



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

TMBTHANACHART BANK 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 : TMBTHANACHART BANK PUBLIC COMPANY LIMITED

Symbol : TTB

Address : 3000 Phahon Yothin Road, Chomphon, Chatuchak

Province : Bangkok

Postcode : 10900

Business : The Bank engages in universal banking business to serve corporate, SME, and retail customers. ING Bank B.V., a financial group in the Netherland, is its strategic partner and a major shareholder as well as Ministry of Finance.

Registration Number : 0107537000017

Telephone : 0-2299-1111

Fax (if applicable) : 0-2299-2758

Website : <https://www.ttbbank.com>

Email : ir.ttb@ttbbank.com

Total Shares Sold (shares)

Common Stock : 96,776,073,897

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2020	2021	2022
Total (Thousand baht)	92,652,543.24	82,717,667.88	83,496,564.67
Interest Income (Thousand baht)	72,320,505.22	64,239,368.88	65,626,627.13
Fee and Service Income (Thousand baht)	16,138,972.33	15,189,833.75	14,025,343.30
Other Non-Interest Income (Thousand baht)	4,193,065.69	3,288,465.24	3,844,594.24
Other income (Thousand baht)	0.00	0.01	0.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Interest Income (%)	78.06	77.66	78.60
Fee and Service Income (%)	17.42	18.36	16.80
Other Non-Interest Income (%)	4.53	3.98	4.60
Other income (%)	0.00	0.00	0.00

By Geographical Area or Market

	2020	2021	2022
Total (Thousand baht)	92,652,543.24	82,717,667.88	83,496,564.67
Domestic (Thousand baht)	92,652,543.24	82,717,667.88	83,496,564.67
International (Thousand baht)	0.00	0.00	0.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Domestic (%)	100.00	100.00	100.00

International (%)	0.00	0.00	0.00
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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

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)

Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Default on payment or exchange of goods
- Other

Market Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Fluctuation in exchange rates, interest rates, or the inflation rate

Liquidity Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding

Non-Financial Risk (Operational Risk)

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Reliance on employees in key positions
- Systems or internal control system
- Human error in business operations
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties
- Property lease agreement execution
- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Impact from population structure
- Corruption

Strategic Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation

Strategic 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

- Policies or international agreements related to business operations
- Changes in technologies
- Business operations of partners in the supply chain
- Reliance on large customers or few customers
- Reliance on large partners / distributors or few partners / distributors
- Damage to company image and reputation

Risk from Economic Condition

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates

Risk from Material Changes in Regulations

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations
- Laws and regulations is not favorable for doing business
- Violations of laws and regulations
- Corporate Governance
- Other

Emerging Risk –Risks related to demographic shift

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Impact from population structure

Emerging Risk – ESG issues

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Impact on the environment
- Other

Emerging Risk – Paradigm shift following digital finance innovation

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies

Operational Risk

- Information security and cyber-attack

Risk to Securities Holder (2.2.2)

Shareholder risk

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.ttbbank.com/th/sustainability/policies-and-reporting/reporting-and-publications>

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.ttbbank.com/th/sustainability/environmental-sustainability/environmental-management>

Company environmental guideline : Electricity Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2020	2021	2022
Diesel (Litre)	24,319.82	31,165.41	49,872.81
Gasoline (Litre)	60,045.01	57,918.07	82,706.22

• Electricity consumption

	2020	2021	2022
Amount of electricity purchased (kWh)	12,506,000.00	11,466,000.00	11,271,000.00

Water management

• Water consumption

	2020	2021	2022
Water consumption (cubic meters)	102,507.00	87,706.00	77,293.00

Greenhouse gas management

• Greenhouse gas emissions

	2020	2021	2022
GHG emission target	9,588.72	9,588.72	7,580.10
Scope 1 (Tons of carbon dioxide equivalents)	1,113.00	297.90	676.00
Scope 2 (Tons of carbon dioxide equivalents)	6,252.00	5,731.90	5,634.00
Scope 3 (Tons of carbon dioxide equivalents)	91.00	116.00	117.00
Total (Tons of carbon dioxide equivalents)	7,456.00	6,145.80	6,427.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : EY Office Limited

