



Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

KRUNG THAI 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 : KRUNG THAI BANK PUBLIC COMPANY LIMITED

Symbol : KTB

Address : 35 SUKHUMVIT ROAD, KHLONG TOEI NUA, WATTANA

Province : Bangkok

Postcode : 10110

Business : The Company is a large commercial bank in Thailand conducting its business through a nationwide branch network and in certain major centers of the world.

Registration Number : 0107537000882

Telephone : 0-2255-2222

Fax (if applicable) : 0-2255-9391-6

Website : <https://krungthai.com>

Email : whistletruth@krungthai.com

Total Shares Sold (shares)

Common Stock : 13,976,061,250

Preferred Stock : 5,500,000

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping*

	2020	2021	2022
Total (Thousand baht)	122,247,000.00	115,786,000.00	125,391,000.00
Net interest income (Thousand baht)	88,343,000.00	83,372,000.00	90,405,000.00
Non-interest income (Thousand baht)	33,904,000.00	32,414,000.00	34,986,000.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Net interest income (%)	72.27	72.01	72.10
Non-interest income (%)	27.73	27.99	27.90

By Geographical Area or Market*

	2020	2021	2022
Total (Thousand baht)	122,247,000.00	115,786,000.00	125,391,000.00
Domestic (Thousand baht)	121,771,000.00	115,285,000.00	124,983,000.00
International (Thousand baht)	476,000.00	501,000.00	408,000.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Domestic (%)	99.61	99.57	99.67
International (%)	0.39	0.43	0.33

*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

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)

Digital Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Changes in technologies

Pandemic Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Safety, occupational health, and working environment

Financial Risk

- Other

ESG Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations
- Impact on the environment

Cyber Risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation

Operational Risk

- Information security and cyber-attack

Compliance Risk

- Change in laws and regulations

Credit Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Default on payment or exchange of goods

Liquidity Risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Fluctuation in return on assets or investment

Capital management

Risk Management Measures: Yes

Related Risk Topics

Compliance Risk

- Change in laws and regulations

Financial Risk

- Insufficient sources of funding

Reputation risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Damage to company image and reputation

Operational Risk

- Human error in business operations

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

properties for sale risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers
- Government policy

Compliance Risk

- Change in laws and regulations

Economic condition risk

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates
- Government policy
- Policies or international agreements related to business operations

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations
- Default on payment or exchange of goods

Market risk

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

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

Operational risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Systems or internal control system
- Human error in business operations

Compliance Risk

- Violations of laws and regulations

Risk to Securities Holder (2.2.2)

Shareholders' investment 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://krungthai.com/th/sustainability>

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://krungthai.com/th/sustainability/esg-policy/environmental/operational-and-eco-efficiency>

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)	10,640.00	8,697.10	1,175,337.77
Gasoline (Litre)	5,905,256.62	4,729,684.16	3,550,730.84

• Electricity consumption

	2020	2021	2022
Amount of electricity purchased (kWh)	151,117,000.00	138,524,000.00	130,668,000.00

Water management

• Water consumption

	2020	2021	2022
Water consumption (cubic meters)	147,284.80	121,078.60	118,668.00

Waste management

• Waste from operations

	2020	2021	2022
Non-hazardous waste (kg)	3,507,072.22	3,171,223.80	2,822,610.72
Hazardous waste (kg)	94.40	40.10	102.50
Total (kg)	3,507,166.62	3,171,263.90	2,822,713.22

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)	14,423.00	12,096.00	14,691.00
Scope 2 (Tons of carbon dioxide equivalents)	49,997.00	44,765.00	42,124.00
Scope 3 (Tons of carbon dioxide equivalents)	28,231.00	26,759.00	43,292.00
Total (Tons of carbon dioxide equivalents)	92,651.00	83,620.00	100,107.00

• Verification of greenhouse gas emissions over the past year

Third-party verification : Yes

Name of verifying organization : LRQA (THAILAND) LIMITED

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy : Yes

URL of human rights policy : https://krungthai.com/Download/generalcontent/MediaFile_15917HumanRightsOperations.pdf

