

Bangkok Bank Public Company Limited

Attachments

Annual Registration Statement / Annual Report 2023

(Form 56-1 One Report)

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**Attachment 1 Details of Directors, Executives, the Person Assigned to Take the Highest Responsibility in Accounting and Finance, the Person Assigned to Take Direct Responsibility for Accounting Supervision, and the Corporate Secretary**

**1. Mr. Phornthep Phornprapha**

- **Chairman of the Board of Directors**

<b>Type of Director</b>	Non-executive Director
<b>Age</b>	75
<b>Date of Appointment to the Board</b>	12 April 2007
<b>Years of Directorship</b>	17 Years 8 Months

**Educational Qualifications**

- Honorary Doctorate Degree in Engineering (Industrial Engineer), Thammasat University
- Honorary Doctorate Degree in Science, Environmental Science, Chiangmai University
- Honorary Doctorate Degree in Agricultural Technology, Landscape Technology, Mae Jo Agricultural Technology University
- Honorary Doctorate Degree in Science, Topography, Srinakarinwirot University
- Bachelor's Degree in Business Administration, California College of Commerce, USA
- Diploma, National Defence College of Thailand, the Joint State - Private Sector Course, Class 5

**IOD Training Program**

- Director Accreditation Program (DAP), Class 66/2007

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 23 February 2023 - Present Chairman, Board of Directors, Bangkok Bank Public Company Limited
- 12 April 2007 - Present Director, Bangkok Bank Public Company Limited
- September 2012 - 20 March 2023 Member, Nomination and Remuneration Committee, Bangkok Bank Public Company Limited
- 12 April 2007 - April 2022 Independent Director, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- Present Chairman, MAHLE Siam Filter Systems Company Limited
- Present Chairman, Siam Daikin Sales Company Limited
- Present Chairman, NSK Bearings (Thailand) Company Limited
- Present Chairman, Siam NSK Steering Systems Company Limited

- Present Chairman, NSK Bearings Manufacturing (Thailand) Company Limited
- Present Chairman, Siam Hitachi Elevator Company Limited
- Present Chairman, Bangkok Komatsu Company Limited
- Present Chairman, Nittan (Thailand) Company Limited
- Present Chairman, Thong Thaworn Pattana Company Limited
- Present Chairman, Siam Music Yamaha Company Limited
- Present Chairman, Thaworn Holding Company Limited
- Present Chairman, Hitachi Elevator (Thailand) Company Limited
- Present Chairman, Exedy (Thailand) Company Limited
- Present Honorary Chairman, KYB (Thailand) Company Limited
- Present Chairman, Bangkok Komatsu Sales Company Limited
- Present Chairman, GS Yuasa Siam Industry Company Limited
- Present Chairman, Bangkok Komatsu Forklift Company Limited
- Present Chairman, Siam GS Battery Company Limited
- Present Chairman/President, Siam GS Sales Company Limited
- Present Vice Chairman, Siam Motors Parts Company Limited
- Present President, Siam Motors Company Limited
- Present President, Siam Motors Logistics Company Limited
- Present President, Thaworn Estate Company Limited
- Present President, Siam Country Club Company Limited
- Present President, Siam Riken Industrial Company Limited
- Present President, Bangkok Motor Works Company Limited
- Present Director, PM (Na Jomtien) Company Limited
- Present Director, PM (Bangna-Trad) Company Limited
- Present Director, PM (PRAWET) Company Limited
- Present Director, PM (Pattaya) Company Limited
- Present Director, Thaworn Country Club and Resort Company Limited

**2. Mr. Deja Tulananda**

- **Vice Chairman of the Board of Directors**
- **Chairman of the Board of Executive Directors**

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	89
<b>Date of Appointment to the Board</b>	26 March 1991
<b>Years of Directorship</b>	32 Years 9 Months

**Educational Qualifications**

- Bachelor's Degree in Economics, University of Leicester, UK
- Executive Program, Pennsylvania State University, USA

**IOD Training Program** None

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 23 March 2023 - Present Vice Chairman, Board of Directors, Bangkok Bank Public Company Limited
- 23 March 2017 - Present Chairman, Board of Executive Directors, Bangkok Bank Public Company Limited
- 26 March 1991 - Present Director, Bangkok Bank Public Company Limited
- December 2008 - March 2017 Vice Chairman, Board of Executive Directors,  
Bangkok Bank Public Company Limited
- 2004 - May 2012 Director, Wave Entertainment Public Company Limited
- 1999 - June 2022 Director, Fine Metal Technologies Public Company Limited
- June 1992 - December 2008 Director and Senior Executive Vice President,  
Bangkok Bank Public Company Limited
- April 1991 - December 2008 Member, Board of Executive Director, Bangkok Bank Public Company Limited
- March 1991 - June 1992 Director and Executive Vice President, Bangkok Bank Public Company Limited
- 1985 - 1991 Executive Vice President, Bangkok Bank Public Company Limited
- 1973 - 1985 Executive Officer, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- 2000 - Present Director, City Realty Company Limited

**3. Mr. Siri Jirapongphan**

- **Chairman of the Audit Committee**

**Type of Director** Independent Director

**Age** 69

**Date of Appointment to the Board** 10 July 2020

**Years of Directorship** 3 Years 5 Months

**Educational Qualifications**

- Doctor's Degree in Chemical Engineering, Massachusetts Institute of Technology, USA
- Bachelor's Degree in Chemical Engineering (Honor), California Institute of Technology, USA

**IOD Training Program**

- Director Certification Program (DCP), Class 77/2006
- Director Luncheon Briefing (M - DLB), Class 2/2008
- Audit Committee Seminar - Get Ready for the Year End
- Anti-corruption: Leadership Role of the Board

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 28 April 2022 - Present Chairman, Audit Committee, Bangkok Bank Public Company Limited
- 10 July 2020 - Present Independent Director, Bangkok Bank Public Company Limited
- 15 June 2021 - 20 October 2022 Plan Administrator, Thai Airways International Public Company Limited
- 22 April 2021 - April 2022 Chairman, Nomination and Remuneration Committee, and Member, Audit Committee, Bangkok Bank Public Company Limited
- November 2017 - July 2019 Minister of Energy
- November 2015 - November 2017 Independent Director and Member, Audit Committee, Thai Oil Public Company Limited
- October 2014 - September 2015 Member, National Reform Council
- September 2014 - April 2015 Independent Director and Member, Risk Management Committee, PTT Global Chemical Public Company Limited
- January 2010 - November 2017 Executive Director, Petroleum Institute of Thailand
- April - October 2006 Acting Director General, Port Authority of Thailand
- January - October 2006 Board Commissioner, Port Authority of Thailand
- September 2005 - October 2006 Board Commissioner, State Railway of Thailand
- August 2003 - December 2006 Director, Synergy Solution Company Limited
- 1996 - 2003 Managing Director and Advisor, LPN Plate Mill Public Company Limited

- 1988 - 1993 Senior Vice President, Senior Manager, Merchant Banking Department, Investment Banking Group, Bangkok Bank Public Company Limited
- April 1985 - November 2017 Director and Secretary, Petroleum Institute of Thailand Foundation
- 1983 - 1988 Department Manager, National Petrochemical Public Company Limited
- 1980 - 1983 Head of Planning and System Analysis, Petroleum Authority of Thailand
- 1980 Lecturer (Chemical Engineering), Faculty of Engineering, Chulalongkorn University

**Position in Other Listed Companies**

- 5 April 2022 - Present Chairman, Board of Directors, IRPC Public Company Limited

**Position in Non-listed Companies** None

**4. Mr. Chatchawin Charoen-Rajapark**

- **Chairman of the Nomination and Remuneration Committee**

<b>Type of Director</b>	Independent Director
<b>Age</b>	63
<b>Date of Appointment to the Board</b>	12 April 2021
<b>Years of Directorship</b>	2 Years 8 Months

**Educational Qualifications**

- Ph.D. in Management, Massachusetts Institute of Technology, USA
- Master's Degree in Management, Massachusetts Institute of Technology, USA
- Bachelor's Degree in Electrical Engineering, Massachusetts Institute of Technology, USA

**IOD Training Program**

- Role of the Compensation Committee (RCC), Class 7/2008
- Audit Committee Program (ACP), Class 19/2007
- Director Certification Program (DCP), Class 88/2007
- Director Accreditation Program (DAP), Class 52/2006

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 28 April 2022 - Present Chairman, Nomination and Remuneration Committee, Bangkok Bank Public Company Limited
- 12 April 2021 - Present Independent Director, Bangkok Bank Public Company Limited
- 22 April 2021 - April 2022 Member, Nomination and Remuneration Committee, Bangkok Bank Public Company Limited
- 2018 - 2021 Chairman, Terra Venture Company Limited
- 2018 - 2021 Chairman, TerraVest Company Limited
- 2014 - 2021 Chairman, Executive Committee, Eastern Star Real Estate Public Company Limited
- 2010 - 2021 Chairman, Rajapark Development Company Limited \*
- 2010 - 2018 Member, Nomination and Compensation Committee, Thai Insurance Public Company Limited
- 2009 - 2018 Chairman, Audit Committee, Thai Insurance Public Company Limited
- 2008 - 2018 Member, Policy and Strategy Committee, Thai Insurance Public Company Limited
- 2007 - 2018 Independent Director and Member, Audit Committee, Thai Insurance Public Company Limited
- 2005 - 2021 Executive Director, Eastern Star Real Estate Public Company Limited
- 2004 - 2005 Chairman, Hunters Asset Management Company Limited



- 1999 - 2005 Chairman, Audit Committee, American Standard Sanitaryware (Thailand) Public Company Limited
- 1996 - 2010 Vice Chairman, Rajapark Development Company Limited \*
- 1996 - 1998 Director, Sri Dhana-DBS Securities Company Limited
- 1995 - 1997 Director and President, Sri Dhana Finance Public Company Limited
- 1993 - 2005 Director, American Standard Sanitaryware (Thailand) Public Company Limited
- 1992 - 2015 Executive Director, Pendulum Company Limited
- 1989 - 1995 Director and Senior Executive Vice President, Sri Dhana Finance Public Company Limited

#### Positions in Other Listed Companies

- 2006 - Present Chairman, Nomination and Remuneration Committee, Ocean Glass Public Company Limited
- 2005 - Present Director, Eastern Star Real Estate Public Company Limited
- 2005 - Present Independent Director, and Member, Audit Committee, Ocean Glass Public Company Limited

#### Positions in Non-listed Companies

- 2021 - Present Chairman, Rajapark Development Company Limited \*\*
- 2020 - Present Director, Narathai Cuisine Company Limited
- 1998 - Present Managing Director, President Hotel and Tower Company Limited
- 1996 - Present Chairman, Unlock Company Limited
- 1994 - Present Chairman, Presiplace Five Company Limited
- 1994 - Present Chairman, Supremum Company Limited
- 1994 - Present Chairman, NP-Complete Company Limited

Remark: \* Rajapark Development Company Limited (Juristic Person Registration Number 0105530028054)

\*\* Rajapark Development Company Limited (Juristic Person Registration Number 0105564143077)

**5. Mr. Arun Chirachavala**

- **Chairman of the Risk Oversight Committee**
- **Member of the Audit Committee**

<b>Type of Director</b>	Independent Director
<b>Age</b>	70
<b>Date of Appointment to the Board</b>	2 February 2015
<b>Years of Directorship</b>	8 Years 10 Months

**Educational Qualifications**

- Master's Degree in Engineering, Stanford University, USA
- Bachelor's Degree (Honors) in Engineering, Stanford University, USA

**IOD Training Program**

- Director Certification Program (DCP), Class 88/2007
- Director Accreditation Program (DAP), Class 34/2005

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 30 April 2019 - Present Chairman, Risk Oversight Committee, Bangkok Bank Public Company Limited
- 1 April 2015 - Present Member, Audit Committee, Bangkok Bank Public Company Limited
- 2 February 2015 - Present Independent Director, Bangkok Bank Public Company Limited
- 21 February 2019 - April 2019 Chairman, Risk Management Committee, Bangkok Bank Public Company Limited
- June 2009 - April 2019 Independent Director and Chairman, Corporate Governance Committee and Risk Management Committee, TRC Construction Public Company Limited
- April 2009 - May 2015 Chairman, K.W.C. Warehouse Company Limited
- August 2008 - January 2015 Independent Director and Chairman, Audit Committee and Chairman, Nomination and Remuneration Committee, United Overseas Bank (Thai) Public Company Limited
- April 2008 - August 2014 Chairman, Krungdhep Document Company Limited
- August 2007 - April 2022 Director, Krungdhep Sophon Public Company Limited
- August 2007 - May 2014 Executive Chairman, Krungdhep Sophon Public Company Limited
- 2004 - 2006 President, Siam City Bank Public Company Limited
- September 1995 - October 1996 Managing Director, Bangkok Mass Transit Authority (BMTA)
- May 1987 - August 1993 Treasury and Investment Officer, Asian Development Bank, Manila, the Philippines

