



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

BANK OF AYUDHYA PUBLIC COMPANY LIMITED

Fiscal Year End 31 December 2022



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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 : BANK OF AYUDHYA PUBLIC COMPANY LIMITED

Symbol : BAY

Address : 1222 RAMA III ROAD, BANGPHONGPHANG, YAN NAWA

Province : Bangkok

Postcode : 10120

Business : The Bank of Ayudhya PCL is Thailand's fifth-largest universal bank by assets, loans, and deposits, and is a strategic member of the Mitsubishi UFJ Financial Group (MUFG), Japan's largest financial group, and among the world's largest. The Bank and our 23 subsidiaries and joint ventures (Krungsri Group) constantly strive to meet the ever-changing needs of our broad customer base by offering a comprehensive range of universal banking products and services to key target groups: commercial banking (Thai, Japanese, multinational corporations, and SMEs) and retail banking. We also provide related financial services through our subsidiaries and joint ventures, including wealth management, credit cards, non-life insurance, asset management, securities trading, auto hire purchase, microfinance, and installment loans.

Registration Number : 0107536001079

Telephone : 0-2296-2000, 0-2683-1000

Fax (if applicable) : 0-2683-1304

Website : www.krungsri.com

Email : irgroup@krungsri.com

Total Shares Sold (shares)

Common Stock : 7,355,761,773

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping*

	2020	2021	2022
Total (Thousand baht)	147,992,801.34	151,931,817.20	145,358,830.21
Interest Income (Thousand baht)	108,062,348.29	99,803,754.56	105,428,251.79
Non-Interest income (Thousand baht)	39,930,453.05	52,128,062.64	39,930,578.42

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Interest Income (%)	73.02	65.69	72.53
Non-Interest income (%)	26.98	34.31	27.47

By Geographical Area or Market*

	2020	2021	2022
Total (Thousand baht)	147,992,801.34	151,931,817.20	145,358,830.21
Domestic (Thousand baht)	141,934,257.62	144,226,999.59	135,245,346.10
International (Thousand baht)	6,058,543.72	7,704,817.61	10,113,484.11

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Domestic (%)	95.91	94.93	93.04
International (%)	4.09	5.07	6.96

*Excluding the profit margins in the associated companies

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)	2020	2021	2022
R&D expenses in the past 3 years	N/A	N/A	N/A

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

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.krungsri.com/th/esg/sustainable-banking/esg>

Company environmental guideline : Electricity Management, Fuel Management, Water Management, Waste Management, Greenhouse Gas and Climate Change Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2020	2021	2022
Diesel (Litre)	343,488.11	272,459.28	287,739.95
Gasoline (Litre)	3,109,243.52	2,584,544.41	2,880,608.90

• Electricity consumption

	2020	2021	2022
Amount of electricity purchased (kWh)	28,383,000.00	67,447,931.75	70,353,942.95

Water management

• Water consumption

	2020	2021	2022
Water consumption (cubic meters)	222,202.00	134,421.00	294,542.00

Waste management

• Waste from operations

	2020	2021	2022
Non-hazardous waste (kg)	N/A	199,831.01	154,808.09
Hazardous waste (kg)	N/A	659.18	3,951.98
Total (kg)	N/A	200,490.19	158,760.07

Greenhouse gas management

• Greenhouse gas emissions

	2020	2021	2022
GHG emission target	N/A	N/A	N/A
Scope 1 (Tons of carbon dioxide equivalents)	2,769.00	8,905.00	8,421.00
Scope 2 (Tons of carbon dioxide equivalents)	14,543.00	37,675.00	37,866.00
Scope 3 (Tons of carbon dioxide equivalents)	632.00	25,876.00	19,264.00
Total (Tons of carbon dioxide equivalents)	17,944.00	72,456.00	65,551.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : Bureau Veritas Certification (Thailand) Ltd.

