	1.35	0.94	0.75
Other (%)	0.00	0.00	0.00

By Geographical Area or Market

	2021	2022	2023
Total revenue from operations (Thousand baht)	9,800,970.00	12,684,736.00	15,894,566.00
Domestic (Thousand baht)	9,800,970.00	12,684,736.00	15,894,566.00
International (Thousand baht)	0.00	0.00	0.00

	2021	2022	2023
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

	2021	2022	2023
Total other income (Thousand baht)	731,824.00	766,767.00	709,862.00
Other income from operations (Thousand baht)	731,824.00	766,767.00	709,862.00
Other income not from operations (Thousand baht)	0.00	0.00	0.00

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

	2021	2022	2023
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)	2021	2022	2023
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://www.thaicreditbank.com/th/%E0%B8%98%E0%B8%99%E0%B8%B2%E0%B8%84%E0%B8%B2%E0%B8%A3%E0%B9%84%E0%B8%97%E0%B8%A2%E0%B9%80%E0%B8%84%E0%B8%A3%E0%B8%94%E0%B8%B4%E0%B8%95%20%E0%B8%81%E0%B8%B1%E0%B8%9A%20ESG>

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.thaicreditbank.com/th/%E0%B8%98%E0%B8%99%E0%B8%B2%E0%B8%84%E0%B8%B2%E0%B8%A3%E0%B9%84%E0%B8%97%E0%B8%A2%E0%B9%80%E0%B8%84%E0%B8%A3%E0%B8%94%E0%B8%B4%E0%B8%95%20%E0%B8%81%E0%B8%B1%E0%B8%9A%20ESG>

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

- Electricity consumption

	2021	2022	2023
Total electricity consumption within the organization (Kilowatt-Hours)	6,200,483.00	7,400,021.07	8,283,929.50

Remark : Including Lending branches

Water management

- Water consumption

	2021	2022	2023
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Total water withdrawal (Cubic meters)	14,298.00	16,305.00	20,711.00
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Waste management

• Waste from operations

	2021	2022	2023
Total waste generated (Kilograms)	0.00	0.00	95,694.00

Greenhouse gas management

• Greenhouse gas emissions

	2021	2022	2023
Total GHG emissions target (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	N/A
Scope 1 (Tons of carbon dioxide equivalents)	N/A	749.00	790.00
Scope 2 (Tons of carbon dioxide equivalents)	N/A	4,308.00	4,136.00
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	0.00	5,057.00	4,926.00

• 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://www.thaicreditbank.com/th/%E0%B8%98%E0%B8%99%E0%B8%B2%E0%B8%84%E0%B8%B2%E0%B8%A3%E0%B9%84%E0%B8%97%E0%B8%A2%E0%B9%80%E0%B8%84%E0%B8%A3%E0%B8%94%E0%B8%B4%E0%B8%95%20%E0%B8%81%E0%B8%B1%E0%B8%9A%20ESG>

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

	2021	2022	2023
Number of male employees (Persons)	1,627	1,635	1,767
Number of female employees (Persons)	1,837	1,990	2,223
Total number of employees (Persons)	3,464	3,625	3,990

• Employee remuneration

	2021	2022	2023
Employee remuneration (baht)	2,382,582,678.90	2,680,821,003.58	3,112,891,980.15

• Employee development and training

	2021	2022	2023
Average employee training hours (Hours / Person / Year)	5.98	7.07	8.11
Employee development and training expenses (baht)	3,007,514.23	4,701,036.56	5,681,937.72

• Health, safety and work environment

	2021	2022	2023
Total number of lost time injury incidents by employees (Cases)	0	0	0

• **Employee retention**

	2021	2022	2023
Percentage of employees who voluntarily resigned (%)	26.07	31.56	24.96

• **Significant labor dispute**

	2021	2022	2023
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.thaicreditbank.com/th/%E0%B8%98%E0%B8%99%E0%B8%B2%E0%B8%84%E0%B8%B2%E0%B8%A3%E0%B9%84%E0%B8%97%E0%B8%A2%E0%B9%80%E0%B8%84%E0%B8%A3%E0%B8%94%E0%B8%B4%E0%B8%95%20%E0%B8%81%E0%B8%B1%E0%B8%9A%20ESG>

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: 68 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, Finance, Sustainability, Human Resource Management, Strategic Management, Risk Management, Governance/ Compliance, Brand Management