Company human right guideline : Employee Rights, Migrant Workers, Child Labor, Consumer 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)	6,024	5,545	4,926
Number of female employees (persons)	14,238	13,392	12,231
Total (persons)	20,262	18,937	17,157

• Employee remuneration

	2020	2021	2022
Employee remuneration (baht)	22,993,000,000.00	21,851,000,000.00	20,033,100,000.00

• Employee development and training

	2020	2021	2022
Average training hours of employees (hour / person / year)	110	105	72
Employee development and training expenses (baht)	146,740,000.00	115,670,000.00	150,280,000.00

• Health, safety and work environment

	2020	2021	2022
Number of employee work injuries leading to employee absence (times)	1	0	0

• **Employee retention**

	2020	2021	2022
Percentage of employees who voluntarily resigned (%)	5.49	9.11	12.39

• **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://krungthai.com/th/about-ktb/corporate-governance/corporate-governance-charter-of-board>

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	13	100.00
Number of male directors	11	84.62
Number of female directors	2	15.38
Number of executive directors	4	30.77
Number of non-executive directors	9	69.23
Number of independent directors	6	46.15

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. KRISADA CHINAVICHARANA Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive) Director type: Original director	7 Feb 2020	Law, Marketing, Economics

2.	<p>Mr. KRAIRIT EUCHUKANONCHAI</p> <p>Gender: Male</p> <p>Age: 67 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>Vice Chairman (Executive)</p> <p>Director type: Original director</p>	15 Oct 2015	<p>Risk Management, Change Management, Banking, Finance, Commerce</p>
3.	<p>Mr. VICHAI ASSARASAKORN</p> <p>Gender: Male</p> <p>Age: 62 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Engineering</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Original director</p>	24 Nov 2017	<p>Finance, Banking, Commerce, Engineering</p>
4.	<p>Mr. THANWA LAOHASIRIWONG</p> <p>Gender: Male</p> <p>Age: 57 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Engineering</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Original director</p>	26 Jan 2016	<p>IT Management, Human Resource Management, Engineering, Commerce</p>
5.	<p>Mr. KITTIPONG KITTAYARAK</p> <p>Gender: Male</p> <p>Age: 64 years old</p> <p>Highest level of education: Doctoral degree</p> <p>Major: Law</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Non-executive, Independent director)</p> <p>Director type: Original director</p>	24 Jul 2014	<p>Law, Banking, Commerce</p>

6.	Mr. TEERAPONG WONGSIWAWILAS	Director (Non-executive, Independent director)	21 Dec 2020	Law, Human Resource Management, Commerce
	Gender: Male			
	Age: 58 years old			
	Highest level of education:			
	Bachelor's degree	Director type: Original		
	Major: Law	director		
	Thai nationality: Yes			
	Residing in Thailand: Yes			
7.	GEN. TIENCHAI RUBPORN	Director (Non-executive, Independent director)	28 Jan 2015	Accounting, Banking
	Gender: Male			
	Age: 67 years old			
	Highest level of education:			
	Master's degree	Director type: Original		
	Major: Master of Arts, Command and General Staff College	director		
	Thai nationality: Yes			
	Residing in Thailand: Yes			
8.	Mr. POONNIS SAKUNTANAGA	Director (Executive)	28 Jan 2015	Economics, Finance, Accounting, Commerce, Risk Management
	Gender: Male			
	Age: 64 years old			
	Highest level of education:	Director type: Original		
	Master's degree	director		
	Major: Business Administration			
	Thai nationality: Yes			
	Residing in Thailand: Yes			
9.	Mr. LAVARON SANGSNIT	Director (Executive)	21 Dec 2020	Finance, Economics, Commerce
	Gender: Male			
	Age: 55 years old			
	Highest level of education:	Director type: Original		
	Master's degree	director		
	Major: Economics			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

10.	Ms. JIRAPHON KAWSWAT Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	26 Oct 2022	Accounting, Finance
11.	Mr. PAYONG SRIVANICH Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	8 Nov 2016	Economics, Change Management, Banking, Commerce, Engineering
12.	Dr. Kulaya Tantitemit Gender: Female Age: 49 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	9 Nov 2021	Economics, Banking, Finance & Securities, Insurance
13.	Mr. Chamroen Phothiyod Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	11 Jan 2023	Law, Risk Management