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- November 2006 - Present Director, Palangsophon Company Limited

**6. Mr. Chokechai Niljianskul**

- **Chairman of the Corporate Governance Committee**
- **Member of the Risk Oversight Committee**

<b>Type of Director</b>	Independent Director
<b>Age</b>	66
<b>Date of Appointment to the Board</b>	12 April 2017
<b>Years of Directorship</b>	6 Years 10 Months

**Educational Qualifications**

- Bachelor's Degree in Laws (LL.B.), Thammasat University
- Graduate Diploma Program in Business Law, Thammasat University
- Certificate, Administrative Justice for Executives, Administrative Court Office, Class 3
- Certificate in Top Executives in the Energy Education Program, Thailand Energy Academy (TEA), Class 8
- Diploma, National Defence College of Thailand, the Joint State - Private Sector Course, Class B.E. 2551
- Executive Program Capital Market Academy (CMA), Class 30
- The Programme of Senior Executives on Justice Administration, Batch 26
- Certificate Course in Good Governance for Medical Executives, King Prajadhipok's Institute and the Medical Council of Thailand, Class 10

**IOD Training Program**

- Director Certification Program (DCP), Class 246/2017

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 24 November 2022 - Present Chairman, Corporate Governance Committee, Bangkok Bank Public Company Limited
- 30 April 2019 - Present Member, Risk Oversight Committee, Bangkok Bank Public Company Limited
- 12 April 2017 - Present Independent Director, Bangkok Bank Public Company Limited
- 26 December 2019 - 24 November 2022 Member, Corporate Governance Committee, Bangkok Bank Public Company Limited
- February - April 2019 Member, Risk Management Committee, Bangkok Bank Public Company Limited
- 1999 - 2012 Senior Legal Advisor & Litigator, Linklaters (Thailand) Limited
- 1981 - 1994 Chief Officer, Jakkapong Law Office

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- 1994 - Present Managing Director, Jakkapong Law Office Company Limited

**7. Mr. Bundhit Eua-arporn**

- **Member of the Audit Committee**
- **Member of the Nomination and Remuneration Committee**

<b>Type of Director</b>	Independent Director
<b>Age</b>	58
<b>Date of Appointment to the Board</b>	12 April 2021
<b>Years of Directorship</b>	2 Years 8 Months

**Educational Qualifications**

- Doctor of Philosophy in Engineering (Electric Power System), Imperial College, University of London, UK
- Master's Degree in Electrical Engineering, Chulalongkorn University
- Bachelor's Degree in Electrical Engineering, Chulalongkorn University
- NUS Programme for Leadership in University Management Temasek Foundation
- The Executive Program in Energy Literacy for a Sustainable Future, Thailand Energy Academy

**IOD Training Program**

- IT Governance and Cyber Resilience Program, Class 17/2021
- Director Certification Program (DCP), Class 110/2009

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 28 April 2022 - Present Member, Audit Committee, and Member, Nomination and Remuneration Committee, Bangkok Bank Public Company Limited
- 12 April 2021 - Present Independent Director, Bangkok Bank Public Company Limited
- 2019 - 2023 Chairman, Board of Director, AI & Robotics Venture Company Limited
- August - September 2017 Director, Energy Reform Committee, Thailand's National Energy Reform Committee
- 2017 - 2023 Independent Director, Chairman, Corporate Governance and Sustainable Development, and Member, Risk Management Committee, PTT Exploration and Production Public Company Limited
- 2016 - 2023 Chairman, Board of Director, Chamchuri Innovation Company Limited
- 2015 - 2016 Expert Committee, Thailand Institute of Scientific and Technological Research
- 2013 - 2016 Dean, Faculty of Engineering, Chulalongkorn University
- 2011 - 2016 Committee, Chulalongkorn University Council, Executive Representative, Chulalongkorn University
- 2007 - 2013 Director, Energy Research Center, Chulalongkorn University

**Position in Other Listed Companies**

- 2023 - Present Independent Director, Chairman, Nomination and Compensation Committee, and Member, Risk Management Committee, PTT Oil and Retail Business Public Company Limited
- 2015 - Present Independent Director, Chairman, Nomination and Compensation Committee, and Member, Audit Committee, Banpu Power Public Company Limited

**Position in Non-listed Companies**

- 2020 - Present Chairman, Board of Director, CU Enterprise Company Limited
- 2016 - Present Chancellor, Chulalongkorn University
- 1992 - Present Electrical Engineering Lecturer, Faculty of Engineering,  
Chulalongkorn University

**8. Ms. Parnsiree Amatayakul**

- **Member of the Corporate Governance Committee**

<b>Type of Director</b>	Independent Director
<b>Age</b>	54
<b>Date of Appointment to the Board</b>	12 April 2021
<b>Years of Directorship</b>	2 Years 8 Months

**Educational Qualifications**

- Master's Degree in Business Administration, Anderson School of Management, UCLA, the University of California, USA
- Bachelor's Degree in Business Administration, Faculty of Commerce and Accountancy, Chulalongkorn University

**IOD Training Program**

- Advance Audit Committee Program (AACP), Class 40/2021
- Director Certification Program (DCP), Class 99/2008

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 28 April 2022 - Present Member, Corporate Governance Committee, Bangkok Bank Public Company Limited
- 12 April 2021 - Present Independent Director, Bangkok Bank Public Company Limited
- 2019 - January 2021 General Manager, Sales, Enterprise and Commercial, IBM ASEAN
- 2011 - 2018 Managing Director, IBM Thailand Company Limited

**Position in Other Listed Companies**

- 1 September 2022 - Present Independent Director, Central Pattana Public Company Limited
- 10 May 2021 - Present Independent Director, Thai Union Group Public Company Limited
- 27 March 2019 - Present Independent Director, the Siam Cement Group Public Company Limited
- 27 April 2018 - Present Independent Director, Thai Wah Public Company Limited

**Position in Non-listed Companies** None

**9. Mr. Predee Daochai**

- **Member of the Nomination and Remuneration Committee**

**Type of Director** Independent Director

**Age** 65

**Date of Appointment to the Board** 26 January 2023

**Years of Directorship** 11 Months

**Educational Qualifications**

- Honorary Doctorate in Business Administration, Southeast Bangkok College
- Master's Degree (MCL), University of Illinois at Urbana - Champaign, USA
- Barrister-at-Law, Thai Bar Association
- Bachelor of Laws (2<sup>nd</sup> Class Honors), Thammasat University
- Advanced Management Program (AMP), Harvard Business School, USA
- Breakthrough Program for Senior Executives, IMD Business School, Switzerland
- Influence and Negotiation Strategies Program, Stanford Graduate School of Business, USA
- Making Innovation Happen Programme, London Business School, UK
- Executive Program, Singularity University, Silicon Valley, California, USA
- Executive Program on Risk Management, the Institute of International Finance, UK
- Diploma, National Defence College of Thailand, the Joint State - Private Sector Course, Class 24
- Capital Market Leadership Program, Class 20/2015, Capital Market Academy
- The Executive Program of Energy Literacy for a Sustainable Future Class 8/2016, Thailand Energy Academy

**IOD Training Program**

- Role of the Chairman Program (RCP), Class 51/2022
- Board Nomination and Compensation Program (BNCP), Class 14/2022
- Corporate Governance for Capital Market Intermediaries (CGI), Class 11/2016
- Ethical Leadership Program (ELP), Class 1/2015
- Financial Institutions Governance Program (FGP), Class 1/2010
- Director Certification Program (DCP), Class 56/2005

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 23 March 2023 - Present Member, Nomination and Remuneration Committee, Bangkok Bank Public Company Limited
- 26 January 2023 - Present Independent Director, Bangkok Bank Public Company Limited
- 2021 - 10 November 2023 Independent Director, Chairman, Risk Management Committee, and Chairman, Sustainability Development Committee, Carabao Group Public Company Limited

- 2021 - September 2023 Director, Siam Paragon Development Company Limited
- 2021 - May 2023 Director, Siam Paragon Retail Company Limited
- 2021 - 2022 Chairman, Executive Committee and Group CEO, The Mall Group Company Limited
- 2021 - 2021 Director, JD Food Public Company Limited
- 2020 - 2020 Minister, Ministry of Finance
- 2020 - 2020 Chairman, Bank of Agriculture and Agricultural Cooperatives
- 2020 - 2020 Chairman, Beacon Venture Capital Company Limited
- 2020 - 2020 Chairman, National Digital ID Company Limited
- 2017 - 2020 Chairman, National ITMX Company Limited
- 2016 - 2020 Committee, ASEAN Bankers Association
- 2016 - 2020 Member, National Strategy Committee
- 2016 - 2020 Committee, Payment Systems Committee (PSC), Bank of Thailand
- 2016 - 2020 Member of the Board, Thailand Board of Investment (BOI)
- 2016 - 2020 EEC Policy Committee, Eastern Economic Corridor
- 2016 - 2020 Member of the Board, Office of SMEs Promotion
- 2016 - 2020 Chairman, Thai Bankers Association
- 2016 - 2020 Chairman, KASIKORN Securities Public Company Limited
- 2016 - 2019 Member, National Legislative Assembly
- 2015 - 2020 Vice Chairman and Chairman, Corporate Governance Committee, Thai Institute of Directors Association
- 2015 - 2019 Director, Dole Thailand Company Limited
- 2014 - 2016 Chairman, Kasikorn Asset Management Company Limited
- 2013 - 2020 Director and President, KASIKORNBANK Public Company Limited
- 2013 - 2020 Chairman, KASIKORN Factory and Equipment Company Limited
- 2010 - 2020 Director, Muangthai Group Holding Company Limited

#### Position in Other Listed Companies

- 15 November 2023 - Present Chairman, Board of Directors, and Chairman, Independent Directors, PTT Global Chemical Public Company Limited
- 2022 - Present Independent Director, and Member, Audit and Risk Management Committee, Advanced Info Services Public Company Limited (AIS)
- 2022 - Present Independent Director, Gulf Energy Development Public Company Limited
- 2021 - Present Independent Director, and Chairman, Nomination and Remuneration Committee, and Chairman, Corporate Governance Committee, Bangkok Dusit Medical Services Public Company Limited (BDMS)



**Position in Other Companies**

- 2022 - Present Director, Advanced Wireless Network Company Limited (AWN)
- 2022 - Present Director, Siam Motors Company Limited

**10. Mr. Amorn Chandarasomboon**

- Member of the Board of Executive Directors
- Member of the Risk Oversight Committee

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	93
<b>Date of Appointment to the Board</b>	20 April 1988
<b>Years of Directorship</b>	35 Years 8 Months

**Educational Qualifications**

- Honorary Doctorate Degree in Law, 1991, Thammasat University
- Distinguished Research Professor in Law, 1990, Sukhothai Thammathirat Open University
- Honorary Doctorate Degree in Law, 1988, Chulalongkorn University
- Honorary Doctorate Degree in Law, 1982, Ramkhamhaeng University
- Doctorate Degree in International Law, 1955, Paris University, France
- Bachelor's Degree in Law, 1951, Thammasat University
- Diploma, National Defence College of Thailand, the National Defence Course, Class 14/1971

**IOD Training Program**

- Financial Institutions Governance Program (FGP), Class 3/2011
- Audit Committee Program (ACP), Class 26/2009
- Monitoring the System of Internal Control and Risk Management (MIR), Class 6/2009
- Monitoring the Internal Audit Function (MIA), Class 5/2009
- Monitoring the Quality of Financial Reporting (MFR), Class 7/2009
- Director Certification Program (DCP), Class 36/2003
- Director Accreditation Program (DAP), Class 2/2003
- Finance for Non-Finance Director (FND), Class 7/2003

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 30 April 2019 - Present Member, Risk Oversight Committee, Bangkok Bank Public Company Limited
- 1 November 1990 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 20 April 1988 - Present Director, Bangkok Bank Public Company Limited
- 2012 - November 2015 Honorary Member of Academic Committee,  
National Institute of Development Administration (NIDA)
- 2010 - 2016 Independent Director, BTS Group Holdings Public Company Limited
- 2010 - July 2015 Member, Advisory Board, Sasin Graduate Institute of Business Administration  
of Chulalongkorn University