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy : Yes

URL of human rights policy : <https://www.krungsri.com/th/esg/sustainable-banking/esg>

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

	2020	2021	2022
Number of male employees (persons)	4,480	4,298	4,286
Number of female employees (persons)	10,231	9,795	9,474
Total (persons)	14,711	14,093	13,760

• Employee development and training

	2020	2021	2022
Average training hours of employees (hour / person / year)	52	58	58

• Health, safety and work environment

	2020	2021	2022
Number of employee work injuries leading to employee absence (times)	1	1	2

• Employee retention

	2020	2021	2022
Percentage of employees who voluntarily resigned (%)	7.41	9.30	11.93

• Significant labor dispute

	2020	2021	2022
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.krungsri.com/th/about-krungsri/about-us/corporate-governance/corporategovernance-principles>

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	12	100.00
Number of male directors	9	75.00
Number of female directors	3	25.00
Number of executive directors	2	16.67
Number of non-executive directors	10	83.33
Number of independent directors	4	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. KARUN KITTISATAPORN Gender: Male Age: 75 years old Highest level of education: Master's degree Major: International Trade Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	1 Jul 2019	Banking

2.	<p>Mr. DAISUKE EJIMA</p> <p>Gender: Male</p> <p>Age: 54 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>Vice Chairman</p> <p>(Non-executive)</p>	20 Jul 2022	Banking
3.	<p>Ms. NOPPORN TIRAWATTANAGOOL</p> <p>Gender: Female</p> <p>Age: 68 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Accounting</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Re-elected as director</p>	8 Apr 2010	Banking, Accounting, Risk Management, Governance/ Compliance
4.	<p>Mr. PORNSANONG TUCHINDA</p> <p>Gender: Male</p> <p>Age: 61 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration (Finance and Management)</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>	1 Oct 2015	Banking, Finance, Risk Management, Governance/ Compliance
5.	<p>Ms. DUANGDAO WONGPANITKRIT</p> <p>Gender: Female</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: MBA. (Financial Accounting)</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Executive)</p> <p>Director type: Original director</p>	28 Mar 2016	Banking, Accounting, Finance

6.	Mr. JAMLONG ATIKUL Gender: Male Age: 74 years old Highest level of education: Doctoral degree Major: City and Regional Planning Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Original director	1 Nov 2018	Economics, Banking, Accounting, Finance, Audit, Internal Control
7.	Mr. SEIICHIRO AKITA Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Science in Management Thai nationality: No Residing in Thailand: Yes	Director (Executive) Director type: Original director	15 May 2019	Banking, Law, Accounting, Finance, Corporate Management
8.	Mrs. TONGURAI LIMPITI Gender: Female Age: 66 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	2 Jan 2020	Banking, Accounting, Finance, Audit, Governance/ Compliance, Risk Management, Internal Control
9.	Mr. WITTAYA WATCHARAWITTAYAKUL Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Computer Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	28 Apr 2022	Banking, Accounting, Finance, Engineering, Audit

10.	Mr. VIRAT PHAIRATPHIBOON Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Economics and Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	29 Apr 2022	Audit, Finance, Banking, Governance/ Compliance, Economics, Accounting, Risk Management, Internal Control
11.	Mr. JIRO OMORI Gender: Male Age: 57 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: No	Director (Non-executive) Director type: Original director	20 Jul 2022	Economics, Banking, Risk Management, Governance/ Compliance
12.	Mr. SAKDA THANITCUL Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	1 Sep 2022	Economics, Law, Finance, Audit, Accounting, Internal Control

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

General information	Position	Tenure	Replacement Director
1. Mr. TAKANORI SAZAKI Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration of Finance Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive)	Date position was assumed: 10 Jun 2021 Date directorship ended: 20 Jul 2022	Mr. DAISUKE EJIMA Date position was assumed: 20 Jul 2022

