



# **Annual Registration Statement / Annual Report**

## **Form 56-1 One Report**

### **(Structured Data Report)**

**STAR MONEY PUBLIC COMPANY LIMITED**

Fiscal Year End 31 December 2022



## Table of Contents

	Page
<b>Business Operations and Performance</b>	
Group Structure and Operations	1
Risk Management	4
Sustainable Development	10
<b>Corporate Governance</b>	
Corporate Governance Policy	14
Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information	15
Performance Report on Corporate Governance	28

# Group Structure and Operations

## Group Structure and Operations

### Business Overview and Policies (1.1)

#### Company Information (1.1.5)

Company Name : STAR MONEY PUBLIC COMPANY LIMITED

Symbol : SM

Address : 204/1-8 Sukhumwit Road, Thang Kwian, Klaeng

Province : Rayong

Postcode : 21110

Business : A dealer in electrical appliances which sell the products both in cash and installment and a credit provider in various types such as (1) Personal loan under regulations of Bank of Thailand ("BOT") with an original car registration as a mortgage security (2) Personal loan under regulations of BOT which is not a credit with an original car registration as a mortgage security (3) Secured loan with mortgage securities such as an original car registration, land and buildings including insurance broker service business.

Registration Number : 0107565000263

Telephone : 06-1393-9988

Fax (if applicable) : -

Website : [www.star.money.co.th](http://www.star.money.co.th)

Email : [info@star.money.co.th](mailto:info@star.money.co.th)

Total Shares Sold (shares)

Common Stock : 1,100,000,000

Preferred Stock : 0

## Business Operations (1.2)

### Revenue Structure (1.2.1)

#### By Product Line or Business Grouping\*

	2020	2021	2022
Total (Thousand baht)	1,030,887.00	1,237,421.00	1,399,436.00
Sales and service income (Thousand baht)	556,324.00	722,261.00	845,789.00
Loan interest income (Thousand baht)	401,614.00	410,395.00	409,407.00
Hire purchase interest income (Thousand baht)	34,827.00	58,327.00	85,121.00
Fee and service income (Thousand baht)	12,757.00	14,588.00	13,962.00
Other income (Thousand baht)	25,365.00	31,850.00	45,157.00

	2020	2021	2022
Total (%)	100.00	100.00	100.00
Sales and service income (%)	53.97	58.37	60.44
Loan interest income (%)	38.96	33.17	29.26
Hire purchase interest income (%)	3.38	4.71	6.08
Fee and service income (%)	1.24	1.18	1.00
Other income (%)	2.46	2.57	3.23

#### By Geographical Area or Market\*

	2020	2021	2022
Total (Thousand baht)	1,030,887.00	1,237,421.00	1,399,436.00
Domestic (Thousand baht)	1,030,887.00	1,237,421.00	1,399,436.00
International (Thousand baht)	0.00	0.00	0.00
Thailand (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
Thailand (%)	0.00	0.00	0.00

\*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	0.00	0.00	0.00

# Risk Management

# Risk Management

## Risk Factors (2.2)

**Risk that might affect the company's business, including environmental, social and corporate governance issues (2.2.1)**

### **1) Risks from Competition in the Electrical Appliance Sales Business**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

Strategic Risk

- Volatility in the industry in which the company operates
- Changes in technologies

### **2) Risk from Competition in the Hire Purchase Loan, Regulated Personal Loan, Regulated Microfinancing Loan and Other Loan Businesses and Arrival of New Business Competitors**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

Strategic Risk

- Behavior or needs of customers / consumers
- Business operations of partners in the supply chain

### **3) Risk from Technological Changes Potentially Contributing to Changes in Consumer Behaviors in Choosing Loan Product or Service Access Channels, Especially in Small-Scale Consumers**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

Strategic Risk

- Behavior or needs of customers / consumers
- Changes in technologies



#### **4) Risk from Loans**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Operational Risk

- Loss or damage from non-compliance of partners or counterparties
- Property lease agreement execution

Compliance Risk

- Violations of laws and regulations

Financial Risk

- Default on payment or exchange of goods

#### **5) Risk from Confidentiality of Information and Important Agreement Documents**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Operational Risk