- 2005 - January 2019 Member, Nomination and Remuneration Committee,  
Bangkok Bank Public Company Limited
- 2003 - April 2019 Member, Risk Management Committee, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- 2016 - Present Advisor, BTS Group Holdings Public Company Limited

**Positions in Non-listed Companies**

- 2000 - Present Member, Board of Trustees, Mahidol University
- 1996 - Present Member, Board of Trustees, Ubon Ratchathani University

**11. Mr. Singh Tangtatswas**

- Vice Chairman of the Board of Executive Directors
- Member of the Corporate Governance Committee

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	81
<b>Date of Appointment to the Board</b>	28 December 2004
<b>Years of Directorship</b>	19

**Educational Qualifications**

- Master's Degree in Business Administration, Majoring in Banking and Finance, Wharton School of Finance and Commerce, University of Pennsylvania, USA
- Bachelor's Degree in Economics, Thammasat University
- Executive Development Program, Harvard Business School, USA
- Management Development Program, Wharton School, USA

**IOD Training Program**

- Financial Institutions Governance Program (FGP), Class 2/2011
- Monitoring the Internal Audit Function (MIA), Class 6/2009
- Director Certification Program (DCP), Class 0/2000

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 26 October 2023 - Present Vice Chairman, Board of Executive Directors, Bangkok Bank Public Company Limited
- 24 November 2022 - Present Member, Corporate Governance Committee, Bangkok Bank Public Company Limited
- 28 December 2004 - Present Director, Bangkok Bank Public Company Limited
- 31 January 2005 - October 2023 Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 2010 - May 2015 Director, Thai Institute of Directors Association
- 2006 - July 2010 Managing Director, Bangkok Bank Public Company Limited
- 2005 - February 2019 Chairman, Risk Management Committee, Bangkok Bank Public Company Limited
- 2005 - May 2013 Independent Director, TWZ Corporation Public Company Limited
- 2003 - 2020 Director, Trirajpanachai Company Limited
- 2002 - 2009 Advisor, Corporate Governance Center, the Stock Exchange of Thailand
- 1999 - 2001 President and Chief Executive Officer, Krung Thai Bank Public Company Limited
- 1996 - 1999 President, the Stock Exchange of Thailand
- 1988 - 2021 Director, Burapa Tharin Company Limited
- 1971 - 2023 Director, Kanjanatat Company Limited

**Positions in Other Listed Companies**

- 2004 - Present Chairman, Remuneration and Nomination Committee and Independent Director,  
Bangkok Insurance Public Company Limited
- 2004 - Present Chairman, Audit Committee and Independent Director,  
Thai Optical Group Public Company Limited

**Positions in Non-listed Companies**

- September 22, 2023 - Present Chairman of the Remuneration and Nomination Committee,  
BKI Holdings Public Company Limited
- September 11, 2023 - Present Independent Director, BKI Holdings Public Company Limited
- March 2014 - Present Director, Sukhumvit 62 Medical Limited

**12. Mr. Pichet Durongkaveroj**

- **Member of the Board of Executive Directors**

**Type of Director** Executive Director (Authorized Director)

**Age** 68

**Date of Appointment to the Board** 10 July 2020

**Years of Directorship** 3 Years 5 Months

**Educational Qualifications**

- Doctoral Degree in Public Policy and Management, Wharton School, University of Pennsylvania, USA
- Master's Degree in Public Policy and Management, Wharton School, University of Pennsylvania, USA
- Master's Degree in Applied Solar Energy, Trinity University, Texas, USA
- Bachelor's Degree in Electrical Engineering, University of New South Wales, Australia

**IOD Training Program**

- Risk Management Program for Corporate Leaders (RCL), Class 30/2023
- Director Certification Program (DCP), Class 290/2020

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 22 April 2021 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 10 July 2020 - Present Director, Bangkok Bank Public Company Limited
- 10 July 2020 - April 2021 Independent Director, Bangkok Bank Public Company Limited
- December 2016 - July 2019 Minister, Ministry of Digital Economy and Society
- August 2014 - December 2016 Minister, Ministry of Science and Technology
- 2014 - 2016 Chairman, National Science and Technology Development Agency
- 21 July - 28 August 2014 Chairman, Provincial Electricity Authority
- 2011 - 2015 Advisor to President, King Mongkut's University of Technology Thonburi
- 2009 - 2014 Secretary General, National Science Technology and Innovation Policy Office
- 2004 - 2005 Director, Policy Innovation Center, King Mongkut's University of Technology Thonburi
- 2003 - 2009 Executive Director, Knowledge Network Institute of Thailand, Foundation for the Promotion of the Ministry of University Affairs
- 1999 - 2001 Executive Director, Electronic Commerce Resource Center
- 1993 - 1997 Executive Director, National Information Technology Committee Secretariat

**Position in other Listed Companies** None

**Positions in Non-listed Companies**

- 1 October 2023 - Present Member, Knowledge Network Institute of Thailand
- 22 August 2023 - Present Chairman, Artificial Intelligence Development Promotion Committee,  
Digital Economy Promotion Agency
- 29 June 2021 - Present Member, Research and Innovation Strategy Committee,  
Faculty of Medicine, Siriraj Hospital
- 18 February 2021 - Present Member, National Press Council of Thailand
- 22 December 2020 - Present Member, Advisory Board, Devawongse Varopakarn Institute of Foreign Affairs
- 22 September 2020 - Present Member, National Higher Education, Science,  
Research and Innovation Policy Council
- 22 April 2020 - Present Director, Mitr Phol Sugar Corporation Limited
- 2016 - Present Member, Advisory Committee, TMA Center for Competitiveness,  
Thailand Management Association

**13. Mr. Charamporn Jotikasthira**

- **Member of the Board of Executive Directors**

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	66
<b>Date of Appointment to the Board</b>	12 April 2017
<b>Years of Directorship</b>	6 Years 8 Months

**Educational Qualifications**

- Master's Degree in Business Administration, Harvard University, USA
- Bachelor's Degree in Electrical Engineering and Computer Science, Massachusetts Institute of Technology, USA
- Certificate, the Executive Program of Energy Literacy for a Sustainable Future, Thailand Energy Academy (TEA), Class 1/2012
- Certificate, Executive Leadership Program, Capital Market Academy, Class 11/2010
- Diploma, National Defence College of Thailand, the Joint State - Private Sector Course, Class B.E. 2547

**IOD Training Program**

- IT Governance and Cyber Resilience Program (ITG), Class 7/2018
- Director Certification Program (DCP), Class 185/2014

**Family Relationship with Other Directors and Members of Management** None**Work Experience**

- 1 January 2018 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 12 April 2017 - Present Director, Bangkok Bank Public Company Limited
- 2018 - 4 February 2021 Governor, the Stock Exchange of Thailand
- 2017 - May 2023 Member, Thai Institute of Directors Association
- 2017 - February 2019 Director, Office of the National Strategic Committee
- 2015 - 2017 Director and Chairman, Corporate Governance Committee, Nok Airlines Public Company Limited
- 2014 - 2017 President, Thai Airways International Public Company Limited
- 2011 - 2014 Chairman, Electronic Transactions Development Agency (Public Organization)
- 2011 - 2014 Member, the Financial Institutions Policy Committee (FIPC), Bank of Thailand
- 2010 - 2014 President and CEO, the Stock Exchange of Thailand
- 2008 - 2010 Chief Information Officer, Siam Commercial Bank Public Company Limited
- 1999 - 2008 Executive Vice President, Siam Commercial Bank Public Company Limited
- 1995 - 1999 President, SCB Securities Company Limited
- 1992 - 1994 President, SCB Asset Management Company Limited



**Positions in Other Listed Companies**

- 5 August 2021 - Present Independent Director, and Chairman, Risk Management Committee, Osotspa Public Company Limited
- 2017 - Present Independent Director, Chairman, Risk Management Committee, and Member, Audit Committee, Minor International Public Company Limited
- 2017 - Present Independent Director, Chairman, Risk Management Committee, and Member, Audit Committee, Singha Estate Public Company Limited

**Positions in Non-listed Companies**

- 21 November 2021 - Present Asset Management Director, Vajiravudh College
- 3 October 2020 - Present Director, Mitta Social Enterprise Company Limited
- 23 July 2020 - Present Chairman, Clinixir Company Limited
- 2018 - Present Member, Finance Committee, Srisavarindhira Thai Red Cross Institute of Nursing
- 2017 - Present Director, the Thai Silk Company Limited (Jim Thompson)
- 2017 - Present Member, Chulabhorn Royal Academy Council
- 2010 - Present Director, Suksapattana Foundation
- 2004 - Present Director, Foundation for Research in Information Technology

**14. Mr. Chartsiri Sophonpanich**

- **President**
- **Member of the Board of Executive Directors**

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	64
<b>Date of Appointment to the Board</b>	28 April 1992
<b>Years of Directorship</b>	31 Years 8 Months

**Educational Qualifications**

- Honorary Doctorate Degree in Business Administration, Sasin Graduate Institute of Business Administration of Chulalongkorn University
- Master's Degree in Management, Sloan School of Management, Massachusetts Institute of Technology, USA
- Master's Degree in Chemical Engineering, Massachusetts Institute of Technology, USA
- Bachelor's Degree in Chemical Engineering, Worcester Polytechnic Institute, USA

**IOD Training Program**

- Director Leadership Certification Program (DLCP), 2021
- Ethical Leadership Program (ELP), Class 1/2015
- Director Accreditation Program (DAP), Class TG/2004
- The Role of Chairman Program (RCP), Class 2/2001
- Director Certification Program (DCP), Class 3/2000

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 1 December 1994 - Present President, Bangkok Bank Public Company Limited
- 28 April 1992 - Present Director and Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 28 December 2009 - Present Chairman, Bangkok Bank (China) Company Limited
- 20 May 2020 - Present President Commissioner, PT Bank Permata Tbk
- 18 September 2020 - 26 September 2022 Member, Committee for Drafting the National Strategy for Enhancement of Competitiveness
- 29 August 2017 - 30 August 2022 Qualified Member, the National Strategy Committee
- 15 August 2017 - 2 June 2020 Member, National Economic Reform Committee
- 21 October 2014 - 31 December 2019 Director, Electronic Transactions Development Agency (Public Organization)
- 25 June 2013 - 14 October 2021 Board, National Science and Technology Development Agency
- 14 February 2011 - 30 April 2014 Member, Board of Investment
- 10 August 2010 - 8 June 2011 Director, Thai Asset Management Corporation

- 19 July 2010 - 30 April 2014 Director, Payment Systems Committee
- 19 July 2010 - 30 April 2014 Chairman, Thai Bankers' Association
- 30 April 2009 - 6 February 2022 Member, Board of Trustees, Bangkok University
- 2006 - 2008 Member, the National Legislative Assembly
- 2004 - January 2016 Member, Board of Trustees, Singapore Management University
- 2003 - September 2009 Director, the Electronic Transactions Commission
- 2002 - 2008 Director, Thai Airways International Public Company Limited
- 2002 - 2006 Chairman, Thai Bankers' Association
- 2002 - 2006 Director, Thai Asset Management Corporation
- 2001 - 2008 Director, VISA International - Asia Pacific

#### **Positions in Other Listed Companies**

- 1993 - Present Director, Bangkok Post Public Company Limited

#### **Positions in Non-listed Companies**

- 27 September 2022 - Present Qualified Member, the National Strategy Committee
- 11 August 2020 - Present Member, Committee for Administration of Economic Situation affected by the COVID-19 Pandemic
- 18 February 2010 - Present Director, TRG Management LP
- 18 February 2010 - Present Director, TRG Allocation LLC

**15. Mr. Suvarn Thansathit**

- **Director and Senior Executive Vice President**
- **Member of the Board of Executive Directors**
- **Member of the Risk Oversight Committee**

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	79
<b>Date of Appointment to the Board</b>	26 October 2006
<b>Years of Directorship</b>	17 Years 2 Months

**Educational Qualifications**

- Master's Degree of Science in Commerce, University of Santo Tomas, the Philippines
- Bachelor's Degree in Business Administration Management, University of the East, the Philippines
- National Defence College of Thailand, Class 355

**IOD Training Program**

- Director Certification Program (DCP), Class 63/2005

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 30 April 2019 - Present Member, Risk Oversight Committee, Bangkok Bank Public Company Limited
- 2007 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 26 October 2006 - Present Director and Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2004 - April 2019 Member, Risk Management Committee, Bangkok Bank Public Company Limited
- 1996 - 2006 Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1990 - 1996 Executive Vice President, Bangkok Bank Public Company Limited
- 1978 - 1990 Executive Officer, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- 16 November 2005 - Present Director, Remuneration and Nomination Committee, Bangkok Insurance Public Company Limited
- 26 April 2005 - Present Independent Director, Bangkok Insurance Public Company Limited
- 2002 - Present Chairman, Audit Committee, Lalin Property Public Company Limited