2.	Ms. POTJANEE THANAVARANIT Gender: Female Age: 76 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 8 Apr 2010 Date directorship ended: 28 Apr 2022	Mr. SAKDA THANITCUL Date position was assumed: 1 Sep 2022
3.	Ms. JUNKO KAWANO Gender: Female Age: 53 years old Highest level of education: Bachelor's degree Major: Mathematics Thai nationality: No Residing in Thailand: No	Director (Non-executive)	Date position was assumed: 1 Aug 2018 Date directorship ended: 28 Apr 2022	Mr. WITTAYA WATCHARAWITTAYAKUL Date position was assumed: 28 Apr 2022
4.	Mr. HISASHI KANAMORI Gender: Male Age: 58 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: No	Director (Non-executive)	Date position was assumed: 29 Apr 2021 Date directorship ended: 20 Jul 2022	Mr. JIRO OMORI Date position was assumed: 20 Jul 2022

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. Mrs. TONGURAI LIMPITI [1] Gender: Female Age: 66 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	1 Feb 2020	Banking, Accounting, Finance, Audit, Governance/ Compliance, Risk Management, Internal Control
2. Mr. JAMLONG ATIKUL [1] Gender: Male Age: 74 years old Highest level of education: Doctoral degree Major: City and Regional Planning Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	1 Nov 2018	Economics, Banking, Accounting, Finance, Audit, Internal Control
3. Mr. WITTAYA WATCHARAWITTAYAKUL [1] Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Computer Science Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	28 Apr 2022	Banking, Accounting, Finance, Engineering, Audit

4.	Mr. SAKDA THANITCUL [1] Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	1 Sep 2022	Economics, Law, Finance, Audit, Accounting, Internal Control
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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. Ms. POTJANEE THANAVARANIT [1] Gender: Female Age: 76 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)	Date position was assumed: 25 Apr 2012 Date directorship ended: 28 Apr 2022	Mr. SAKDA THANITCUL Date position was assumed: 1 Sep 2022
2. Mr. VIRAT PHAIRATPHIBOON [1] Gender: Male Age: 74 years old Highest level of education: Master's degree Major: Economics and Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 21 May 1999 Date directorship ended: 29 Apr 2022	Mr. WITTAYA WATCHARAWITTAYAKUL Date position was assumed: 28 Apr 2022

[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
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1.	<p>Mr. SEIICHIRO AKITA</p> <p>Gender: Male</p> <p>Age: 56 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Science in Management</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Chairman of the executive committee</p>	15 May 2019
2.	<p>Mr. Yoshiyuki Horio</p> <p>Gender: Male</p> <p>Age: 51 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Industrial Engineering</p> <p>Thai nationality: No</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	26 Jun 2020
3.	<p>Mr. Phonganant Thanattrai</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: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2021
4.	<p>Mr. Sayam Prasitsirigul</p> <p>Gender: Male</p> <p>Age: 53 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>	1 Jan 2021
5.	<p>Ms. DUANGDAO WONGPANITKRIT</p> <p>Gender: Female</p> <p>Age: 53 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: MBA. (Financial Accounting)</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2013

6.	<p>Mr. Chandrashekar Subramanian Krishoolndmangalam</p> <p>Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Commerce Thai nationality: No Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	3 Jan 2007
7.	<p>Mr. Pairote Chuenkrut</p> <p>Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2020
8.	<p>Mr. Vasin Udomratchatavanich</p> <p>Gender: Male Age: 50 years old Highest level of education: Doctoral degree Major: Technology Management Thai nationality: Yes Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jun 2019
9.	<p>Mr. Kittichai Singha</p> <p>Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Dec 2022
10.	<p>Mr. Prakob Phiencharoen</p> <p>Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Economic Law Thai nationality: Yes Residing in Thailand: Yes</p>	<p>Member of the executive committee</p>	1 Jan 2022

11.	Ms. Duangkamol Limpuangthip Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Finance and International Business Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2022
12.	Mr. Kenichi Nishii Gender: Male Age: 51 years old Highest level of education: Bachelor's degree Major: Economics Thai nationality: No Residing in Thailand: No	Member of the executive committee	1 Jan 2021

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

General information	Position	Tenure	Replacement Director
1. Mr. Saengchart Wanichwatphibun Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	Date position was assumed: 1 Jan 2022 Date directorship ended: 1 May 2022	Mr. Kittichai Singha Date position was assumed: 1 Dec 2022