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy : Yes

URL of human rights policy : https://media.ttbbank.com/1/sustainability/th_human_rights_policy.pdf

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)	2,709	4,644	4,619
Number of female employees (persons)	6,129	10,458	10,001
Total (persons)	8,838	15,102	14,620

• Employee remuneration

	2020	2021	2022
Employee remuneration (baht)	8,863,083,958.00	12,800,964,990.00	14,405,026,391.00

• Employee development and training

	2020	2021	2022
Average training hours of employees (hour / person / year)	15	46	61
Employee development and training expenses (baht)	70,000,014.43	67,167,862.00	112,630,000.00

• Health, safety and work environment

	2020	2021	2022
Number of employee work injuries leading to employee absence (times)	0	0	0

• **Employee retention**

	2020	2021	2022
Percentage of employees who voluntarily resigned (%)	10.57	12.95	20.50

• **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.ttbbank.com/th/about-us/corporate-governance-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	14	100.00
Number of male directors	11	78.57
Number of female directors	3	21.43
Number of executive directors	1	7.14
Number of non-executive directors	13	92.86
Number of independent directors	5	35.71

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. EKNITI NITITHANPRAPAS Gender: Male Age: 51 years old Highest level of education: Doctoral degree Major: Economics / Macroeconomics and International Finance Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	13 Feb 2020	Finance, Banking, Governance/ Compliance

2.	<p>Mr. SUPHADEJ POONPIPAT</p> <p>Gender: Male</p> <p>Age: 72 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Science (Economics)</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman (Non-executive)</p> <p>Director type: Re-elected as director</p>	3 Dec 2019	Strategic Management, Marketing, Risk Management
3.	<p>Mr. PHILIPPE G.J.E.O. DAMAS</p> <p>Gender: Male</p> <p>Age: 72 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration (Accounting & International Finance)</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director (Non-executive)</p> <p>Director type: Original director</p>	28 Dec 2007	Strategic Management, Governance/ Compliance, Project Management
4.	<p>Mr. YOKPORN TANTISAWETRAT</p> <p>Gender: Male</p> <p>Age: 67 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>Director (Non-executive)</p> <p>Director type: Original director</p>	1 Jun 2015	Strategic Management, Risk Management, Banking
5.	<p>Mr. PITI TANTAKASEM</p> <p>Gender: Male</p> <p>Age: 52 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	1 Jan 2018	Strategic Management, Risk Management, Banking

6.	<p>Mr. SOMJATE MOOSIRILERT</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Management</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>	3 Dec 2019	Strategic Management, Risk Management, Governance/ Compliance
7.	<p>Mr. TEERANUN SRIHONG</p> <p>Gender: Male</p> <p>Age: 57 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of 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 Dec 2019	IT Management, Risk Management, Human Resource Management
8.	<p>Mr. PRINYA HOM-ANEK</p> <p>Gender: Male</p> <p>Age: 53 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Science</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 Dec 2019	IT Management, Risk Management, Internal Control
9.	<p>Mr. MICHAL JAN SZCZUREK</p> <p>Gender: Male</p> <p>Age: 51 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Economics</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director</p> <p>(Non-executive)</p> <p>Director type: Original director</p>	17 Dec 2019	Strategic Management, Banking

10.	<p>Mrs. CHANANYARAK PHETCHARAT</p> <p>Gender: Female</p> <p>Age: 59 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Management Information System</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	1 Apr 2020	Finance, Marketing, IT Management
11.	<p>Mr. WILLEM FREDERIK NAGEL</p> <p>Gender: Male</p> <p>Age: 66 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Economics</p> <p>Thai nationality: No</p> <p>Residing in Thailand: No</p>	<p>Director</p> <p>(Non-executive, Independent director)</p> <p>Director type: Re-elected as director</p>	23 Apr 2020	Banking, Risk Management, IT Management
12.	<p>GEN. APINUN KUMPROH</p> <p>Gender: Male</p> <p>Age: 60 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Political Science</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>	8 Mar 2021	Strategic Management, Human Resource Management
13.	<p>Mrs. PATRICIA MONGKHONVANIT</p> <p>Gender: Female</p> <p>Age: 51 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Laws (Tax)</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>	2 Nov 2021	Law, Economics, Audit, Banking