**Positions in Non-listed Companies**

- 22 September 2023 - Present Director, Remuneration and Nomination Committee, BKI Holdings Public Company Limited
- 11 September 2023 - Present Independent Director, BKI Holdings Public Company Limited
- 23 July 2020 - Present Director, Clinixir Company Limited
- 2016 - Present Chairman, Bualuang Ventures Limited
- 2006 - Present Chairman, Sinnsuptawee Company Limited

**16. Mr. Chansak Fuangfu**

- **Director and Senior Executive Vice President**
- **Member of the Board of Executive Directors**

<b>Type of Director</b>	Executive Director (Authorized Director)
<b>Age</b>	73
<b>Date of Appointment to the Board</b>	29 December 2011
<b>Years of Directorship</b>	12

**Educational Qualifications**

- Master's Degree in Business Management (M.B.M.), Asian Institute of Management, the Philippines
- Bachelor's Degree in Economics, 2<sup>nd</sup> Class Honors, Thammasat University
- Advanced Management Program, Harvard Business School, USA
- National Defence College of Thailand, Class 399
- Energy Literacy for a Sustainable Future, Class 8, Thailand Energy Academy, Ministry of Energy
- The Rule of Law for Democracy, Class 5, Institute of Constitutional Court, Office of the Constitutional Court

**IOD Training Program**

- Director Accreditation Program (DAP), Class 9/2004

**Family Relationship with Other Directors and Members of Management** None**Work Experience**

- 1 January 2018 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 29 December 2011 - Present Director and Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2006 - 2015 Independent Director, Wave Entertainment Public Company Limited
- 2003 - February 2021 Independent Director, BEC-Tero Entertainment Public Company Limited
- 2001 - 2011 Senior Executive Vice President, Bangkok Bank Public Company Limited
- 1994 - 2001 Executive Vice President, Bangkok Bank Public Company Limited
- 1991 - May 2016 Director, Hi-Tech Nittsu (Thailand) Company Limited
- 1988 - September 2016 Director, Thai Industrial Estate Company Limited
- 1982 - 1994 Executive Officer, Bangkok Bank Public Company Limited

**Positions in other Listed Companies**

- 2010 - Present Independent Director, BEC World Public Company Limited

**Positions in Non-listed Companies**

- 2019 - Present Independent Director, Western Décor Corporation Company Limited
- 1994 - Present Director, Teijin Polyester Company Limited

**17. Mr. Boonsong Bunyasaranand**

- **Director and Senior Executive Vice President**

<b>Type of Director</b>	Executive Director
<b>Age</b>	73
<b>Date of Appointment to the Board</b>	12 April 2019
<b>Years of Directorship</b>	4 Years 8 Months

**Educational Qualifications**

- Bachelor of Science (Mathematics), Chulalongkorn University

**IOD Training Program** None

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 12 April 2019 - Present Director and Senior Executive Vice President, Manager, Treasury Division, Bangkok Bank Public Company Limited
- 2006 - April 2019 Senior Executive Vice President, Manager, Treasury Division, Bangkok Bank Public Company Limited
- 1998 - 2006 Executive Vice President, Bangkok Bank Public Company Limited
- 1987 - 1998 Executive Officer, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- 2010 - Present Chairman, BBL (Cayman) Limited

**18. Mr. Chong Toh**

- **Director and Senior Executive Vice President**

<b>Type of Director</b>	Executive Director
<b>Age</b>	55
<b>Date of Appointment to the Board</b>	12 April 2022
<b>Years of Directorship</b>	1 Years 8 Months

**Educational Qualifications**

- Master of Science in Management, Sloan School of Management, Massachusetts Institute of Technology, USA
- Bachelor of Arts in Philosophy, Politics and Economics, Oxford University, UK

**IOD Training Program**

- Director Accreditation Program (DAP), Class 54/2006

**Family Relationship with Other Directors and Members of Management** None**Work Experience**

- 12 April 2022 - Present Director and Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2020 - Present Commissioner, PT Bank Permata Tbk
- 2009 - Present Director, Bangkok Bank (China) Company Limited
- 2017 - April 2022 Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2016 - September 2017 Independent Director, Univanich Palm Oil Public Company Limited
- 2011 - 2017 Senior Executive Vice President, in charge of International Banking Group, Bangkok Bank Public Company Limited
- 2009 - 2021 Independent Director, Asia Landmark Fund
- 2006 - 2016 Director, Bangkok Bank Berhad, Malaysia
- 2005 - 2011 Executive Vice President, International Banking Group, Bangkok Bank Public Company Limited
- 2001 - 2005 President, Bualuang Securities Public Company Limited
- 2000 - 2005 Executive Chairman, Bualuang Finance Company Limited
- 2000 - 2001 President, Bualuang Finance Company Limited
- 1999 - 2005 Director, Bualuang Finance Company Limited

**Positions in Other Listed Companies**

- 2001 - Present Director, Bumrungrad Hospital Public Company Limited

**Positions in Non-listed Companies**

- 2018 - Present Independent Director, NSR SEA Fund
- 2017 - Present Senior Advisor, Morgan Stanley Limited
- 2015 - Present Chairman, Bangkok Capital Asset Management Company Limited
- 2011- Present Chairman, Asia Cement Public Company Limited
- 2005 - Present Executive Chairman, Bualuang Securities Public Company Limited



**19. Mr. Kobsak Pootrakool**

- **Director and Senior Executive Vice President**
- **Member of the Board of Executive Directors**
- **Member of the Corporate Governance Committee**
- **Corporate Secretary**

<b>Type of Director</b>	Executive Director
<b>Age</b>	55
<b>Date of Appointment to the Board</b>	12 April 2022
<b>Years of Directorship</b>	1 Years 8 Months

**Educational Background**

- Doctorate Degree in Macroeconomics and International Economics, Massachusetts Institute of Technology, USA
- Bachelor's Degree in Mathematics and Economics, William College, USA

**IOD Training Program**

- Company Secretary Program (CSP), Class 134/2023
- Director Accreditation Program (DAP), Class 196/2022
- Oliver Wyman, IT and Cyber Security Risk Management 2022

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 24 November 2022 - Present      Member, Corporate Governance Committee, Bangkok Bank Public Company Limited
- 28 April 2022 - Present      Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 12 April 2022 - Present      Director and Senior Executive Vice President, Bangkok Bank Public Company Limited
- 25 March 2022 - Present      Corporate Secretary, Bangkok Bank Public Company Limited
- 2020 - April 2022      Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2019 - 2020      Secretary and Member, the Council of Economic Ministers
- 2019 - 2020      Deputy Secretary-General to the Prime Minister for Political Affairs
- 2017 - 2019      Minister at Office of the Prime Minister
- 2016 - 2017      Vice Minister at Office of the Prime Minister
- 2015 - 2017      Member, National Reform Steering Assembly
- 2014 - 2015      Member, National Reform Council
- 2014 - 2015      Member, the Constitution Drafting Committee
- 2010 - 2015      Executive Vice President, International Banking, Bangkok Bank Public Company Limited

- 2010 Division Executive, International Economic Division, Bank of Thailand
- 2009 - 2010 Division Executive, Monetary Policy Strategy Division,  
Monetary Policy Department, Bank of Thailand
- 2008 - 2009 Executive, Capital Market Research Institute and Assistant Manager,  
the Stock Exchange of Thailand
- 2008 Advisor, Capital Market Research Institute, the Stock Exchange of Thailand
- 2008 Division Executive, Macroeconomic Department, Bank of Thailand

**Positions in Other Listed Companies**

- 7 April 2022 - Present Independent Director, and Member, Audit Committee, and Enterprise Risk  
Management Committee, PTT Oil and Retail Business Public Company Limited

**Positions in Non-listed Companies**

- 24 May 2023 - Present Chairman, Community Forest Foundation
- 27 September 2022 - Present Chairman, Community Organizations Development Institute  
(Public Organization)
- 1 June 2022 - Present Chairman, Federation of Thai Capital Market Organizations
- 2021 - Present Director, Kwam Suk Khong Cheewit Company Limited

**20. Ms. Niramarn Laisathit**

- **Director and Senior Executive Vice President**
- **Member of the Board of Executive Directors**

<b>Type of Director</b>	Executive Director
<b>Age</b>	56
<b>Date of Appointment to the Board</b>	26 January 2023
<b>Years of Directorship</b>	11 Months

**Educational Qualifications**

- Master's Degree in Business Administration, Saint Louis University, USA
- Bachelor's Degree in Engineering, Chulalongkorn University

**IOD Training Program**

- Director Certification Program (DCP), Class 319/2022
- Director Accreditation Program (DAP), Class 209/2023

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 23 February 2023 - Present Member, Board of Executive Directors, Bangkok Bank Public Company Limited
- 26 January 2023 - Present Director and Senior Executive Vice President, in charge of Corporate Banking, Bangkok Bank Public Company Limited
- 2020 - Present Commissioner, PT Bank Permata Tbk
- 2009 - Present Director, and Chairman, Risk Management Committee, Bangkok Bank (China) Company Limited
- 2020 - January 2023 Senior Executive Vice President, in charge of Corporate Banking, Bangkok Bank Public Company Limited
- 2019 - 30 September 2023 Director, Electricity Generating Authority of Thailand
- 2019 - 2020 Senior Executive Vice President, Corporate Banking, Bangkok Bank Public Company Limited
- 2007- 2019 Executive Vice President, Corporate Banking, Bangkok Bank Public Company Limited
- 1996 - 2007 Executive Officer, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- 2020 - Present Director, RATCH Group Public Company Limited

**Positions in Non-listed Companies**

- 2019 - Present Director, Perennial HC Holdings Pte. Ltd.
- 1989 - Present Director, Gateaux House Public Company Limited

**21. Ms. Suteera Sripaibulya**

- **Senior Executive Vice President**

**Age** 70

**Educational Qualifications**

- Bachelor's Degree in Mathematics, Chiang Mai University

**Training Program**

- Advanced Management Program, Harvard Business School, Harvard University, USA
- Capital Market Academy Leadership Program, Class 4

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2020 - Present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2014 - 2019 Senior Executive Vice President, Manager, Technology Division, Bangkok Bank Public Company Limited
- 2011 - 2013 Senior Executive Vice President, Technology Division, Bangkok Bank Public Company Limited
- 2000 - 2011 Executive Vice President, Technology Division, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- Present Director, Member of the Audit Committee and Independent Director, Business Online Public Company Limited

**Positions in Non-listed Companies**

- Present Director, Anew Corporation Limited
- Present Chairman of the Board, Processing Center Company Limited
- Present Director, Bangkok Smartcard System Company Limited
- Present Director, National Credit Bureau Company Limited
- Present Director, National ITMX Company Limited
- Present Director, National Digital ID Company Limited

**22. Ms. Rushda Theeratharathorn****Senior Executive Vice President**

**Age** 68

**Educational Qualifications**

- Master's Degree in Business Administration, Sasin Graduate Institute of Business Administration of Chulalongkorn University
- Bachelor's Degree in Accounting, Chulalongkorn University

**Training Program**

- Certificate in Top Executives in the Energy Education Program, Thailand Energy Academy (TEA), Class 3
- Diploma, National Defence College, The Joint State - Private Sector Course, Class 20

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2018 - Present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2012 - 2018 Senior Executive Vice President, Credit Management, Bangkok Bank Public Company Limited
- 2009 - 2012 Executive Vice President, Credit Management, Bangkok Bank Public Company Limited
- 2007 - 2009 Executive Vice President in charge of Credit Management and acting Credit Acceptance, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- 2016 - Present Director, Bualuang Ventures Limited
- 2009 - Present Director, Sinnsuptawee Asset Management Company Limited
- 2010 - Present Director, Bangkok Bank (China) Company Limited
- 1996 - Present Director, Bangkok Bank Berhad, Malaysia

**23. Mr. Siridej Aungudomsin**

- **Senior Executive Vice President**

**Age** 61

**Educational Qualifications**

- Master's Degree in Business Administration, Thammasat University
- Bachelor's Degree in Civil Engineering, Kasetsart University