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Mr. JAMLONG ATIKUL	Chairman
	Mr. DAISUKE EJIMA	Vice chairman
	Mr. VIRAT PHAIRATPHIBOON	Member
	Ms. NOPPORN TIRAWATTANAGOOL	Member

Risk and Compliance Committee	Mr. VIRAT PHAIRATPHIBOON	Chairman
	Ms. NOPPORN TIRAWATTANAGOOL	Member
	Mr. JIRO OMORI	Member
	Mr. PORNSANONG TUCHINDA	Member
Sustainability Committee	Mr. SEIICHIRO AKITA	Chairman
	Mr. Pairote Chuenkrut	Vice chairman
	Mr. Yoshiyuki Horio	Member
	Mr. Phonganant Thanattrai	Member
	Mr. Sayam Prasitsirigul	Member
	Ms. DUANGDAO WONGPANITKRIT	Member
	Mr. Chandrashekar Subramanian	Member
	Krishoolndmangalam	Member
	Mr. Vasin Udomratchatavanich	Member
	Mr. Kittichai Singha	Member
	Mr. Prakob Phiencharoen	Member
	Ms. Duangkamol Limpuangthip	Member
	Mr. Kenichi Nishii	

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk and Compliance 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	: Risk and Compliance Committee
Sub-committees responsible for corporate sustainability development	: 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. SEIICHIRO AKITA Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Science in Management	PRESIDENT & CHIEF EXECUTIVE OFFICER	15 May 2019	Banking, Law, Accounting, Finance, Corporate Management
2. Ms. DUANGDAO WONGPANITKRIT [1][2] Gender: Female Age: 53 years old Highest level of education: Master's degree Major: MBA. (Financial Accounting)	Chief Financial Officer	1 Jan 2013	Banking, Accounting, Finance
3. Mr. Yoshiyuki Horio Gender: Male Age: 51 years old Highest level of education: Bachelor's degree Major: Industrial Engineering	Head of JPC/MNC Banking	26 Jun 2020	Banking, Engineering
4. Mr. Phonganant Thanattrai Gender: Male Age: 58 years old Highest level of education: Master's degree Major: Business Administration	Head of Retail and Consumer Banking	1 Jan 2021	Banking, Marketing
5. Mr. Sayam Prasitsirigul Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Business Administration	Chief Information and Digital Officer	1 Jan 2021	Banking, Finance, Engineering

6.	Mr. Chandrashekar Subramanian Krishoolndmangalam Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Commerce	Chief Risk Officer	3 Jan 2007	Banking, Commerce
7.	Ms. Puntipa Hannoraseth Gender: Female Age: 54 years old Highest level of education: Master's degree Major: Business Administration	Head of Internal Audit Group	27 Apr 2009	Accounting, Banking
8.	Mr. Pairote Chuenkrut Gender: Male Age: 57 years old Highest level of education: Master's degree Major: Business Administration	Chief Strategy Officer	1 Jan 2020	Banking, Accounting
9.	Mr. Vasin Udomratchatavanich Gender: Male Age: 50 years old Highest level of education: Doctoral degree Major: Technology Management	Chief Human Resources Officer	1 Jun 2019	Banking, Engineering
10.	Mr. Kenichi Nishii Gender: Male Age: 51 years old Highest level of education: Bachelor's degree Major: Economics	Head of Global Markets Group	1 Jan 2021	Banking, Economics
11.	Mr. Prakob Phiencharoen Gender: Male Age: 53 years old Highest level of education: Master's degree Major: Economic Law	Head of Corporate and Investment Banking Group	1 Jul 2021	Banking, Law, Engineering