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

General information	Position	Tenure	Replacement Director
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1.	Mrs. NITIMA THEPVANANGKUL Gender: Female Age: 64 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)	Date position was assumed: 12 Apr 2019 Date directorship ended: 28 Sep 2022	Ms. JIRAPHON KAWSWAT Date position was assumed: 26 Sep 2022
2.	Dr. Kulaya Tantitemit Gender: Female Age: 49 years old Highest level of education: Doctoral degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)	Date position was assumed: 9 Nov 2021 Date directorship ended: 1 Jan 2023	Mr. Chamroen Phothiyod Date position was assumed: 11 Jan 2023

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. Mr. VICHAI ASSARASAKORN [1] Gender: Male Age: 62 years old Highest level of education: Bachelor's degree Major: Engineering Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Original director	12 Apr 2019	Finance, Banking, Commerce, Engineering
2. GEN. TIENCHAI RUBPORN [1] Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Master of Arts, Command and General Staff College Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	28 Jan 2015	Accounting, Banking
3. Ms. JIRAPHON KAWSWAT [1] Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	26 Oct 2022	Accounting, Finance

[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. Mrs. NITIMA THEPVANANGKUL [1] Gender: Female Age: 64 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director)	Date position was assumed: 12 Apr 2019 Date directorship ended: 28 Sep 2022	Ms. JIRAPHON KAWSWAT Date position was assumed: 26 Oct 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. KRAIRIT EUCHUKANONCHAI Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	15 Oct 2015
2. Mr. POONNIS SAKUNTANAGA Gender: Male Age: 64 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	28 Jan 2015

3.	Mr. LAVARON SANGSNIT Gender: Male Age: 55 years old Highest level of education: Master's degree Major: Economics Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	21 Dec 2020
4.	Mr. PAYONG SRIVANICH 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	8 Nov 2016

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Independent Director Committee	GEN. TIENCHAI RUBPORN	Chairman
	Mr. KITTIPONG KITTAYARAK	Member
	Mr. THANWA LAOHASIRIWONG	Member
	Mr. VICHAI ASSARASAKORN	Member
	Mr. TEERAPONG WONGSIWAWILAS	Member
	Ms. JIRAPHON KAWSWAT	Member
Corporate Governance and Social Responsibility Committee	Mr. KITTIPONG KITTAYARAK	Chairman
	Mr. VICHAI ASSARASAKORN	Member
	Dr. Kulaya Tantitemit	Member
	Ms. JIRAPHON KAWSWAT	Member
Nomination and Remuneration Committee	Mr. THANWA LAOHASIRIWONG	Chairman
	Mr. TEERAPONG WONGSIWAWILAS	Member
	Mr. LAVARON SANGSNIT	Member
Risk Oversight Committee	Mr. KRAIRIT EUCHUKANONCHAI	Chairman
	Mr. THANWA LAOHASIRIWONG	Member
	Mr. POONNIS SAKUNTANAGA	Member
	Dr. Kulaya Tantitemit	Member
	Mr. PAYONG SRIVANICH	Member

Compliance Committee	Mr. TEERAPONG WONGSIWAWILAS	Chairman
	Mr. THANWA LAOHASIRIWONG	Member
	Mr. KITTIPONG KITTAYARAK	Member
	GEN. TIENCHAI RUBPORN	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 Social Responsibility Committee
Sub-committees responsible for corporate sustainability development	: Corporate Governance and Social Responsibility 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. PAYONG SRIVANICH Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Business Administration	PRESIDENT	8 Nov 2016	Economics, Change Management, Banking, Commerce, Engineering
2. Mrs. Praralee Ratanaprasartporn Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President Group head	2 May 2013	Accounting, Finance, Digital Marketing
3. Mr. Weerapong Suppasedsak Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Economics	Senior Executive Vice President Group Head	26 Dec 2014	Economics, Finance, Banking
4. Mr. Suratun Kongton Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Political Science	Senior Executive Vice President Group head	8 Oct 2018	Risk Management, Banking, Finance & Securities
5. Mr. Rawin Boonyanusasna Gender: Male Age: 48 years old Highest level of education: Master's degree Major: Finance	Senior Executive Vice President Group head	23 Nov 2016	Economics, Banking, Finance