**Training Program**

- Strategy and Innovation for Business in Asia (SIBA) Program, College of Management, Mahidol University
- Diploma, National Defence College, The Joint State - Private Sector Course, Class 26
- Capital Market Academy Leadership Program, Class 21
- Top Executive Program in Business and Industrial Development and Investment, Institute of Business and Industrial Development, Class 3
- Certificate in Top Executives in the Energy Education Program, Thailand Energy Academy (TEA), Class 10

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2020 - Present Senior Executive Vice President, Bangkok Bank Public Company Limited
- 2013 - 2019 Senior Executive Vice President, in charge of Business Banking, Bangkok Bank Public Company Limited
- 2012 - 2013 Executive Vice President, in charge of Business Banking, Bangkok Bank Public Company Limited
- 2009 - 2012 Executive Vice President, Director, Business Banking, Provincial, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- 2016 - Present Director, Bualuang Ventures Limited

**24. Mr. Chaiyarit Anuchitworawong<sup>/1</sup>**

- **Senior Executive Vice President, Head of International Banking Group & Manager, International Branch Division**

**Age** 58

**Educational Qualifications**

- Master's Degree in Business Administration, University College of North Wales, UK
- Bachelor's Degree in Business Administration, Assumption University

**Training Program**

- Advanced Management Program, Harvard Business School, Harvard University, USA
- Diploma, National Defence College, The National Defence Course, Class 60

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2018 - December 2023 Senior Executive Vice President, Head of International Banking Group & Manager, International Branch Division, Bangkok Bank Public Company Limited
- 2016 - 2018 Senior Executive Vice President, Co-Head of International Banking Group & Manager, International Branch Division and in charge of Projects and Investor Relations, Bangkok Bank Public Company Limited
- 2015 - 2016 Executive Vice President, Co-Head of International Banking Group & Manager, International Branch Division and in charge of Projects and Investor Relations, Bangkok Bank Public Company Limited
- 2013 - 2015 Executive Vice President, Co-Head of International Banking Group & Manager, International Branch Division and in charge of Projects, Public Relations, and Investor Relations, Bangkok Bank Public Company Limited
- 2011 - 2013 Executive Vice President & Manager, International Branch Division and in charge of Projects, Public Relations, and Investor Relations, Bangkok Bank Public Company Limited
- 2010 - 2011 Executive Vice President, in charge of Projects, Public Relations, and Investor Relations, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- Present Director, BBL (Cayman) Limited
- 2017 - Present Director, Bangkok Bank Berhad, Malaysia
- 2014 - Present Director, Bangkok Bank (China) Company Limited

Remark: <sup>/1</sup> Appointed as Senior Executive Vice President, in charge of General Management and Human Resources Division on January 1, 2024

**25. Mr. Kanit Si**<sup>2</sup>

- **Senior Executive Vice President, in charge of Chemical and Petrochemical 1, 2 & 3, Chinese Corporate, Multinational 1 & 2 and Special Business, Corporate Banking**

Age 73

**Educational Qualifications**

- Master's Degree in Business Administration (Finance & Quantitative Method) University of New Orleans, USA
- Bachelor's Degree in Mining Engineering, Chulalongkorn University

**Training Program**

- Certificate in Top Executives in the Energy Education Program, Thailand Energy Academy (TEA), Class 11

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 1 March 2018 - 31 December 2023 Senior Executive Vice President, in charge of Chemical and Petrochemical 1, 2 & 3, Chinese Corporate, Multinational 1 & 2 and Special Business, Corporate Banking, Bangkok Bank Public Company Limited
- 2016 - 2018 Executive Vice President, in charge of Chemical and Petrochemical 1, 2 & 3, Chinese Corporate, Multinational 1 & 2 and Special Business, Corporate Banking, Bangkok Bank Public Company Limited
- 2014 - 2016 Executive Vice President, in charge of Chemical and Petrochemical 1, 2 & 3, Chinese Corporate, Multinational 1 & 2, Corporate Banking, Bangkok Bank Public Company Limited
- 2013 - 2014 Executive Vice President, in charge of Chemical and Petrochemical 1 & 2, Chinese Corporate, Multinational 2, Manager, Chinese Corporate, Corporate Banking, Metropolitan, Bangkok Bank Public Company Limited
- 2010 - 2013 Executive Vice President, in charge of Chemical and Petrochemical 1 & 2, Chinese Corporate, Multinational 2, Manager, Chemical and Petrochemical 1 and Chinese Corporate, Corporate Banking, Metropolitan, Bangkok Bank Public Company Limited
- 2007 - 2010 Executive Vice President, Manager, Chemical and Petrochemical 1, Corporate Banking, Metropolitan, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- Present Director, TPT Petrochemicals Public Company Limited
- Present Director, Indorama Polyester Industry Public Company Limited

**Positions in Non-listed Companies**

- Present Director, HMC Polymers Company Limited

Remarks:<sup>2</sup> Retired on January 1, 2024



**26. Mr. Kukkong Ruckphaopunt**

- **Senior Executive Vice President, Manager, Technology Division**

**Age** 64

**Educational Qualifications**

- Master's Degree in Management Information Systems (MIS), Northern Illinois University, USA
- Bachelor's Degree in Economics, Chiang Mai University

**Training Program**

- Advanced Management Program, Harvard Business School, Harvard University, USA

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2020 - Present Senior Executive Vice President, Manager, Technology Division, Bangkok Bank Public Company Limited
- 2014 - 2019 Executive Vice President, Customer Service Management, Technology Division, Bangkok Bank Public Company Limited
- 2012 - 2014 Executive Vice President, Technology Division, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- Present Chairman of the Board, Thai Digital ID Company Limited
- Present Director, BCI (Thailand) Company Limited
- Present Director, Thai Payment Network Company Limited

**27. Mr. Ian Guy Gillard**

- **Senior Executive Vice President, in charge of Special Projects in Technology, Office of the President**

**Age** 67

**Educational Qualifications**

- Bachelor's Degree in Computer Science, Brighton Polytechnic of Sussex University, UK

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2020 - Present Senior Executive Vice President, in charge of Special Projects in Technology, Office of the President, Bangkok Bank Public Company Limited
- 2014 - 2019 Executive Vice President, End User Support, Technology Division, Bangkok Bank Public Company Limited
- 2004 - 2014 Executive Vice President, Office of the President, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies**

- Present Director, R3 HoldCo LLC.

**28. Mr. Thawat Treewannakul**

- **Senior Executive Vice President, in charge of Credit Management**

**Age** 63

**Educational Qualifications**

- Master's Degree in Industrial Engineering & Management, Asian Institute of Technology
- Bachelor's Degree in Mechanical Engineering (Honors), Kasetsart University

**Training Program**

- Director Certification Program (DCP) 2006
- GMS Capital Market Executive Program 2015

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2021 - Present Senior Executive Vice President, in charge of Credit Management, Bangkok Bank Public Company Limited
- 2018 - 2020 Executive Vice President, in charge of Credit Management, Bangkok Bank Public Company Limited
- 2012 - 2018 Executive Vice President, Manager, Credit Acceptance and Credit Management, Bangkok Bank Public Company Limited
- 2011 - 2012 Executive Vice President, Director, Special Credit Management, Bangkok Bank Public Company Limited
- 2007 - 2011 Executive Vice President, Director, Special Corporate Credit Management, Bangkok Bank Public Company Limited
- 2006 - 2007 Executive Vice President, Director, Special Corporate Credit Management, Metropolitan, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- Present Director, Seacon Development Public Company Limited
- Present Director, Thai Nam Plastic Public Company Limited

**Positions in Non-listed Companies**

- Present Director, Bualuang Ventures Limited
- Present Director, Panus Poultry Group Company Limited
- Present Director, BSL Leasing Company Limited

**29. Mr. Sa-ard Theerarojanawong**

- **Senior Executive Vice President, Manager, Treasury Front Office, Treasury Division**

**Age** 64

**Educational Qualifications**

- Master's Degree in Business Administration, Central State University, USA
- Bachelor's Degree in Commerce, Thammasat University

**Training Program**

- Director Certification Program (DCP) 2006
- GMS Capital Market Executive Program 2015

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- May 2023 - Present Senior Executive Vice President, Manager, Treasury Front Office, Treasury Division, Bangkok Bank Public Company Limited
- 2020 - 2023 Executive Vice President, Treasury Front Office, Treasury Division, Bangkok Bank Public Company Limited
- 2006 - 2020 Executive Vice President, Treasury Division, Bangkok Bank Public Company Limited
- 1992 - 2006 Executive Office, Bangkok Bank Public Company Limited

**Positions in Other Listed Companies**

- Present Director, Thailand Futures Exchange Public Company Limited

**Positions in Non-listed Companies**

- Present Director, BBL (Cayman) Limited
- Present Director, Thailand Clearing House Company Limited

**30. Mrs. Oranuch Nampoolsuksan**

- **Executive Vice President, Manager, Accounting and Finance Division**
- **Chief Financial Officer (CFO)**

**Age** 61

**Educational Qualifications**

- Master's Degree in Economic, Chulalongkorn University
- Master's Degree in Accounting, Thammasat University
- Bachelor's Degree in Accounting, Chulalongkorn University

**Training Program**

- Director Certification Program (DCP) 2010
- Director Certification Program Diploma Examination 2010
- Cyber Forensics
- ESG Reporting and Disclosure (Principle and Practice)
- Business agreement and tax
- Digital Assets

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2020 - Present Executive Vice President, Manager, Accounting and Finance Division,  
Bangkok Bank Public Company Limited
- 2018 - 2019 Executive Vice President, Accounting and Finance Division,  
Bangkok Bank Public Company Limited
- 2009 - 2017 Senior Executive Vice President, Accounting and Finance Division,  
Standard Chartered Bank (Thai) Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies** None

**31. Ms. Roongratt Ratanarajchartikul<sup>3</sup>**

- Senior Vice President, Manager, Accounting and Finance
- Directly responsible for accounting supervision and a bookkeeper who has qualifications and conditions of being an accountant in accordance with the guidelines prescribed in the announcement of the Department of Business Development

**Age** 52

**Educational Qualifications**

- Master's Degree in Accounting, Chulalongkorn University
- Bachelor's Degree in Accounting, Chulalongkorn University
- Advanced Management Program, Harvard Business School, Harvard University, USA

**Training Program**

- Thai Financial Reporting Standards (TFRS) 2023
- Accounting and Tax for Digital Asset
- Pillar Two Global Minimum Tax
- ESG in Banking Sector
- Digital Business Transformation

**Family Relationship with Other Directors and Members of Management** None

**Work Experience**

- 2016 - Present Senior Vice President, Manager, Accounting and Finance,  
Bangkok Bank Public Company Limited

**Positions in Other Listed Companies** None

**Positions in Non-listed Companies** None

Remark:<sup>3</sup> In 2023, Ms. Roongratt Ratanarajchartikul attended 41 hours training of Continuing Professional Development Programs for Accountants.

**Duties and Responsibilities of the Corporate Secretary**

The Board of Directors appointed Mr. Kobsak Pootrakool as the Bank's Corporate Secretary. Mr. Kobsak Pootrakool is suitably qualified for the position. He has experience from serving as the Secretary to the Board of Directors and has successfully completed the Director Certification Program (DCP) arranged by the Thai Institute of Directors Association, as well as possessing qualifications pursuant to criteria prescribed in the Securities and Exchange Act. The Corporate Secretary is charged with duties and responsibilities as follows:

1. Matters relating to meetings such as organizing meetings of the Bank's Board of Directors and shareholders as well as the preparation of the meeting's agenda, invitations to the meeting, documents required for the meeting, Annual Registration Statement/Annual Report (Form 56-1 One Report), and the minutes of the meeting. The Corporate Secretary is also charged with the duty of implementing the resolutions of shareholders' meetings such as registering changes to the company's registration with the Ministry of Commerce, etc.
2. Matters relating to the safe-keeping of records and documents, namely the register of directors, reports on interests filed by directors or executives, documents required for the meeting, and minutes of Board of Directors' and shareholders' meetings.
3. Rendering advice and recommendations to the Board of Directors for the purpose of compliance with the Articles of Association and the relevant laws, rules and regulations as well as good corporate governance principles.
4. Being the contact person to communicate and coordinate with the Office of Securities and Exchange Commission, the Stock Exchange of Thailand, the Bank of Thailand, and other relevant government authorities as well as to provide information to said authorities as required by relevant laws, rules and regulations.