12.	Ms. Duangkamol Limpuangthip Gender: Female Age: 55 years old Highest level of education: Master's degree Major: Finance and International Business	Head of SME Banking Group	1 Sep 2020	Banking, Commerce, Accounting, Finance
13.	Mr. Kittichai Singha Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Political Science	Chief Compliance Officer	1 Dec 2022	Banking, Governance/ Compliance
14.	Mr. Wirote Chuenratanakul Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Business Administration	Head of Operations Group	1 Jan 2020	Banking, Accounting, Finance
15.	Mr. Yoshio Ueyama Gender: Male Age: 50 years old Highest level of education: Bachelor's degree Major: Economics	Chief Credit Officer	3 Jan 2018	Banking, Economics
16.	Mrs. Yingluk Kongkasai Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Business Administration	Head of Transaction Banking Group	1 Jan 2019	Banking, Accounting, Finance
17.	Mr. Thitivorn Chothayaporn Gender: Male Age: 53 years old Highest level of education: Bachelor's degree Major: Law	Head of Legal Group	1 Jan 2020	Banking, Law

[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

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) : 4,286

Number of female employees (persons) : 9,474

Total (persons) : 13,760

Provident fund

Total number of employees (persons) : 13,760

Number of employees contributing to the PVD (persons) : 12,678

Percentage of employees who are members (%) : 92.14

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Mr. Kriangsak Jongsukkgiparnich	Kriangsak.Jongsukkgiparnich@krungsri.com	0-2296-4513

- Company secretary

General information	Email	Telephone
1. Mrs. Thidarat Sethavaravichit	thidarat.sethavaravichit@krungsri.com	0-2296-5613

- Head of internal audit

General information	Email	Telephone
1. Ms. Puntipa Hannoraseth	puntipa.hannoraseth@krungsri.com	0-2296-3555

- Head of compliance unit

General information	Email	Telephone
1. Mr. Kittichai Singha	Kittichai.Singha@krungsri.com	0-2296-3584

• Head of investor relations

General information	Email	Telephone
1. Mr. Poonsit Wongthawatchai	poonsit.wongthawatchai@krungsri.com	0-2296-3935

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. NOPPORN TIRAWATTANAGOOL Gender: Female Age: 68 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 8 Apr 2010	Banking, Accounting, Risk Management, Governance/ Compliance

• List of newly appointed director to replace the ex-director

General information	Position	Date position was assumed	Experience and expertise
1. Mr. DAISUKE EJIMA Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: No Residing in Thailand: No	Vice Chairman (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 20 Jul 2022	Banking

2.	Mr. WITTAYA WATCHARAWITTAYAKUL Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Computer Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 28 Apr 2022	Banking, Accounting, Finance, Engineering, Audit
3.	Mr. SAKDA THANITCUL Gender: Male Age: 64 years old Highest level of education: Doctoral degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 1 Sep 2022	Economics, Law, Finance, Audit, Accounting, Internal Control

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. KARUN KITTISATAPORN	Chairman of the board	Participating
Mr. DAISUKE EJIMA	Vice Chairman	Non-participating
Ms. NOPPORN TIRAWATTANAGOOL	Director	Participating
Mr. PORNSANONG TUCHINDA	Director	Participating
Ms. DUANGDAO WONGPANITKRIT	Director	Participating
Mr. JAMLONG ATIKUL	Director	Participating
Mr. SEIICHIRO AKITA	Director	Participating
Mrs. TONGURAI LIMPITI	Director	Participating
Mr. WITTAYA WATCHARAWITTAYAKUL	Director	Participating
Mr. VIRAT PHAIRATPHIBOON	Director	Participating
Mr. JIRO OMORI	Director	Participating
Mr. SAKDA THANITCUL	Director	Participating

Mr. TAKANORI SAZAKI	Vice Chairman	Non-participating
Ms. POTJANEE THANAVARANIT	Director	Participating
Ms. JUNKO KAWANO	Director	Non-participating
Mr. HISASHI KANAMORI	Director	Participating

Directors' performance assessment

Method used to evaluate directors' performance	: Whole-board-of-directors assessment, Individual-director assessment (self-assessment), Individual-director assessment (cross-assessment)
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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	: 28 Apr 2022
EGM meeting	: Yes