14.	Mrs. CHARITA LEELAYUDTH	Director	3 Feb 2022	Risk Management, Internal Control, Audit
	Gender: Female	(Non-executive,		
	Age: 61 years old	Independent director)		
	Highest level of education:			
	Master's degree	Director type: Additional		
	Major: Business Administration	and newly-appointed		
	Thai nationality: Yes	directors		
	Residing in Thailand: Yes			

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

General information	Position	Tenure	Replacement Director
1. Mr. PRAISUN WONGSMITH	Director	Date position was	Mrs. CHARITA LEELAYUDTH
Gender: Male	(Non-executive,	assumed:	Date position was assumed:
Age: 63 years old	Independent director)	12 Feb 2016	3 Feb 2022
Highest level of education:		Date directorship	
Master's degree		ended:	
Major: Master of Science		27 Jan 2022	
(Economics)			
Thai nationality: Yes			
Residing in Thailand: Yes			

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 : 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. Mrs. CHARITA LEELAYUDTH [1] Gender: Female Age: 61 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: Newly appointed director to replace ex-director	3 Feb 2022	Risk Management, Internal Control, Audit
2. Mr. PRINYA HOM-ANEK Gender: Male Age: 53 years old Highest level of education: Doctoral degree Major: Science Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	18 Dec 2019	IT Management, Risk Management, Internal Control
3. Mrs. CHANANYARAK PHETCHARAT Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Management Information System Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	1 Apr 2020	Finance, Marketing, IT Management

[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. PRAISUN WONGSMITH [1] Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Master of Science (Economics) Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director)	Date position was assumed: 1 Apr 2020 Date directorship ended: 27 Jan 2022	Mrs. CHARITA LEELAYUDTH Date position was assumed: 3 Feb 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
1. Mr. PHILIPPE G.J.E.O. DAMAS Gender: Male Age: 72 years old Highest level of education: Master's degree Major: Master of Business Administration (Accounting & International Finance) Thai nationality: No Residing in Thailand: No	Chairman of the executive committee	15 Jan 2008
2. Mr. SUPHADEJ POONPIPAT Gender: Male Age: 72 years old Highest level of education: Master's degree Major: Master of Science (Economics) Thai nationality: Yes Residing in Thailand: Yes	Vice-chairman of the executive committee	4 Dec 2019

3.	Mr. SOMJATE MOOSIRILERT Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Master of Management Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	4 Dec 2019
4.	Mrs. PATRICIA MONGKHONVANIT Gender: Female Age: 51 years old Highest level of education: Master's degree Major: Master of Laws (Tax) Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	25 Nov 2021
5.	Mr. MICHAL JAN SZCZUREK Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Master of Economics Thai nationality: No Residing in Thailand: No	Member of the executive committee	17 Dec 2019
6.	Mr. PITI TANTAKASEM Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	1 Jan 2018

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
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Board of Executive Directors	Mr. PHILIPPE G.J.E.O. DAMAS	Chairman
	Mr. SUPHADEJ POONPIPAT	Vice chairman
	Mr. SOMJATE MOOSIRILERT	Member
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. MICHAL JAN SZCZUREK	Member
	Mr. PITI TANTAKASEM	Member
Audit Committee	Mrs. CHARITA LEELAYUDTH	Chairman
	Mrs. CHANANYARAK PHETCHARAT	Member
	Mr. PRINYA HOM-ANEK	Member
Nomination, Remuneration and Corporate Governance Committee	Mr. PHILIPPE G.J.E.O. DAMAS	Chairman
	Mr. SOMJATE MOOSIRILERT	Member
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. TEERANUN SRIHONG	Member
	Mr. WILLEM FREDERIK NAGEL	Member
Risk Oversight Committee	Mr. WILLEM FREDERIK NAGEL	Chairman
	Mr. TEERANUN SRIHONG	Member
	Mr. PRINYA HOM-ANEK	Member
	Mr. YOKPORN TANTISAWETRAT	Member
	Mr. MICHAL JAN SZCZUREK	Member
	Mr. PITI TANTAKASEM	Member
	Mr. Johannes Franciscus Grisel	Member
Credit Committee	Mr. YOKPORN TANTISAWETRAT	Chairman
	Mr. SOMJATE MOOSIRILERT	Member
	Mr. PITI TANTAKASEM	Member
	Mr. Johannes Franciscus Grisel	Member
IT Oversight Committee	Mr. TEERANUN SRIHONG	Chairman
	Mr. PRINYA HOM-ANEK	Member
	Mrs. CHANANYARAK PHETCHARAT	Member
	Mrs. PATRICIA MONGKHONVANIT	Member
	Mr. WILLEM FREDERIK NAGEL	Member
	Mr. PITI TANTAKASEM	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Oversight Committee
Sub-committees responsible for nomination	: Nomination, Remuneration and Corporate Governance Committee
Sub-committees responsible for remuneration	: Nomination, Remuneration and Corporate Governance Committee