- Information security and cyber-attack
- Impact on human rights
- Corruption

Compliance Risk

- Corporate Governance

#### **6) Risk from Fires Impacting Inventory Goods**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Operational Risk

- Systems or internal control system

- Human error in business operations
- Climate change and disasters

Compliance Risk

- Corporate Governance

## 7) Risk of Corruption from Branch Employees

**Risk Management Measures:** Yes

### Related Risk Topics

Operational Risk

- Human error in business operations
- Corruption

Compliance Risk

- Corporate Governance

## 8) Risk from Changes in Accounting Standards or Financial Reporting Standards

**Risk Management Measures:** Yes

### Related Risk Topics

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations

## 9) Risk from Loan Business Regulation by Government Agencies and Risk from Failure to Comply with Related Regulations, Requirements and Announcements

**Risk Management Measures:** Yes

### Related Risk Topics

Strategic Risk

- Government policy

Compliance Risk

- Change in laws and regulations

#### **10) Risk from Compliance with Personal Data Protection Laws**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Compliance Risk

- Corporate Governance

#### **11) Risk from fluctuations in interest rates for loans from financial institutions, which are the main source of funds for the Company's business operations.**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Financial Risk

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

#### **12) Risk from Failure to Comply with Loan Agreement Terms on Maintaining Financial Ratios or Shareholding Ratios by Major Shareholders**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Financial Risk

- Insufficient sources of funding
- Change in financial and investment policies of financial institutions that affect business operations

#### **13) Risk from Extension Measures by Announcements Made by the Bank of Thailand on Assisting Customers Affected by the Covid-19 Pandemic That Might Impact the Cashflow Received and Debt Repayment Capabilities of the Company**

**Risk Management Measures:** Yes

##### **Related Risk Topics**

Financial Risk

- Change in financial and investment policies of financial institutions that affect business operations

- Default on payment or exchange of goods
- Fluctuation in return on assets or investment

## **Risk to Securities Holder (2.2.2)**

### **1) Risk from Presence of Major Shareholders Holding More Than 50% Share**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

- Return from investment of securities holder

### **2) Risk from Dependency on the Executive Team and Guarantee by Shareholders**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

- Return from investment of securities holder

### **3) Risk from Impacts on Share-based Payments**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

- Return from investment of securities holder

### **4) Risk of Limited Opportunities of Investors Reserving Purchase of New Shares Offered in the Future**

**Risk Management Measures:** Yes

#### **Related Risk Topics**

- Return from investment of securities holder

### **5) Risks of investing in foreign securities**

**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

### 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.star.money.co.th/Investor\\_Relations?page=csr\\_activities](https://www.star.money.co.th/Investor_Relations?page=csr_activities)

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)

##### 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)	N/A	N/A	N/A
Scope 2 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
Scope 3 (Tons of carbon dioxide equivalents)	N/A	N/A	N/A
<b>Total (Tons of carbon dioxide equivalents)</b>	N/A	N/A	N/A

- **Verification of greenhouse gas emissions over the past year**

Third-party verification : No



## Social Aspect (3.4)

### Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy : Yes

URL of human rights policy : [https://www.star.money.co.th/Investor\\_Relations?page=corporate\\_governance](https://www.star.money.co.th/Investor_Relations?page=corporate_governance)

Company human right guideline : Employee Rights, Migrant Workers, Child Labor, 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)	187	180	213
Number of female employees (persons)	413	439	504
<b>Total (persons)</b>	<b>600</b>	<b>619</b>	<b>717</b>

##### • Employee remuneration

	2020	2021	2022
Employee remuneration (baht)	171,975,465.00	179,373,313.00	212,516,683.00

##### • Employee development and training

	2020	2021	2022
Average training hours of employees (hour / person / year)	N/A	N/A	N/A

##### • Health, safety and work environment

	2020	2021	2022
Number of employee work injuries leading to employee absence (times)	N/A	N/A	N/A

• 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

#### 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

## Code of Conduct (6.2)

### Establishing a Code of Conduct

#### Establishing a Code of Conduct

Code of Conduct : Yes

##### Policy and Guideline related to the Code of Conduct

Company policy and guideline : Preventing of Conflicts of Interest, Preventing the Misuse of Inside Information, Anti-corruption, Whistleblowing