6.	Mr. Ekachai Techawiriyakul Gender: Male Age: 61 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President Group head	1 Nov 2017	Banking, Finance, Engineering
7.	Ms. Saranya Vejakul [1] Gender: Female Age: 53 years old Highest level of education: Master's degree Major: Business Administration	Senior Executive Vice President Group head	1 Jul 2019	Economics, Banking, Finance, Audit
8.	Mr. Santi Parivisutt Gender: Male Age: 60 years old Highest level of education: Master's degree Major: Economics	Senior Executive Vice President Group head	1 Oct 2016	Economics, Banking, Internal Control
9.	Mr. Suppawat Wadhanapatee Gender: Male Age: 52 years old Highest level of education: Doctoral degree Major: Business Administration	Senior Executive Vice President Group head	1 Oct 2016	Commerce, Law, Finance
10.	Mr. Tawatchai Cheevanon Gender: Male Age: 54 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President Group head	2 Jan 2019	Banking, Finance, IT Management
11.	Mr. Pongsit Chaichatpornasuk Gender: Male Age: 58 years old Highest level of education: Bachelor's degree Major: Law	Senior Executive Vice President Group head	1 Oct 2020	Banking, IT Management
12.	Mr. Kittipat Peantham Gender: Male Age: 56 years old Highest level of education: Master's degree Major: Law	Senior Executive Vice President Group head	9 Oct 2018	Banking, Accounting, Finance

13.	Mr. Chanchai Sinsuparatn Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President Group head	1 Dec 2019	Banking, Finance
14.	Mr. Panabhand Hankijjakul Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Economics	Senior Executive Vice President Group head	2 Mar 2020	Economics, Banking, Finance, Internal Control
15.	Mr. Chalerm Pradidarecheep Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Management	Senior Executive Vice President Group head	1 Oct 2020	Banking, Finance
16.	Mrs. Suwanna Anantanond Gender: Female Age: 49 years old Highest level of education: Master's degree Major: Business Administration	First Executive Vice President Group head	1 Oct 2020	Banking, Finance
17.	Mr. Krit Chamapisit Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Business Administration	First Executive Vice President Group head	1 Oct 2020	Banking, Sustainability, Brand Management
18.	Mr. Thanakorn Karnjananut Gender: Male Age: 49 years old Highest level of education: Master's degree Major: Business Administration	First Executive Vice President Group head	14 Nov 2022	Banking, Finance
19.	Mr. Thanakorn Karnjananut Gender: Male Age: 52 years old Highest level of education: Master's degree Major: Business Administration	Advisor to the President Acting Group head	9 Jul 2021	Banking, Marketing

[1] Highest responsibility in accounting and finance
[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2020	2021	2022
Total executive remuneration (baht)	331,335,128.00	327,748,412.00	339,200,000.00

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons)	: 4,926
Number of female employees (persons)	: 12,231
Total (persons)	: 17,157

Employee Remuneration

Total employee remuneration	: 20,033,100,000.00
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Provident fund

Total number of employees (persons)	: 17,157
Number of employees contributing to the PVD (persons)	: 16,595
Percentage of employees who are members (%)	: 96.72

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 newly appointed director to replace the ex-director

General information	Position	Date position was assumed	Experience and expertise
1. Ms. JIRAPHON KAWSWAT Gender: Female Age: 60 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Newly appointed director to replace ex-director	Date position was assumed: 26 Oct 2022	Accounting, Finance
2. Mr. Chamroen Phothiyod Gender: Male Age: 59 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Newly appointed director to replace ex-director	Date position was assumed: 11 Jan 2023	Law, Risk Management

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. KRISADA CHINAVICHARANA	Chairman of the board	Participating
Mr. KRAIRIT EUCHUKANONCHAI	Vice Chairman	Participating
Mr. VICHAI ASSARASAKORN	Director	Participating