## Changes in Shareholdings of the Board of Directors and Executives from Year End 2022 to Year End 2023

Unit: Shares

Directors and Top Executives		As at End 2023	As at End 2022	Change
1. Mr. Phornthep	Phornprapha <sup>/1</sup>	-	-	-
Spouse and children who have not yet come of age		-	-	-
2. Mr. Deja	Tulananda <sup>/2</sup>	71,270	71,270	-
Spouse and children who have not yet come of age		25,380	25,380	-
3. Mr. Siri	Jirapongphan	-	-	-
Spouse and children who have not yet come of age		-	-	-
4. Mr. Chatchawin	Charoen-Rajapark	460,000	460,000	-
Spouse and children who have not yet come of age		-	-	-
5. Mr. Arun	Chirachavala	-	-	-
Spouse and children who have not yet come of age		-	-	-
6. Mr. Chokechai	Niljianskul	2,500	2,500	-
Spouse and children who have not yet come of age		-	-	-
7. Mr. Bundhit	Eua-arporn	10,300	10,300	-
Spouse and children who have not yet come of age		10,500	10,500	-
8. Ms. Phansiri	Amatayakul	2,500	2,500	-
Spouse and children who have not yet come of age		-	-	-
9. Mr. Predee	Daochai <sup>/3</sup>	-	-	-
Spouse and children who have not yet come of age		-	-	-
10. Mr. Amorn	Chandarasomboon	9,150	9,150	-
Spouse and children who have not yet come of age		1,650	1,650	-
11. Mr. Singh	Tangtatswas	-	-	-
Spouse and children who have not yet come of age		-	-	-
12. Mr. Pichet	Durongkaverroj	-	-	-
Spouse and children who have not yet come of age		-	-	-
13. Mr. Charamporn	Jotikasthira	-	-	-
Spouse and children who have not yet come of age		-	-	-
14. Mr. Chartsiri	Sophonpanich	5,150,200	5,150,200	-
Spouse and children who have not yet come of age		200,000	200,000	-
15. Mr. Suvarn	Thansathit	5,070	5,070	-
Spouse and children who have not yet come of age		3,790	3,790	-
16. Mr. Chansak	Fuangfu	150,000	150,000	-
Spouse and children who have not yet come of age		-	-	-
17. Mr. Boonsong	Bunyasaranand	-	-	-
Spouse and children who have not yet come of age		-	-	-



Directors and Top Executives		As at End 2023	As at End 2022	Change
18. Mr. Chong	Toh	10,000	10,000	-
Spouse and children who have not yet come of age		24,000	24,000	-
19. Mr. Kobsak	Pootrakool	8,200	8,200	-
Spouse and children who have not yet come of age		-	-	-
20. Ms. Niramarn	Laisathit <sup>4</sup>	27,000	27,000	-
Spouse and children who have not yet come of age		-	-	-
21. Ms. Suteera	Sripaibulya	65,690	65,690	-
Spouse and children who have not yet come of age		-	-	-
22. Ms. Rushda	Theeratharathorn	2,200	2,200	-
Spouse and children who have not yet come of age		-	-	-
23. Mr. Siridej	Aungudomsin	-	-	-
Spouse and children who have not yet come of age		-	-	-
24. Mr. Chaiyarit	Anuchitworawong <sup>5</sup>	-	-	-
Spouse and children who have not yet come of age		-	-	-
25. Mr. Kanit	Si <sup>6</sup>	11,650	11,650	-
Spouse and children who have not yet come of age		-	-	-
26. Mr. Kukkong	Ruckphaopunt	2,500	2,500	-
Spouse and children who have not yet come of age		-	-	-
27. Mr. Ian Guy	Gillard	-	-	-
Spouse and children who have not yet come of age		-	-	-
28. Mr. Thawat	Treewannakul	-	-	-
Spouse and children who have not yet come of age		-	-	-
29. Mr. Sa-ard	Theerarojanawong <sup>7</sup>	-	-	-
Spouse and children who have not yet come of age		-	-	-
30. Mrs. Oranuch	Nampoolsuksan	3,000	3,000	-
Spouse and children who have not yet come of age		-	-	-
31. Ms. Roongratt	Ratanarachartikul	-	-	-
Spouse and children who have not yet come of age		-	-	-

Remark: <sup>1</sup> Mr. Phornthep Phornprapha was appointed as the Chairman of the Board of Directors on February 23, 2023, and resigned from the Member of the Nomination and Remuneration Committee on March 20, 2023.

<sup>2</sup> Mr. Deja Tulananda was appointed as the Vice Chairman of the Board of Directors on March 23, 2023.

<sup>3</sup> Mr. Predee Daochai was appointed as an Independent Director on January 26, 2023, and a Member of the Nomination and Remuneration Committee on March 23, 2023.

<sup>4</sup> Ms. Niramarn Laisathit was appointed as Director and Senior Executive Vice President on January 26, 2023, and a Member of the Board of Executive Directors on February 23, 2023.

<sup>5</sup> Mr. Chaiyarit Anuchitworawong was appointed as Senior Executive Vice President, in charge of General Management and Human Resources Division on January 1, 2024.

<sup>6</sup> Mr. Kanit Si was re-elected on January 1, 2024.

<sup>7</sup> Mr. Sa-ard Theerarojanawong was appointed as Senior Executive Vice President on May 1, 2023.

**Executives****Mr. Panit Dunnvatanachit**

- Executive Vice President, in charge of Construction, Property Development and Telecommunication, Corporate Banking

**Directorship in Other Companies**

- Bangkok Expressway and Metro Public Company Limited
- Thai Yamaha Motor Company Limited
- Srisak Company Limited
- Pioneer Land Company Limited

**Mrs. Yaowadee Nakhata**

- Executive Vice President, in charge of Conglomerate 2, Financial Institution, Agro Industry and Heavy Industry, Corporate Banking

**Directorship in Other Companies**

- Bualuang Securities Public Company Limited
- BCI (Thailand) Company Limited

**Mr. Songkram Sakulphramana**

- Executive Vice President, in charge of Loan Recovery and Legal, Credit Management

**Directorship in Other Companies**

- None

**Mr. Hitoshi Ozawa**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

**Mr. Lin Cheng Leo, Kung**

- Executive Vice President, Hong Kong and China, in charge of Business Expansion and IT (China)

**Directorship in Other Companies**

- Ancient Castle Company Limited
- Step High Company Limited
- Victoria Management Limited
- Bangkok Bank (China) Company Limited
- World Guide Corporation Limited
- Southern Ocean Investment Limited
- Whodun Limited
- Helping Hand

**Mr. Kraisorn Barameeaychai**

- Executive Vice President, Manager, Loan Recovery and Legal, Credit Management

**Directorship in Other Companies**

- None

**Mrs. Prassanee Ouiyamaphan**

- Executive Vice President, Loan Origination System Project Team, Office of the President

**Directorship in Other Companies**

- None

**Mr. Pornthep Kitsanayothin**

- Executive Vice President, in charge of General Management

**Directorship in Other Companies**

- None

**Mr. Than Siripokee**

- Executive Vice President, in charge of Credit Approval, Business Banking

**Directorship in Other Companies**

- Toyota Leasing (Thailand) Company Limited
- Siam Technic Concrete Public Company Limited
- Chai Watana Tannery Group Public Company Limited
- Britania Public Company Limited

**Mr. Kirati Laisathit**

- Executive Vice President, in charge of Risk Management

**Directorship in Other Companies**

- Gateaux House Company Limited

**Mrs. Nutthaporn Luangsuwan**

- Executive Vice President, Co-Head of International Banking Group

**Directorship in Other Companies**

- Bangkok Ranch Public Company Limited
- BBL (Cayman) Limited

**Mr. Shoke Na Ranong**

- Executive Vice President, Manager, Credit Card Division

**Directorship in Other Companies**

- Thai Payment Network Company Limited

**Ms. Pochanee Kongkalai**

- Executive Vice President, Relationship and Sales Management, Consumer Banking

**Directorship in Other Companies**

- None

**Mr. Kanoksak Mookamakkul**

- Executive Vice President, Head of Metropolitan Commercial Banking, Commercial Banking

**Directorship in Other Companies**

- None

**Ms. Kamolrut Silapatkul**

- Executive Vice President, Treasury Operations and Control, Treasury Division

**Directorship in Other Companies**

- None

**Mrs. Yoopin Saengthongpithak**

- Executive Vice President, Marketing, Treasury Front Office, Treasury Division

**Directorship in Other Companies**

- None

**Ms. Sudsanguan Chusacultanachai**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

**Ms. Thantika Bodhisompon**

- Executive Vice President, Special Project in Technology, Office of the President

**Directorship in Other Companies**

- None

**Mr. Suwatchai Songwanich**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

**Mr. Vetit Assawamangcla**

- Executive Vice President, Manager, Human Resources Division

**Directorship in Other Companies**

- Bangkok Life Assurance Public Company Limited

**Ms. Nithawadee Limpodom**

- Executive Vice President, International Banking Group

**Directorship in Other Companies**

- None

**Mr. Rachot Sektrakul**

- Executive Vice President, Head of Metropolitan Business Banking, Business Banking

**Directorship in Other Companies**

- BSL Leasing Company Limited

**Mr. Chonganan Anantasak**

- Executive Vice President, Head of Provincial Commercial Banking, Commercial Banking

**Directorship in Other Companies**

- None

**Mr. Jessada Sukhabote**

- Executive Vice President, Manager, Credit Acceptance, Credit Management

**Directorship in Other Companies**

- None

**Mrs. Oranuch Nampoolsuksan**

- Executive Vice President, Manager, Accounting and Finance Division

**Directorship in Other Companies**

- None

**Mr. Pipat Assamongkol**

- Executive Vice President, in charge of Corporate Cash Management Services and Trade Services

**Directorship in Other Companies**

- Yongseng Pawnshop Limited Partnership

**Mr. Prasert Deejongkit**

- Executive Vice President, Manager, Corporate Finance Department, Merchant Banking Division

**Directorship in Other Companies**

- Harn Engineering Solutions Public Company Limited
- CMDF Digital Infrastructure Company Limited

**Ms. Voraporn Vidhayasirinun**

- Executive Vice President, Micro Segment Management, Customer Segment Management, Consumer Banking

**Directorship in Other Companies**

- T T T Holding Limited
- Tanin Electronics Company Limited
- Tarntip 2000 Company Limited

**Mr. Paisarn Lertkowitz**

- Executive Vice President, Foreign Exchange Trading, Treasury Front Office, Treasury Division

**Directorship in Other Companies**

- BBL Asset Management Company Limited
- Bangkok Mitsubishi HC Capital Company Limited
- Tris Corporation Limited

**Ms. Phuphun Charoensuk**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

**Mr. Woraphon Watunyuta**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

**Ms. Pornpimon Trongtiengdham**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- Three Sisters On the Go Limited Partnership

**Ms. Suyanee Puripanyawanich**

- Executive Vice President, Manager, Consumer Product Development, Consumer Banking

**Directorship in Other Companies**

- BBL Asset Management Company Limited

**Mrs. Naddaram Pachimsawat**

- Executive Vice President, in charge of Conglomerate 1 and Electronics and Computer Parts, Corporate Banking