**Corporate Governance Structure  
and Significant Information Regarding  
the Board of Directors, Subcommittees,  
Management,  
Employee and Other Information**

## Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information

### Board of Directors (7.2)

#### Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	9	100.00
Number of male directors	8	88.89
Number of female directors	1	11.11
Number of executive directors	5	55.56
Number of non-executive directors	4	44.44
Number of independent directors	3	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. VISIT ONGPIPATTANAKUL Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director)  Director type: Original director	13 Feb 2019	Finance, Economics, Finance & Securities, Corporate Social Responsibility, Human Resource Management, Sustainability, Fund Management, Leadership, Strategic Management, Risk Management, Audit, Governance/ Compliance

2.	<p>Mr. VITIT LAVANSTHIEN</p> <p>Gender: Male</p> <p>Age: 71 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: –</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Vice Chairman (Executive)</p> <p>Director type: Original director</p>	27 Jun 2016	<p>Agribusiness, Data Analysis, Data Management, Negotiation, Governance/ Compliance, Internal Control, Risk Management, Food &amp; Beverage, Home &amp; Office Products, Personal Products &amp; Pharmaceuticals, Banking, Finance &amp; Securities, Automotive, Paper &amp; Printing Materials, Construction Materials, Construction Services, Property Development, Energy &amp; Utilities, Commerce, Media &amp; Publishing, Tourism &amp; Leisure, Transportation &amp; Logistics, Information &amp; Communication Technology, Marketing, Accounting, Finance, Corporate Social Responsibility, Human Resource Management, Sustainability, Procurement, Brand Management, Project Management, Corporate Management, Leadership, Change Management, Budgeting</p>
3.	<p>Mr. CHUSAK VIVATWONGSKASEM</p> <p>Gender: Male</p> <p>Age: 62 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Re-elected as director</p>	27 Jun 2016	<p>Economics, Accounting, Finance, Negotiation, Corporate Management, Strategic Management, Risk Management, Internal Control, Budgeting, Governance/ Compliance, Banking, Finance &amp; Securities, Insurance, Commerce, Law, Marketing, Corporate Social Responsibility, Sustainability, Data Analysis, Change Management, Leadership</p>

4.	<p>Mrs. SAVITREE LAVANSATHIEN</p> <p>Gender: Female</p> <p>Age: 60 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: –</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	27 Jun 2016	<p>Information &amp; Communication Technology, Human Resource Management, IT Management, Data Analysis, Negotiation, Project Management, Corporate Management, Strategic Management, Leadership, Internal Control, Budgeting, Governance/ Compliance, Corporate Social Responsibility, Data Management, Audit</p>
5.	<p>Mr. SURAYUT LAWANSATHIEN</p> <p>Gender: Male</p> <p>Age: 58 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Marketing</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Re-elected as director</p>	27 Jun 2016	<p>Law, Negotiation, Corporate Management, Leadership, Strategic Management, Risk Management, Audit, Automotive, Data Analysis</p>
6.	<p>Mr. AKEAPOP LAVANSATHIEN</p> <p>Gender: Male</p> <p>Age: 48 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Political Science</p> <p>Thai nationality: Yes</p> <p>Residing in Thailand: Yes</p>	<p>Director (Executive)</p> <p>Director type: Original director</p>	27 Jun 2016	<p>Marketing, Procurement, Corporate Social Responsibility, Data Analysis, Negotiation, Leadership, Strategic Management, Risk Management, Audit, Governance/ Compliance, Food &amp; Beverage, Fashion, Personal Products &amp; Pharmaceuticals, Insurance, Automotive, Tourism &amp; Leisure, Law, Human Resource Management, Statistics, Brand Management, Project Management, Change Management, Budgeting</p>