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1. Mr. KARUN KITTISATAPORN (Chairman of the board)	-	15/16	Participating	Participating
2. Mr. DAISUKE EJIMA (Vice Chairman)	-	8/8	Non-participating	Participating
3. Ms. NOPPORN TIRAWATTANAGOOL (Director)	-	16/16	Participating	Participating
4. Mr. PORNSANONG TUCHINDA (Director)	-	16/16	Participating	Participating
5. Ms. DUANGDAO WONGPANITKRIT (Director)	-	16/16	Participating	Participating
6. Mr. JAMLONG ATIKUL (Director)	-	16/16	Participating	Participating
7. Mr. SEIICHIRO AKITA (Director)	-	16/16	Participating	Participating
8. Mrs. TONGURAI LIMPITI (Director)	-	16/16	Participating	Participating
9. Mr. WITTAYA WATCHARAWITTAYAKUL (Director)	-	11/11	Non-participating	Participating

10.	Mr. VIRAT PHAIRATPHIBOON (Director)	-	14/16	Participating	Participating
11.	Mr. JIRO OMORI (Director)	-	8/8	Non-participating	Participating
12.	Mr. SAKDA THANITCUL (Director)	-	6/6	Non-participating	Non-participating
13.	Mr. TAKANORI SAZAKI (Vice Chairman)	20 Jul 2022	7/8	Participating	Non-participating
14.	Ms. POTJANEE THANAVARANIT (Director)	28 Apr 2022	5/5	Participating	Non-participating
15.	Ms. JUNKO KAWANO (Director)	28 Apr 2022	5/5	Participating	Non-participating
16.	Mr. HISASHI KANAMORI (Director)	20 Jul 2022	8/8	Participating	Non-participating

Remuneration for company directors

	List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1.	Mr. KARUN KITTISATAPORN (Chairman of the board)	-	N/A	N/A	Yes
2.	Mr. DAISUKE EJIMA (Vice Chairman)	-	N/A	N/A	Yes
3.	Ms. NOPPORN TIRAWATTANAGOOOL (Director)	-	N/A	N/A	Yes
4.	Mr. PORNSANONG TUCHINDA (Director)	-	N/A	N/A	Yes
5.	Ms. DUANGDAO WONGPANITKRIT (Director)	-	N/A	N/A	No
6.	Mr. JAMLONG ATIKUL (Director)	-	N/A	N/A	Yes
7.	Mr. SEIICHIRO AKITA (Director)	-	N/A	N/A	No
8.	Mrs. TONGURAI LIMPITI (Director)	-	N/A	N/A	Yes
9.	Mr. WITTAYA WATCHARAWITTAYAKUL (Director)	-	N/A	N/A	Yes
10.	Mr. VIRAT PHAIRATPHIBOON (Director)	-	N/A	N/A	Yes
11.	Mr. JIRO OMORI (Director)	-	N/A	N/A	Yes
12.	Mr. SAKDA THANITCUL (Director)	-	N/A	N/A	Yes
13.	Mr. TAKANORI SAZAKI (Vice Chairman)	20 Jul 2022	N/A	N/A	Yes
14.	Ms. POTJANEE THANAVARANIT (Director)	28 Apr 2022	N/A	N/A	Yes

15.	Ms. JUNKO KAWANO (Director)	28 Apr 2022	N/A	N/A	Yes
16.	Mr. HISASHI KANAMORI (Director)	20 Jul 2022	N/A	N/A	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) : 13

List of directors		Termination date	Number of the audit committee meeting
1.	Mrs. TONGURAI LIMPITI (Chairman of the audit committee)	-	13/13
2.	Mr. JAMLONG ATIKUL (Audit committee)	-	13/13
3.	Mr. WITTAYA WATCHARAWITTAYAKUL (Audit committee)	-	9/9
4.	Mr. SAKDA THANITCUL (Audit committee)	-	4/4
5.	Ms. POTJANEE THANAVARANIT (Chairman of the audit committee)	28 Apr 2022	4/4
6.	Mr. VIRAT PHAIRATPHIBOON (Audit committee)	29 Apr 2022	4/4