**Directorship in Other Companies**

- None

**Ms. Sriyuda Ekjitphant**

- Executive Vice President, in charge of Compliance

**Directorship in Other Companies**

- None

**Mr. Sahapol Wannasusri**

- Executive Vice President, Manager, Portfolio Management, Credit Management

**Directorship in Other Companies**

- None

**Mr. Pasit Asawawattanaporn**

- Executive Vice President, Loan Recovery and Legal, Credit Management

**Directorship in Other Companies**

- Papornpattana Company Limited

**Mr. Tee Boon Loh (Vincent)**

- Executive Vice President, Singapore Branch

**Directorship in Other Companies**

- None

**Mr. Charoenlarp Thammanichanond <sup>/1</sup>**

- Executive Vice President, in charge of International Banking Group

**Directorship in Other Companies**

- None

**Mrs. Wilawan Sithibutr <sup>/2</sup>**

- Executive Vice President, Manager, Audit and Control Division

**Directorship in Other Companies**

- None

**Mr. Makoto Okada <sup>/2</sup>**

- Executive Vice President, Manager, Japanese Corporate, Corporate Banking

**Directorship in Other Companies**

- None

**Mr. Amarit Laorakpong<sup>/3</sup>**

- Executive Vice President, Office of the President

**Directorship in Other Companies**

- None

Remark: <sup>/1</sup> Effective from January 1, 2024

<sup>/2</sup> Effective from May 1, 2023

<sup>/3</sup> Effective from June 1, 2023





List of subsidiaries, associates and related companies

Subsidiaries	Associates	Related companies		
1. BBL (Cayman) Limited	1. Processing Center Company Limited	1. Palang Sophon Limited	19. Siam GS Battery Company Limited	37. President Hotel and Tower Company Limited
2. Sinnsuptawee Asset Management Company Limited	2. National ITMX Company Limited	2. Thongthavorn Patthana Company Limited	20. KYB (Yhailand) Company Limited	38. Supremum Company Limited
3. Bangkok Bank (China) Company Limited	3. Thai Payment Network Company Limited	3. Thaworn Holdings Company Limited	21. Bangkok Motor Works Company Limited	39. Unlock Company Limited
4. Bualuang Securities Public Company Limited	4. BCI (Thailand) Company Limited	4. Nittan (Thailand) Company Limited	22. Thaworn Estate Company Limited	40. NP-Complete Company Limited
5. Bangkok Bank Berhad		5. Bangkok Komatsu Forklift Company Limited	23. Siam Motors Company Limited	41. CU Enterprise Company Limited
6. Bualuang Ventures Limited		6. Bangkok Komatsu Sales Company Limited	24. Siam Motors Parts Company Limited	42. Khwamsuk Khongchivit Company Limited
7. Bangkok Capital Asset Management Company Limited (Subsidiary of Bualuang Securities PCL.)		7. MAHLE Siam Filter Systems Company Limited	25. Thaworn Country Club And Resort Company Limited	43. National Digital ID Company Limited
8. PT Bank Permata Tbk		8. Hitachi Elevator (Thailand) Company Limited	26. Siam Riken Industrial Company Limited	44. National Credit Bureau Company Limited
9. BSL Leasing Company Limited		9. Exedy (Thailand) Company Limited	27. Siam At Chonburi Company Limited	45. Gateaux House Company Limited
		10. Siam N S K Steering Systems Company Limited	28. Siam Motors Logistics Company Limited	46. Thai Digital ID Company Limited
		11. Siam-Hitachi Elevator Company Limited	29. PM (Na Jomtien) Company Limited	
		12. Siam Daikin Sales Company Limited	30. PM (Bangna-Trad) Company Limited	
		13. Siam Music Yamaha Company Limited	31. PM (Prawet) Company Limited	
		14. Siam GS Sales Company Limited	32. PM (Pattaya) Company Limited	
		15. N S K Bearings (Thailand) Company Limited	33. Siam Country Club Company Limited	
		16. N S K Bearings Manufacturing (Thailand) Company Limited	34. Jakkapong Law Office Company Limited	
		17. Bangkok Komatsu Company Limited	35. Rajapark Development Company Limited	
		18. GS Yuasa Siam Industry Company Limited	36. Presiplace Five Company Limited	

### Attachment 3 Details about the Heads of the Internal Audit and Compliance Units

#### Head of the Internal Audit Unit

Mrs. Wilawan Sutthibutr, who is the Manager of the Audit and Control Division, has worked with the Bank for more than 20 years. She has been experienced in lending, risk management and compliance and has held senior executive positions in the internal audit departments of other financial institution. She has knowledge and understanding of the Bank and the authorities' rules and regulations and the ability to appropriately perform the duties of managing the Bank's internal audit as well as developing and enhancing the Bank's internal audit operations. The consideration and approval of the appointment, transfer, compensation, performance appraisal and removal of the Bank's Audit and Control Manager must be approved by the Audit Committee.

#### Mrs. Wilawan Sutthibutr

- Executive Vice President, Manager, Audit and Control Division

#### Educational Qualifications

- Master's Degree in Business Administration, Finance, Kasetsart University
- Bachelor's Degree in Agricultural Economics, Kasetsart University

#### Training Program

- Advance Audit Committee Program (AACP) Class 37/2020
- Leading Bangkok Bank into the Future: Module 2: Strategic Thinking
- Leading Bangkok Bank into the Future: Module 1: Lead Self, Teams and Collaboration
- Leadership for Performance Program
- Executive Development Program (EDP)
- 7 Habits of Highly Effective People Program
- Certified Professional Internal Audit of Thailand (CPIAT) Class 60/2019
- IT and Cyber Security Risk Management Program for the Board of Directors
- Compliance Knowledge on Securities Business Program for Head of Compliance
- Anti-Money Laundering and Counter Terrorism Financing and Proliferation of Weapon of Mass Destruction Program
- AML/CFT Forum for Executives
- Market Conduct Supervision (Financial Business) Program
- Credit Risk Management for Financial Institution Program
- Government and Law Enforcement in Money Market Program
- Intermediate Credit Analyst Skills Program
- The Advance Financial Institution Credit Risk Analysis Program
- Securities Business Oversight for the Most Responsible Persons in Regulatory Affairs Program
- Securitization and Interest Rate Risk Hedging Program
- Regulatory Guideline for Basel II Program

**Work Experience**

- May 2023 - Present Executive Vice President, Manager, Audit and Control Division,  
Bangkok Bank Public Company Limited
- November 22, 2022 - April 2023 Senior Vice President, Manager, Audit and Control Division,  
Bangkok Bank Public Company Limited
- April 2022 - November 2022 Senior Vice President, Audit and Control Division,  
Bangkok Bank Public Company Limited
- July 2018 - March 2021 Executive Vice President, Internal Audit Group, LH Financial Group  
Public Company Limited
- November 2014 - June 2018 Senior Vice President, Business Unit Relations, Compliance,  
Bangkok Bank Public Company Limited
- October 2012 - October 2014 Senior Vice President, Credit Policy, Credit Management,  
Bangkok Bank Public Company Limited
- April 2012 - June 2012 Senior Vice President, Manager, Region 1, Commercial Banking,  
Metropolitan, Bangkok Bank Public Company Limited
- 2006 - March 2012 Senior Vice President - Vice President, Credit Risk, Risk Management,  
Bangkok Bank Public Company Limited
- 2004 - 2005 Vice President, Special Credit Management - Provincial (Team Leader),  
Bangkok Bank Public Company Limited
- 1999 - 2004 Vice President - Assistant Vice President, Account Manager,  
Special Credit Management, Bangkok Bank Public Company Limited

**Head of the Compliance Unit**

Ms. Sriyuda Ekjitphant was appointed as the Head of the Compliance Unit to supervise that the Bank's business operations are in compliance with the regulations of the relevant authorities.

**Ms. Sriyuda Ekjitphant**

- Executive Vice President, in charge of Compliance

**Educational Qualifications**

- Master's Degree in Business Administration, International Finance, Thammasat University
- Bachelor's Degree in Economics, Finance (Honor), Thammasat University

**Training Program**

- Diploma, The National Defence Course, Class 65, National Defence College
- Training on securities business operations for the Head of Compliance Unit 2023, Compliance Club, the Thai Bankers' Association
- ASCO Compliance Training Program
- Certificate, Pacific Rim Banker Program, University of Washington, USA
- Anti-Corruption Practical Guide (ACPG), Thai Institute of Directors
- Live-Road to Certify Class 3/2021, Collective Action Against Corruption (CAC)
- Thai Personal Data Protection Act, Accenture (Thailand) and Baker McKenzie Limited
- Leading Bangkok Bank into the Future International Institute for Management Development
- The 22<sup>th</sup> Cyber Defense Initiative Conference (CDIC2023)

**Work Experience**

- |                          |  |
|--------------------------|--|
| • July 1, 2022 - Present | Executive Vice President, in charge of Compliance                      |
| • February - June 2022   | Executive Vice President, Manager, Business Unit Relations, Compliance |
| • 2019 - January 2022    | Senior Vice President, Manager, Business Unit Relations, Compliance    |
| • 2017 - 2019            | Senior Vice President, Money Laundering Prevention, Compliance         |
| • 2016 - 2017            | Senior Vice President, Banking Regulations, Compliance                 |
| • 2014 - 2016            | Vice President, Banking Regulations, Compliance                        |
| • 2007 - 2014            | Vice President, Credit Policy, Credit Management                       |
| • 2005 - 2007            | Assistant Vice President, Credit Policy, Credit Management             |

The Head of Compliance is responsible for being the center of supervision of the Bank's business operations in accordance with the laws, rules, regulations, policies, and requirements of relevant government agencies such as the Bank of Thailand, the Securities and Exchange Commission, the Office of the Insurance Commission, local authorities of overseas branches and other official entities related to the Bank's business operations.

The Board of Directors has approved the Compliance Policy as basic principles and guidelines for the Bank's directors, executives, and employees to follow, and to encourage executives and all employees to be aware of their duties and the responsibilities in studying, understanding and strictly abiding by the Compliance Policy.

**Attachment 4 Assets for Business Undertaking and Details of Asset Appraisal**

- None -

## Attachment 5 Unabridged Policy and Guidelines on Corporate Governance and Unabridged Code of Business Conduct

### (1) Corporate Governance Policy

The Bank recognizes the importance of good corporate governance which is generally accepted as a major factor in ensuring fairness for stakeholders and enhancing the efficiency of the organization. The Bank, therefore, promotes conducting its business in line with the principles of good corporate governance, which form a basis for sound performance results, a strong and stable financial position and sustainable growth.

The Bank's vision is to be a bank which provides quality financial services in line with target customers' requirements, and is well-equipped with qualified personnel and modern technology and working systems, while maintaining its status as a well-established international bank and a leading Asian bank. To achieve the vision, the bank has established a corporate governance policy in line with the economic and social environment in Thailand and the region.

#### **Important principles**

##### **Treatment of Shareholders and Other Stakeholders**

The Bank recognizes the legitimate rights of shareholders and observe the rights of other stakeholders (for instance, employees, suppliers, community, competitors, and creditors, etc.) and will ensure that such rights or mutual agreements are protected and well observed. The Bank realizes that good relationships and co-operation with shareholders and stakeholders are the factors that will support the Bank's sustainable growth in accordance with the guidelines and principles of corporate social responsibility generally accepted to be suitable for the economic and social environment in the country and the region.

##### **Information Dissemination**

The Bank recognizes the importance of the disclosure of information that is material to shareholders' or investors' investment decisions, and will ensure the proper and timely disclosure of information.

##### **Responsibilities of the Bank's Board of Directors**

The Board of Directors has the responsibility of performing its duties with care, circumspection and integrity, and overseeing the Bank so that it is in compliance with the law, the Bank's objectives and regulations, as well as the resolutions at shareholders' meetings.

The Board should have a balanced composition comprising a number of executive directors, non-executive directors and independent directors as is appropriate for the management of the Bank's businesses.

##### **Internal Control and Risk Management**

The Bank realizes the importance of internal controls, risk management, and the proper and efficient monitoring of the conduct of its businesses.

##### **Code of Conduct and Business Ethics**



The Bank recognizes the importance of a Code of Conduct and Business Ethics which provides a standard of good practices for directors, executives, employees and other persons acting on behalf of the Bank.

### **Good Corporate Governance Practices**

#### **Treatment to Shareholders and Concern for Stakeholders**

1. The Bank recognizes the importance of ensuring that shareholders are treated fairly and appropriately in accordance with the laws and agreements made with shareholders and will treat them equitably in accordance with good corporate governance guidelines and principles. This includes supporting and providing convenience for shareholders to participate, in person or by proxy, in shareholders' meeting; and encouraging them to exercise their rights to, for example, suggest meeting agendas and nominate persons to be elected as directors, or submit questions for the Bank to consider prior to the meeting.
2. The Bank will treat all stakeholders in accordance with the principles of honesty and integrity. The Bank will also support the roles of stakeholders which will lead to co-operation between the Bank and stakeholders in creating wealth, financial stability, and the sustainability of business. The Bank has therefore established guidelines for treatment of stakeholders as follows:
  - (1) The Bank recognizes the importance of valuing human resources and it therefore encourages and supports developing the potential of its human resources with training comprising various courses supportive to learning. The Bank also provides workplaces which are hygienic in line with accepted standards, and maintains statistics about staff absenteeism and sick leave. The Bank recognizes the importance of fair employment conditions and it therefore provides remuneration and benefits for employees in accordance with their performance assessment, overall economic and social environment, and business direction and financial results for both the short and long term.
  - (2) The Bank adheres to and puts into practice the principles of human rights in line with relevant laws. The Bank will never take an action in violation of human rights, and will prevent any actions which may threaten, intimidate or violate individual rights and freedom.
  - (3) The Bank recognizes the importance of treating customers fairly and responsibly as it realizes that such practice is essential to its business success. The Bank will treat its customers as its business partners to strive for mutual prosperity.
  - (4) The Bank adheres to and recognizes the importance of fair competition in business under accepted standards, and abides by the laws pertaining to business competition.
  - (5) The Bank adheres to and recognizes the importance of equitable, fair, and responsible treatment of counterparties under agreed contractual conditions as it realizes that they have significant roles in supporting its business operations. The Bank has established sound practical guidelines for selecting counterparties and engaging in transactions with them. The Bank also honors contractual obligations with counterparties on the basis of mutual good understanding, co-operation and recognition of market practice as well as other widely accepted standards.