7.	Mr. PINIT NGAMSOPEE Gender: Male Age: 67 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: Re-elected as director	13 Feb 2019	Accounting, Audit, Internal Control, Finance, Risk Management, Budgeting, Governance/ Compliance
8.	Mr. SENE VACHARASIRITHAM Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director)  Director type: Original director	13 Feb 2019	Accounting, Finance, IT Management, Risk Management, Internal Control, Banking, Information & Communication Technology, Audit, Governance/ Compliance
9.	Mr. PANUKORN CHANTARAPRAPAB Gender: Male Age: 46 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive)  Director type: Original director	11 Apr 2022	Economics, Banking, Accounting, Finance, Finance & Securities, Governance/ Compliance, Fund Management, Data Analysis, Corporate Management, Corporate Social Responsibility, Project Management, Sustainability, Leadership

## Other Information pertaining to committees

The Chairman is an independent director : Yes

The Chairman and the manager are the same person : No

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

The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings : 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. PINIT NGAMSOPEE [1] Gender: Male Age: 67 years old Highest level of education: Master's degree Major: Accounting Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	13 Feb 2019	Accounting, Audit, Internal Control, Finance, Risk Management, Budgeting, Governance/ Compliance
2. Mr. VISIT ONGPIPATTANAKUL [1] Gender: Male Age: 58 years old Highest level of education: Doctoral degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	13 Feb 2019	Finance, Economics, Finance & Securities, Corporate Social Responsibility, Human Resource Management, Sustainability, Fund Management, Leadership, Strategic Management, Risk Management, Audit, Governance/ Compliance
3. Mr. SENEE VACHARASIRITHAM [1] Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Original director	13 Feb 2019	Accounting, Finance, IT Management, Risk Management, Internal Control, Banking, Information & Communication Technology, Audit, Governance/ Compliance

[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. VITIT LAVANSTHIEN Gender: Male Age: 71 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	27 Jun 2016
2. Mr. CHUSAK VIVATWONGSKASEM Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	27 Jun 2016
3. Mrs. SAVITREE LAVANSATHIEN Gender: Female Age: 60 years old Highest level of education: Below a bachelor's degree Major: - Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	27 Jun 2016
4. Mr. SURAYUT LAWANSATHIEN Gender: Male Age: 58 years old Highest level of education: Bachelor's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	27 Jun 2016

5.	Mr. AKEAPOP LAVANSATHIEN	Member of the executive committee	27 Jun 2016
	Gender: Male		
	Age: 48 years old		
	Highest level of education: Bachelor's degree		
	Major: Political Science		
	Thai nationality: Yes		
	Residing in Thailand: Yes		

## Other sub-committees

### Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remueration Committee Meeting	Mr. PINIT NGAMSOPEE	Chairman
	Mr. SENE VACHARASIRITHAM	Member
	Mr. CHUSAK VIVATWONGSKASEM	Member
	Mrs. SAVITREE LAVANSATHIEN	Member
Risk Management Committee Meeting	Mr. SENE VACHARASIRITHAM	Chairman
	Mr. CHUSAK VIVATWONGSKASEM	Member
	Mr. SURAYUT LAWANSATHIEN	Member
	Mr. AKEAPOP LAVANSATHIEN	Member

### Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Management Committee Meeting
Sub-committees responsible for nomination	: Nomination and Remueration Committee Meeting
Sub-committees responsible for remuneration	: Nomination and Remueration Committee Meeting
Sub-committees responsible for corporate governance	: None
Sub-committees responsible for corporate sustainability development	: None

## 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. VITIT LAVANSTHIEN Gender: Male Age: 71 years old Highest level of education: Below a bachelor's degree Major: -	CHAIRMAN OF THE EXECUTIVE COMMITTEE	27 Jun 2016	Agribusiness, Data Analysis, Data Management, Negotiation, Governance/ Compliance, Internal Control, Risk Management, Food & Beverage, Home & Office Products, Personal Products & Pharmaceuticals, Banking, Finance & Securities, Automotive, Paper & Printing Materials, Construction Materials, Construction Services, Property Development, Energy & Utilities, Commerce, Media & Publishing, Tourism & Leisure, Transportation & Logistics, Information & Communication Technology, Marketing, Accounting, Finance, Corporate Social Responsibility, Human Resource Management, Sustainability, Procurement, Brand Management, Project Management, Corporate Management, Leadership, Change Management, Budgeting