Sub-committees responsible for corporate governance

: Nomination, Remuneration and Corporate Governance Committee

Sub-committees responsible for corporate sustainability development

: Nomination, Remuneration and Corporate Governance 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. PITI TANTAKASEM Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Business Administration	CHIEF EXECUTIVE OFFICER	1 Jan 2018	Strategic Management, Risk Management, Banking
2. Mr. Praphan Anupongongarch Gender: Male Age: 59 years old Highest level of education: Master's degree Major: M.S.(Development Economics)	President and Acting Chief Automotive Lending Officer	1 Jan 2020	Banking, Finance & Securities, Information & Communication Technology, Statistics
3. Mr. Thakorn Piyapan Gender: Male Age: 51 years old Highest level of education: Master's degree Major: Master of Finance	president	1 May 2022	Banking, Marketing, Leadership, Strategic Management
4. Mr. Anuwat Luengtaweekul Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration	Chief Retail Banking Officer	1 Jan 2020	Banking, Finance & Securities, Insurance, Accounting, Finance, Procurement, Strategic Management, Risk Management, Audit, Internal Control, Budgeting, Governance/ Compliance

5.	<p>Mr. Saranya Phuphatana</p> <p>Gender: Male</p> <p>Age: 54 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration</p>	<p>Chief Commercial Banking Officer</p>	1 Apr 2022	Banking, Finance & Securities, Accounting, Finance, IT Management, Risk Management
6.	<p>Mr. Johannes Franciscus Grisel</p> <p>Gender: Male</p> <p>Age: 63 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration</p>	Chief Risk Officer	9 Jul 2018	Banking, Finance, Risk Management, Governance/ Compliance
7.	<p>Mrs. Prapasiri Kositthanakorn [1]</p> <p>Gender: Female</p> <p>Age: 58 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Business Administration (MBA)</p>	Chief Financial Officer	1 Apr 2018	Banking, Finance & Securities, Accounting, Finance, Risk Management, Budgeting
8.	<p>Mr. Sutthikan Rungsrithong</p> <p>Gender: Male</p> <p>Age: 50 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Master of Computer Science – Software Engineering</p>	Chief Information Officer	1 Sep 2021	Banking, Information & Communication Technology, IT Management, Project Management, Risk Management
9.	<p>Mrs. Rattana Arkachaisri</p> <p>Gender: Female</p> <p>Age: 54 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Hotel Management</p>	Chief Operating Officer	1 Sep 2021	Banking, Law, Data Analysis, Negotiation, Corporate Management, Change Management, Leadership, Strategic Management
10.	<p>Mrs. Vijitra Thumpothong</p> <p>Gender: Female</p> <p>Age: 60 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Accounting</p>	Chief People Officer	1 Jan 2020	Banking, Accounting, Human Resource Management, Corporate Management, Leadership, Internal Control

11.	Mrs. Pittimart Sanguansook Gender: Female Age: 58 years old Highest level of education: Bachelor's degree Major: Accounting	Chief Audit Officer	1 May 2020	Banking, Internal Control
12.	Mrs. Kanchana Rojvatunyu Gender: Female Age: 57 years old Highest level of education: Master's degree Major: Master of Business Administration (MBA)	Chief Market and Experience Officer	1 Jan 2020	Banking, Marketing, Digital Marketing, Brand Management, Leadership, Strategic Management

[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

	2020	2021	2022
Total executive remuneration (baht)	320,460,467.99	315,490,762.62	377,353,424.02