2.	<p>Ms. Ada Ingawanij</p> <p>Gender: Female</p> <p>Age: 15 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Finance</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	15 Nov 2022	<p>Accounting, Finance, Business Administration, Banking, Sustainability, Strategic Management, Risk Management, Marketing, Brand Management</p>
3.	<p>Mr. Chamnong Watanagase</p> <p>Gender: Male</p> <p>Age: 71 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Original director</p>	17 Mar 2017	<p>Business Administration, Accounting, Strategic Management</p>
4.	<p>Mr. Supachai Sukhanindr</p> <p>Gender: Male</p> <p>Age: 51 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Computer Systems Management and Information Technology</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>	18 Jul 2019	<p>Business Administration, Banking, Marketing, Information & Communication Technology, Human Resource Management, Strategic Management, Risk Management, Sustainability, Governance/ Compliance, Brand Management</p>
5.	<p>Ms. Krisana Aramkulchai</p> <p>Gender: Female</p> <p>Age: 76 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</p> <p>(Executive)</p> <p>Director type: Re-elected as director</p>	18 Jan 2007	<p>Business Administration, Banking, Finance, Accounting, Risk Management</p>

6.	Mr. Stephen Tirador Briones Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Finance and International Business Thai nationality: No Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Oct 2014	Business Administration, Banking, Finance, Strategic Management, Risk Management
7.	Mr. Gaurav Malik Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Re-elected as director	19 Aug 2019	Business Administration, Banking, Finance, Strategic Management, Risk Management, IT Management
8.	Mr. Winyou Chaiyawan Gender: Male Age: 51 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	18 Jan 2012	Business Administration, Banking, Finance, Strategic Management, Sustainability, Governance/ Compliance, Marketing, Brand Management
9.	Mr. Roy Agustinus Gunara Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Original director	25 May 2012	Business Administration, Banking, Finance, Marketing, Strategic Management, Risk Management, Brand Management, Human Resource Management

Remark : (6) Mr. Stephen Tirador Briones ("Mr. Stephen") has been appointed as an independent director of the Bank. Having served since October 1, 2014 (a total of 9 years), the Bank's Board of Directors No. 11/2023 on September 27, 2023 approved the change of Mr. Stephen's director type from independent 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 : 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 Gender: Male Age: 71 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
2. Ms. Ada Ingawanij Gender: Female Age: 15 years old Highest level of education: Master's degree Major: Finance Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	15 Nov 2022	Accounting, Finance, Business Administration, Banking, Sustainability, Strategic Management, Risk Management, Marketing, Brand Management

3.	Mr. Supachai Sukhanindr Gender: Male Age: 51 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: Newly appointed director to replace ex-director	1 Oct 2023	Business Administration, Banking, Marketing, Information & Communication Technology, Human Resource Management, Strategic Management, Risk Management, Sustainability, Governance/ Compliance, Brand Management
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[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. Stephen Tirador Briones Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Finance and International Business Thai nationality: No Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 1 Oct 2014 Date directorship ended: 1 Oct 2023	Mr. Supachai Sukhanindr Date position was assumed: 1 Oct 2023

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

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 Uraepatanapong	Chairman
	Ms. Ada Ingawanij	Member
	Mr. Winyou Chaiyawan	Member

Remark : Nomination and remuneration Committee

The Bank's Board of Directors approved the change in the position of Mr. Supachai Sukhanindr at the Bank's Board of Directors Meeting No. 11/2023 on 27 September 2023, effective from 1 October 2023.

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. Winyou Chaiyawan Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Management	Chief Executive Officer	9 Aug 2012	Business Administration, Banking, Finance, Strategic Management, Sustainability, Governance/ Compliance, Marketing, Brand Management
2. Mr. Roy Agustinus Gunara Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration	Managing Director	9 Aug 2012	Business Administration, Banking, Finance, Marketing, Strategic Management, Risk Management, Brand Management, Human Resource Management
3. Mr. Kamolphu phuredithsakul Gender: Male Age: 56 years old Highest level of education: Master's degree Major: International Trading	Assistant Managing Director	26 Apr 2013	Business Administration, Economics, Marketing, Finance, Banking
4. Mr. Natus Kittawaranon Gender: Male Age: 44 years old Highest level of education: Master's degree Major: Economics	Assistant Managing Director	29 Jun 2016	Business Administration, Economics, Banking
5. Mr. Veerawat Chaiyawan Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration	Assistant Managing Director	9 Jul 2018	Business Administration, Banking, Marketing, Accounting