2.	<p>Mr. CHUSAK VIVATWONGSKASEM</p> <p>Gender: Male</p> <p>Age: 62 years old</p> <p>Highest level of education: Master's degree</p> <p>Major: Business Administration</p>	<p>MD /NRC Member /Risk Management Member</p>	27 Jun 2016	<p>Economics, Accounting, Finance, Negotiation, Corporate Management, Strategic Management, Risk Management, Internal Control, Budgeting, Governance/ Compliance, Banking, Finance &amp; Securities, Insurance, Commerce, Law, Marketing, Corporate Social Responsibility, Sustainability, Data Analysis, Change Management, Leadership</p>
3.	<p>Mrs. SAVITREE LAVANSATHIEN</p> <p>Gender: Female</p> <p>Age: 60 years old</p> <p>Highest level of education: Below a bachelor's degree</p> <p>Major: -</p>	<p>Executive Director, Nomination and Remuneration Director</p>	27 Jun 2016	<p>Information &amp; Communication Technology, Human Resource Management, IT Management, Data Analysis, Negotiation, Project Management, Corporate Management, Strategic Management, Leadership, Internal Control, Budgeting, Governance/ Compliance, Corporate Social Responsibility, Data Management, Audit</p>
4.	<p>Mr. SURAYUT LAWANSATHIEN</p> <p>Gender: Male</p> <p>Age: 58 years old</p> <p>Highest level of education: Bachelor's degree</p> <p>Major: Marketing</p>	<p>Executive Director, Risk Management Member</p>	27 Jun 2016	<p>Law, Negotiation, Corporate Management, Leadership, Strategic Management, Risk Management, Audit, Automotive, Data Analysis</p>

5.	Mr. AKEAPOP LAVANSATHIEN Gender: Male Age: 48 years old Highest level of education: Bachelor's degree Major: Political Science	Executive Director, Risk Management Director	27 Jun 2016	Marketing, Procurement, Corporate Social Responsibility, Data Analysis, Negotiation, Leadership, Strategic Management, Risk Management, Audit, Governance/ Compliance, Food & Beverage, Fashion, Personal Products & Pharmaceuticals, Insurance, Automotive, Tourism & Leisure, Law, Human Resource Management, Statistics, Brand Management, Project Management, Change Management, Budgeting
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[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)	32,174,500.00	40,909,184.00	38,706,900.00

### 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) : 213

Number of female employees (persons) : 504

Total (persons) : 717

#### Employee Remuneration

Total employee remuneration : 212,516,683.00

#### Provident fund

Total number of employees (persons) : 717

Number of employees contributing to the PVD (persons) : 167

Percentage of employees who are members (%) : 23.29



## 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. KRITSANA WISAMON	kritsana.wi@starmoney.co.th	084-3463940

- Company secretary

General information	Email	Telephone
1. Mrs. Solossaya Khemsuk	solossaya.kh@starmoney.co.th	084-5591788

- Head of internal audit

General information	Email	Telephone
1. Mr. Thanasarn Wasun	Tuck_iap@hotmail.com	081-788-3344

- Head of investor relations

General information	Email	Telephone
1. Mrs. Solossaya Khemsuk	solossaya.kh@starmoney.co.th	084-5591788

## Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. EY OFFICE LIMITED	<p>1. Ms. Somjai Khunapasut Email: somjai.khunapasut@th.ey.com Telephone: 02 264 9090</p> <p>2. Ms. Wanwilai Phetsang Email: wanwilai.phetsang@th.ey.com Telephone: 02 264 9090</p> <p>3. Ms. Saranya Phadsri Email: saranya.pludsri@th.ey.com Telephone: 02 264 9090</p> <p>4. Ms. Bongkot Kriengpanamorn Email: bongkot.kriangphanamorn@th.ey.com Telephone: 02 264 9090</p>	3,550,000.00	-

# 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. CHUSAK VIVATWONGSKASEM Gender: Male Age: 62 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)  Director type: Re-elected as director	Date position was assumed: 27 Jun 2016	Economics, Accounting, Finance, Negotiation, Corporate Management, Strategic Management, Risk Management, Internal Control, Budgeting, Governance/ Compliance, Banking, Finance & Securities, Insurance, Commerce, Law, Marketing, Corporate Social Responsibility, Sustainability, Data Analysis, Change Management, Leadership
2.	Mr. SURAYUT LAWANSATHIEN Gender: Male Age: 58 years old Highest level of education: Bachelor's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Executive)  Director type: Re-elected as director	Date position was assumed: 27 Jun 2016	Law, Negotiation, Corporate Management, Leadership, Strategic Management, Risk Management, Audit, Automotive, Data Analysis