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) : 4,619

Number of female employees (persons) : 10,001

Total (persons) : 14,620

Employee Remuneration

Total employee remuneration : 14,405,026,391.00

Provident fund

Total number of employees (persons) : 14,620

Number of employees contributing to the PVD (persons) : 13,561

Percentage of employees who are members (%) : 92.76

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. Prapasiri Kositthanakorn	prapasiri.kos@ttbbank.com	02-299-2898
2. Mr. Mate Kanokpibool	mate.kan@ttbbank.com	02-299-2926

- Company secretary

General information	Email	Telephone
1. Mrs. Manika Sitthichai	manika.sit@ttbbank.com	02-299-1402

- Head of internal audit

General information	Email	Telephone
1. Mrs. Pitimart Saguansook	pittimart.san@ttbbank.com	02-242-3266

- Head of compliance unit

General information	Email	Telephone
1. Ms. Panita Chaowpet	panita.chao@ttbbank.com	02-208-5500

• Head of investor relations

General information	Email	Telephone
1. Ms. Dararat Urapanthamat	ir.ttb@ttbbank.com	02-242-3475

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. KPMG PHOOMCHAI AUDIT COMPANY LIMITED	<p>1. Mr. Waiyawat Kosamarnchaiyakij Email: waiyawat@kpmg.co.th Telephone: 084 439-3050</p> <p>2. Ms. Pantip Gulsantithamrong Email: pantip@kpmg.co.th Telephone: 084 439-3053</p> <p>3. Mrs. Wilai Buranakittisopon Email: wilai@kpmg.co.th Telephone: 085 980-2100</p> <p>4. Mr. Chokechai Ngamwutikul Email: chokechai@kpmg.co.th Telephone: 085 524-1555</p>	14,845,000.00	-

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. SUPHADEJ POONPIPAT Gender: Male Age: 72 years old Highest level of education: Master's degree Major: Master of Science (Economics) Thai nationality: Yes Residing in Thailand: Yes	Vice Chairman (Non-executive) Director type: Re-elected as director	Date position was assumed: 3 Dec 2019	Strategic Management, Marketing, Risk Management
2. Mr. SOMJATE MOOSIRILERT Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Master of Management Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Re-elected as director	Date position was assumed: 3 Dec 2019	Strategic Management, Risk Management, Governance/ Compliance
3. Mrs. CHANANYARAK PHETCHARAT Gender: Female Age: 59 years old Highest level of education: Master's degree Major: Management Information System Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 1 Apr 2020	Finance, Marketing, IT Management

4.	Mr. WILLEM FREDERIK NAGEL	Director	Date position was assumed:	Banking, Risk Management, IT Management
	Gender: Male	(Non-executive, Independent director)	23 Apr 2020	
	Age: 66 years old			
	Highest level of education:			
	Master's degree	Director type: Re-elected as director		
	Major: Master of Economics			
	Thai nationality: No			
	Residing in Thailand: No			

• List of newly appointed director (not being replaced the ex-director)

General information	Position	Date position was assumed	Experience and expertise
1. Mrs. CHARITA LEELAYUDTH	Director	Date position was assumed:	Risk Management, Internal Control, Audit
Gender: Female	(Non-executive, Independent director)	3 Feb 2022	
Age: 61 years old			
Highest level of education:			
Master's degree	Director type: Additional and newly-appointed directors		
Major: Business Administration			
Thai nationality: Yes			
Residing in Thailand: Yes			

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. EKNITI NITITHANPRAPAS	Chairman of the board	Participating
Mr. SUPHADEJ POONPIPAT	Vice Chairman	Participating
Mr. PHILIPPE G.J.E.O. DAMAS	Director	Participating
Mr. YOKPORN TANTISAWETRAT	Director	Participating
Mr. PITI TANTAKASEM	Director	Participating
Mr. SOMJATE MOOSIRILERT	Director	Participating
Mr. TEERANUN SRIHONG	Director	Participating
Mr. PRINYA HOM-ANEK	Director	Participating
Mr. MICHAL JAN SZCZUREK	Director	Participating