6.	Ms. Achara Ruangchay Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Finance	Assistant Managing Director	29 Jun 2016	Economics, Banking, Finance
7.	Mr. Pichart Rungwarasopit Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Inter Business	Assistant Managing Director	14 Mar 2019	Business Administration, Banking, Marketing
8.	Mr. Kittipant Sriwannawit [1] Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Law	Assistant Managing Director	1 Mar 2012	Accounting, Finance, Banking
9.	Mr. Tsz Ying Christopher Chan Gender: Male Age: 62 years old Highest level of education: Bachelor's degree Major: Computer Science	Assistant Managing Director	23 May 2016	Business Administration, Banking, Information & Communication Technology
10.	Mr. Sarawooth Savejnarong Gender: Female Age: 58 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)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2021	2022	2023
Total executive remuneration (baht)	154,405,755.00	197,265,675.67	198,310,032.00

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) : 1,767

Number of female employees (persons) : 2,223

Total number of employees (persons) : 3,990

Employee Remuneration

Total employee remuneration : 3,112,891,980.15

Provident fund

Total number of employees (persons) : 3,990

Number of employees contributing to the PVD (persons) : 2,938

Percentage of employees who are members (%) : 73.63

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. Ms. Krisana Aramkulchai Gender: Female Age: 76 years old Highest level of education: Bachelor's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Re-elected as director	Date position was assumed: 18 Jan 2007	Business Administration, Banking, Finance, Accounting, Risk Management
2. Mr. Gaurav Malik Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Management Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 19 Aug 2019	Business Administration, Banking, Finance, Strategic Management, Risk Management, IT Management
3. Mr. Winyou Chaiyawan Gender: Male Age: 51 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: 18 Jan 2012	Business Administration, Banking, Finance, Strategic Management, Sustainability, Governance/ Compliance, Marketing, Brand Management

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. Kitipong Uraepatanapong	Chairman of the board	Non-participating
Ms. Ada Ingawanij	Director	Participating
Mr. Chamnong Watanagase	Director	Non-participating
Mr. Supachai Sukhanindr	Director	Participating
Ms. Krisana Aramkulchai	Director	Non-participating
Mr. Stephen Tirador Briones	Director	Non-participating
Mr. Gaurav Malik	Director	Non-participating
Mr. Winyou Chaiyawan	Director	Participating
Mr. Roy Agustinus Gunara	Director	Non-participating

Directors' performance assessment

Method used to evaluate directors' performance : Whole-board-of-directors assessment, Individual-director assessment (self-assessment)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 14

Date of AGM meeting : 22 Mar 2023

EGM meeting : Yes

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1. Mr. Kitipong Uraepatanapong (Chairman of the board)	-	14/14	Participating	Participating

2.	Ms. Ada Ingawanij (Director)	-	14/14	Participating	Non- participating
3.	Mr. Chamnong Watanagase (Director)	-	14/14	Participating	Participating
4.	Mr. Supachai Sukhanindr (Director)	-	14/14	Participating	Participating
5.	Ms. Krisana Aramkulchai (Director)	-	14/14	Participating	Participating
6.	Mr. Stephen Tirador Briones (Director)	-	14/14	Participating	Participating
7.	Mr. Gaurav Malik (Director)	-	14/14	Participating	Participating
8.	Mr. Winyou Chaiyawan (Director)	-	14/14	Participating	Participating
9.	Mr. Roy Agustinus Gunara (Director)	-	14/14	Participating	Participating

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)	-	98,000.00	120,000.00	Yes
2.	Ms. Ada Ingawanij (Director)	-	560,000.00	0.00	Yes
3.	Mr. Chamnong Watanagase (Director)	-	560,000.00	0.00	Yes
4.	Mr. Supachai Sukhanindr (Director)	-	560,000.00	0.00	Yes
5.	Ms. Krisana Aramkulchai (Director)	-	0.00	0.00	Yes
6.	Mr. Stephen Tirador Briones (Director)	-	560,000.00	0.00	Yes
7.	Mr. Gaurav Malik (Director)	-	560,000.00	0.00	Yes
8.	Mr. Winyou Chaiyawan (Director)	-	0.00	0.00	Yes
9.	Mr. Roy Agustinus Gunara (Director)	-	0.00	0.00	Yes

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.	Ms. Ada Ingawanij (Audit committee)	-	12/12
3.	Mr. Supachai Sukhanindr (Audit committee)	-	3/3
4.	Mr. Stephen Tirador Briones (Audit committee)	1 Oct 2023	9/9

Remark : 4. Mr. Supachai Sukhanindr appointed by Thai credit's Board of Directors Meeting No. 11/2023 on September 27,2023, effective from 1 October 2023