3.	Mr. PINIT NGAMSOPEE	Director	Date position was assumed:	Accounting, Audit, Internal Control, Finance, Risk Management, Budgeting, Governance/ Compliance
	Gender: Male	(Non-executive, Independent director)	13 Feb 2019	
	Age: 67 years old			
	Highest level of education:			
	Master's degree	Director type: Re-elected as director		
	Major: Accounting			
	Thai nationality: Yes			
	Residing in Thailand: Yes			

### Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. VISIT ONGPIPATTANAKUL	Chairman of the board	Participating
Mr. VITIT LAVANSTHIEN	Vice Chairman	Participating
Mr. CHUSAK VIVATWONGSKASEM	Director	Participating
Mrs. SAVITREE LAVANSATHIEN	Director	Participating
Mr. SURAYUT LAWANSATHIEN	Director	Participating
Mr. AKEAPOP LAVANSATHIEN	Director	Participating
Mr. PINIT NGAMSOPEE	Director	Participating
Mr. SENEE VACHARASIRITHAM	Director	Participating
Mr. PANUKORN CHANTARAPRAPAB	Director	Participating

### Directors' performance assessment

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

### Meeting attendance and remuneration to each Board member (8.1.2)

#### Meeting attendance of the board of directors

Number of board meetings (times) : 7

Date of AGM meeting : 1 Apr 2022

EGM meeting : No

	List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
1.	Mr. VISIT ONGPIPATTANAKUL (Chairman of the board)	-	5/7	Participating	Did not hold the meeting
2.	Mr. VITIT LAVANSTHIEN (Vice Chairman)	-	7/7	Participating	Did not hold the meeting
3.	Mr. CHUSAK VIVATWONGSKASEM (Director)	-	7/7	Participating	Did not hold the meeting
4.	Mrs. SAVITREE LAVANSATHIEN (Director)	-	7/7	Participating	Did not hold the meeting
5.	Mr. SURAYUT LAWANSATHIEN (Director)	-	7/7	Participating	Did not hold the meeting
6.	Mr. AKEAPOP LAVANSATHIEN (Director)	-	7/7	Participating	Did not hold the meeting
7.	Mr. PINIT NGAMSOPEE (Director)	-	7/7	Participating	Did not hold the meeting
8.	Mr. SENE VACHARASIRITHAM (Director)	-	7/7	Participating	Did not hold the meeting
9.	Mr. PANUKORN CHANTARAPRAPAB (Director)	-	4/7	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. VISIT ONGPIPATTANAKUL (Chairman of the board)	-	345,000.00	600,000.00	No
2.	Mr. VITIT LAVANSTHIEN (Vice Chairman)	-	245,000.00	0.00	No
3.	Mr. CHUSAK VIVATWONGSKASEM (Director)	-	285,000.00	0.00	No
4.	Mrs. SAVITREE LAVANSATHIEN (Director)	-	275,000.00	0.00	No

5.	Mr. SURAYUT LAWANSATHIEN (Director)	-	255,000.00	0.00	No
6.	Mr. AKEAPOP LAVANSATHIEN (Director)	-	255,000.00	0.00	No
7.	Mr. PINIT NGAMSOPEE (Director)	-	460,000.00	360,000.00	No
8.	Mr. SENE VACHARASIRITHAM (Director)	-	420,000.00	360,000.00	No
9.	Mr. PANUKORN CHANTARAPRAPAB (Director)	-	140,000.00	0.00	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) : 4

	List of directors	Termination date	Number of the audit committee meeting
1.	Mr. PINIT NGAMSOPEE (Chairman of the audit committee)	-	4/4
2.	Mr. VISIT ONGPIPATTANAKUL (Audit committee)	-	4/4
3.	Mr. SENE VACHARASIRITHAM (Audit committee)	-	4/4