Mrs. CHANANYARAK PHETCHARAT	Director	Participating
Mr. WILLEM FREDERIK NAGEL	Director	Participating
GEN. APINUN KUMPROH	Director	Participating
Mrs. PATRICIA MONGKHONVANIT	Director	Participating
Mrs. CHARITA LEELAYUDTH	Director	Participating
Mr. PRAISUN WONGSMITH	Director	Non-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)

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 15

Date of AGM meeting : 12 Apr 2022

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. EKNITI NITITHANPRAPAS (Chairman of the board)	-	15/15	Participating	Did not hold the meeting
2.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	15/15	Participating	Did not hold the meeting
3.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	15/15	Participating	Did not hold the meeting
4.	Mr. YOKPORN TANTISAWETRAT (Director)	-	15/15	Participating	Did not hold the meeting

5.	Mr. PITI TANTAKASEM (Director)	-	15/15	Participating	Did not hold the meeting
6.	Mr. SOMJATE MOOSIRILERT (Director)	-	15/15	Participating	Did not hold the meeting
7.	Mr. TEERANUN SRIHONG (Director)	-	15/15	Participating	Did not hold the meeting
8.	Mr. PRINYA HOM-ANEK (Director)	-	15/15	Participating	Did not hold the meeting
9.	Mr. MICHAL JAN SZCZUREK (Director)	-	15/15	Participating	Did not hold the meeting
10.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	15/15	Participating	Did not hold the meeting
11.	Mr. WILLEM FREDERIK NAGEL (Director)	-	14/15	Participating	Did not hold the meeting
12.	GEN. APINUN KUMPROH (Director)	-	15/15	Participating	Did not hold the meeting
13.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	15/15	Participating	Did not hold the meeting
14.	Mrs. CHARITA LEELAYUDTH (Director)	-	14/14	Participating	Did not hold the meeting
15.	Mr. PRAISUN WONGSMITH (Director)	27 Jan 2022	1/1	Non-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. EKNITI NITITHANPRAPAS (Chairman of the board)	-	4,360,000.00	2,246,201.54	No
2.	Mr. SUPHADEJ POONPIPAT (Vice Chairman)	-	2,695,000.00	1,497,467.69	No
3.	Mr. PHILIPPE G.J.E.O. DAMAS (Director)	-	5,678,800.00	1,497,467.69	No
4.	Mr. YOKPORN TANTISAWETRAT (Director)	-	3,540,600.00	1,497,467.69	No
5.	Mr. PITI TANTAKASEM (Director)	-	0.00	0.00	No

6.	Mr. SOMJATE MOOSIRILERT (Director)	-	3,863,400.00	1,497,467.69	No
7.	Mr. TEERANUN SRIHONG (Director)	-	3,886,200.00	1,497,467.69	No
8.	Mr. PRINYA HOM-ANEK (Director)	-	3,169,200.00	1,497,467.69	No
9.	Mr. MICHAL JAN SZCZUREK (Director)	-	0.00	0.00	No
10.	Mrs. CHANANYARAK PHETCHARAT (Director)	-	2,652,600.00	1,497,467.69	No
11.	Mr. WILLEM FREDERIK NAGEL (Director)	-	3,783,600.00	1,497,467.69	No
12.	GEN. APINUN KUMPROH (Director)	-	1,338,000.00	1,247,889.74	No
13.	Mrs. PATRICIA MONGKHONVANIT (Director)	-	3,642,000.00	249,577.95	No
14.	Mrs. CHARITA LEELAYUDTH (Director)	-	2,494,400.00	0.00	No
15.	Mr. PRAISUN WONGSMITH (Director)	27 Jan 2022	272,800.00	1,497,467.69	No

Report on the Audit Committee's Performance for the Past Year (8.2)

Report on the audit committee's performance for the past year

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 13

	List of directors	Termination date	Number of the audit committee meeting
1.	Mrs. CHARITA LEELAYUDTH (Chairman of the audit committee)	-	11/11
2.	Mr. PRINYA HOM-ANEK (Audit committee)	-	13/13
3.	Mrs. CHANANYARAK PHETCHARAT (Audit committee)	-	13/13
4.	Mr. PRAISUN WONGSMITH (Chairman of the audit committee)	27 Jan 2022	1/1