Mr. THANWA LAOHASIRIWONG	Director	Participating
Mr. KITTIPONG KITTAYARAK	Director	Participating
Mr. TEERAPONG WONGSIWAWILAS	Director	Participating
GEN. TIENCHAI RUBPORN	Director	Participating
Mr. POONNIS SAKUNTANAGA	Director	Participating
Mr. LAVARON SANGSNIT	Director	Participating
Ms. JIRAPHON KAWSWAT	Director	Participating
Mr. PAYONG SRIVANICH	Director	Participating
Dr. Kulaya Tantitemit	Director	Participating
Mr. Chamroen Phothiyod	Director	N/A
Mrs. NITIMA THEPVANANGKUL	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)	: 760
Date of AGM meeting	: 8 Apr 2022
EGM meeting	: No

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1. Mr. KRISADA CHINAVICHARANA (Chairman of the board)	-	22/22	Participating	Did not hold the meeting

2.	Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	67/80	Participating	Did not hold the meeting
3.	Mr. VICHAI ASSARASAKORN (Director)	-	77/77	Participating	Did not hold the meeting
4.	Mr. THANWA LAOHASIRIWONG (Director)	-	65/65	Participating	Did not hold the meeting
5.	Mr. KITTIPONG KITTAYARAK (Director)	-	49/51	Participating	Did not hold the meeting
6.	Mr. TEERAPONG WONGSIWAWILAS (Director)	-	53/53	Participating	Did not hold the meeting
7.	GEN. TIENCHAI RUBPORN (Director)	-	64/64	Participating	Did not hold the meeting
8.	Mr. POONNIS SAKUNTANAGA (Director)	-	79/80	Participating	Did not hold the meeting
9.	Mr. LAVARON SANGSNIT (Director)	-	70/83	Participating	Did not hold the meeting
10.	Ms. JIRAPHON KAWSWAT (Director)	-	13/13	Participating	Did not hold the meeting
11.	Mr. PAYONG SRIVANICH (Director)	-	72/80	Participating	Did not hold the meeting
12.	Dr. Kulaya Tantitemit (Director)	-	45/47	Non-participating	Did not hold the meeting
13.	Mr. Chamroen Phothiyod (Director)	-	N/A	N/A	Did not hold the meeting
14.	Mrs. NITIMA THEPVANANGKUL (Director)	28 Sep 2022	41/45	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. KRISADA CHINAVICHARANA (Chairman of the board)	-	2,895,000.00	N/A	No

2.	Mr. KRAIRIT EUCHUKANONCHAI (Vice Chairman)	-	2,640,000.00	N/A	No
3.	Mr. VICHAI ASSARASAKORN (Director)	-	2,640,000.00	N/A	No
4.	Mr. THANWA LAOHASIRIWONG (Director)	-	2,550,000.00	N/A	No
5.	Mr. KITTIPONG KITTAYARAK (Director)	-	2,490,000.00	N/A	No
6.	Mr. TEERAPONG WONGSIWAWILAS (Director)	-	2,550,000.00	N/A	No
7.	GEN. TIENCHAI RUBPORN (Director)	-	2,490,000.00	N/A	No
8.	Mr. POONNIS SAKUNTANAGA (Director)	-	2,460,000.00	N/A	No
9.	Mr. LAVARON SANGSNIT (Director)	-	2,460,000.00	N/A	No
10.	Ms. JIRAPHON KAWSWAT (Director)	-	475,484.00	N/A	No
11.	Mr. PAYONG SRIVANICH (Director)	-	2,400,000.00	N/A	No
12.	Dr. Kulaya Tantitemit (Director)	-	2,400,000.00	N/A	No
13.	Mr. Chamroen Phothiyod (Director)	-	N/A	N/A	N/A
14.	Mrs. NITIMA THEPVANANGKUL (Director)	28 Sep 2022	1,732,000.00	N/A	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) : 26

	List of directors	Termination date	Number of the audit committee meeting
1.	Mr. VICHAI ASSARASAKORN (Chairman of the audit committee)	-	26/26
2.	GEN. TIENCHAI RUBPORN (Audit committee)	-	26/26
3.	Ms. JIRAPHON KAWSWAT (Audit committee)	-	5/5
4.	Mrs. NITIMA THEPVANANGKUL (Audit committee)	28 Sep 2022	18/19