- (6) The Bank puts into practice fair treatment to creditors and is responsible to creditors in accordance with the laws and contractual obligations.
- (7) The Bank recognizes the importance of complying with standards pertaining to safety, security, and workplace health which are appropriate and suitable to communities, environment and society. In addition, the Bank also promotes environmental protection and economical, good-value, and efficient use of resources in consideration of environmental standards suitable for its business operations. The Bank also supports measures for environmental protection, and takes part in educational campaign or promotes knowledge and understanding of energy conservation and environmental protection for sustainable benefits.
- (8) The Bank supports undertaking of activities for community development to empower communities and society.
- (9) The Bank respects and abides by the laws on intellectual property or copyright, and will never violate anyone's intellectual properties and copyrights.
- (10) The Bank will contribute to community service with the spirit of friendship and mutual cooperation.
- (11) The Bank recognizes the importance of establishing and enforcing practices that will prevent illegal or unethical pursuit of benefits such as the prohibition of insider trading of securities, requirement for directors to report their securities trading to the meeting of the Board of Directors and their interests.
- (12) The Bank recognizes the importance of establishing and enforcing practices to oversee and manage potential conflicts of interest in accordance with the rules and regulations as issued by the government.
- (13) The Bank has established communication channels and procedures for whistle blowing to allow stakeholders to report indications of illegal actions, inaccuracy in financial reporting, deficiencies in internal control systems, or breaches of the code of conduct and ethics directly through the channels provided by the Bank. These include internal procedures for receiving and handling of complaints from stakeholders and protection of the rights of informers and persons involved to ensure they are treated fairly and protect them from any harassment.

#### **Information Disclosure and Transparency**

1. The Bank recognizes the importance of the disclosure of accurate and timely information that is material to shareholders' or investors' investment decisions.
2. The Bank prepares financial reports in accordance with generally accepted accounting principles. It also appoints an independent certified auditor to audit and give opinions on the financial reports in accordance with the account auditing standards.
3. The Bank disseminates information through appropriate and suitable channels to as many shareholders and investors as possible.

**Responsibilities of the Board of Directors**

The Bank recognizes the duties and responsibilities of its Board of Directors to its shareholders in conducting its business in such a way as to meet the objectives of the Bank as well as to maximize value for the Bank and its shareholders.

1. The Board of Directors is made up of prominent figures respected for their leadership with varying knowledge, skills and expertise. The Board is composed of executive directors, non-executive directors and independent directors. The number and the composition of the board will be adjusted as necessary to correspond to the changing circumstances and conditions.
2. The Board of Directors has the primary duties and responsibilities of providing a vision, policies and direction in conducting and overseeing the Bank's business to be in compliance with the law, the Bank's objectives and regulations, and the resolutions of the Bank's shareholders' meetings. Such duties and responsibilities include providing policies or guidance to the management on conducting the business, and overseeing the management's performance in pursuit of the stipulated goals, thereby maximizing value for the Bank and its shareholders.
3. The Board of Directors requires for its meetings to be held on a regular basis and the meetings be scheduled in advance for an entire year. Additional meetings may also be called as necessary and appropriate.
4. During each Board of Directors' meeting, the directors are able to discuss, inquire, express opinions and make decisions freely.
5. The Board of Directors is charged with the responsibility of preparing the Bank's financial statements and ensuring that they are correct, accurate, credible, and in compliance with Generally Accepted Accounting Standards.
6. The Board of Directors will establish various committees to help peruse, study in detail, monitor and oversee matters of importance as assigned. The committees will have appropriate composition, roles, duties and responsibilities in line with the environment and conditions of the Bank. Examples of the committees are: the Board of Executive Directors, the Audit Committee, the Risk Management Committee, and the Nomination and Remuneration Committee.
7. The Bank limits the holding of positions in other companies by its directors, including the Chairman of the Executive Board and the President, in accordance with Bank of Thailand's requirements and good practices in accordance with good corporate governance principles for financial institutions. The Bank also limits the number of other SET-listed companies in which each director, including the Chairman of the Executive Board and the President, will hold directorship to not more than five companies.
8. The Bank considers remuneration for the Chairman of the Executive Board and the President in accordance with the economic and social environment, its business operations as one of the country's financial institutions, and its business direction and financial results in both the short term and long term.
9. The Bank supports and encourages its directors to gain more knowledge essential for performing their duties by enrolling in training courses or seminars deemed useful for their work and the Bank.

**Internal Control and Risk Management**

1. The Bank has established an internal control system to ensure the Bank meets acceptable standards. The Bank's working units, which are engaged with the duties of internal control, include the following:
  - (1) The Audit and Control Division, under the supervision of the Audit Committee, is responsible for auditing the working systems, data and the operation of various working units in the Bank to ensure that they comply with the regulations of the authorities and the Bank, as well as assessing the adequacy and efficiency of the Bank's internal control system.
  - (2) The Compliance Unit is responsible for overseeing the Bank's internal operations to ensure that they comply with the regulations of the authorities. It is also responsible for advising and coordinating with various units within the Bank to set up appropriate procedures.
2. The Bank has established an internal working unit to support the Risk Management Committee and to enable the Bank's risk management systems to operate suitably and consistent with changes in circumstances as appropriate.

**Code of Conduct and Business Ethics**

The Bank will encourage the directors, employees and those persons acting on behalf of the Bank to perform their duties in accordance with the established code of conduct and business ethics which includes the following basic principles:

1. To perform one's duties with honesty, integrity, moral principles and responsibility.
2. To safeguard confidentiality, and not to make wrongful use of inside information or confidential information for one's own or any others' benefits.
3. To prevent or avoid any actions that may lead to conflicts of interest.
4. To act as a knowledgeable and experienced professional with due care.

## (2) Code of Conduct and Business Ethics

The Board of Directors has the responsibility to periodically review the Code of Conduct and Business Ethics to ensure that the business practices of the Bank adapt to the changes in the business environment, including the development of official regulations and standards. After the Thai Bankers Association (TBA) reviewed and modified its Code of Conduct Guidelines and issued revised Guidelines to serve as the standard for the member banks starting from 2017, the Board took this opportunity to review and amend its previous practices to incorporate the new standards recommended by the TBA.

The Bank believes that a proper Code of Conduct and Business Ethics Practices provides a vital foundation to reinforce and improve business governance, and the development of sustainable practices, while safeguarding the reputation and trustworthiness of the financial institution. Therefore, the Bank supports and encourages all its stakeholders to operate their businesses according to this Code of Conduct and Business Ethics Practices.

The Bank encourages the subsidiary companies under its financial business group to implement this Code of Conduct and Business Ethics Practices as suited to the situation of each company.

The Bank promotes understanding, awareness, commitment and recognition of values among its stakeholders to foster a responsible organizational culture. All stakeholders of the Bank are integral parts of the implementation, with the Bank's directors and executives the role models.

The Board of Directors promotes and supports communications, training and education to build proper understanding among all stakeholders of the Bank. Policies, rules and regulations, procedures are also established, along with the monitoring and assessment of the Code of Conduct and Business Ethics Practices performances.

### **Scope**

Parties adhering to this Code of Conduct and Business Ethics Practices are the Bank and its stakeholders, namely its directors, executives, employees, workforce, advisors, representatives and authorized persons who act on behalf of the Bank.

All stakeholders of the Bank have the obligation and responsibility to perform their business duties according to this Code of Conduct and Business Ethics Practices. All employees are encouraged to receive training and seek advice when faced with uncertainty or questions about doubtful scenarios and required to inform their superior in the line of command or report the issue to the compliance unit. Moreover, executives and senior officers shall scrutinize advice, monitor and verify their subordinates' behavior regarding the Code of Conduct and Business Ethics Practices. Any breach of the Practices shall be reported to the executives or the Board of Directors.

**Code of Conduct and Business Ethics Practices**

The Bank (meaning its stakeholders and parties as outlined in the Scope Section above) shall commit to and follow the Code of Conduct and Business Ethics Practices, as follows:

**1. Business Code of Conduct**

The Bank shall ensure that its employees operate the business according to the following Code of Conduct:

- (1) Perform duties with honesty, morality, responsibility. Act strictly as required by laws, rules and the regulations of government agencies, including the anti-corruption policy, anti-money laundering policy and anti-terrorist financing policy.
- (2) Prevent or avoid actions that may lead to conflicts of interest.
- (3) Act as professionals with knowledge, ability, expertise and accountability.
- (4) Protect confidential information and do not use internal or confidential information or unethically exploit this knowledge for the benefit of themselves or others.

**2. Roles of Directors and Executives**

Directors and executives of the Bank should be conscious of their duties and responsibilities under the moral and ethical framework to promote good governance at all levels in the organization, as follows:

- (1) Demonstrate honesty, fairness, morality, responsibility and ethical standards in business. Act with caution in the performance of duties and corporate governance. For the maximum benefit of organizations and stakeholders under the framework and guidelines of business decision principles, consider and maintain the interests of the organization and pay attention to events that may affect the Bank or the operations of the Bank.
- (2) Play an important role in fostering good corporate governance to create confidence among shareholders, customers, regulators and all stakeholders of the Bank and maximize the benefits to industry and the nation. Develop a clear Corporate Governance Policy and Code of Ethical Conduct and communicate these to employees and executives to effectively implement in their routine works.
- (3) Directors and executives must adhere to good corporate governance principles. As the link between the shareholders and management, the directors must formulate necessary policies relating to business operations and directions, set up good corporate governance and control mechanisms and ensure that the executives and management of the Bank are in compliance with the policies set out efficiently and effectively.
- (4) The business of the Bank is regulated by the laws, rules, regulations, standards, guidelines of the government and other regulatory agencies, therefore, Directors, as the representatives of the shareholders, must set the policies for the management of the Bank to implement effectively and efficiently. In addition, an effective internal control system must also be established to direct the Bank to operate legally and strictly comply with required rules and regulations.

- (5) Directors shall take due care to ensure the Bank's policy and effective risk governance system is appropriate to mitigate significant risks. Directors shall also ensure that the Risk Committee can extensively perform the assigned tasks in a professional manner without any intervention from the business operation units. Additionally, the management of the Bank shall recognize the potential risks that may occur in order to protect the Bank's material position and ensure that damages are minimized under an effective risk management system.
- (6) Any operational action of the Directors and Executives must be taken at an appropriate level. Financial transactions must not be undertaken for vested interests but for the benefit of the organization in line with normal business practices. The Directors and Executives must avoid all conflicts of interest or potential conflicts of interest. If a conflict should arise, the conflict shall be dealt with legitimately and promptly.

### **3. Service Standards**

The Bank shall build trust with customers and stakeholders by establishing service standards as follows:

- (1) Establish an effective management system to provide customers and stakeholders with responsible service.
- (2) Establish a good corporate governance system to deliver services that comply with relevant regulatory requirements.
- (3) Establish a prudent internal management and control system to avoid inconveniencing customers of the service.
- (4) Establish an effective risk management system so that the Bank can manage the risks that may occur and handle them properly.
- (5) Ensure a stable financial position which is sufficient to ensure business continuity.
- (6) Have appropriate and capable personnel sufficient to handle the on-going business. Provide supervision of personnel to ensure they perform their duty in compliance with the law, and ethical and professional standards.
- (7) Establish a business operation system that meets the standards or normal practices of business peers.

### **4. Employees and Work Environment**

The Bank provides facilities to assist its employees to perform their work effectively by:

- (1) Arranging a decent and safe working environment, ready to serve customers.
- (2) Treating all employees fairly and respectfully.
- (3) Encouraging employees to have continuous self-development opportunities by providing regular training.
- (4) Offering fair compensation to employees, based on a fair assessment system.
- (5) Keeping employees' personal information confidential and not used for other purposes.
- (6) If the banking operation comes under investigation, the Bank should supervise the concerned employees to ensure they cooperate with relevant authorities, the regulatory authorities and internal and external auditing agencies to ensure a fair investigation.

- (7) Not allowing any discrimination on the grounds of race, age, religion or disability.
- (8) Not making any threats by means of language or gestures that might affect the honor or human dignity of others in the workplace.
- (9) Providing appropriate channels of communication for complaints or reports of employee misconduct.
- (10) Respecting human rights as required by law and refraining from any human rights violation. Promoting and encouraging participation in external activities, so long as that activity:
  - (a) Does not affect the reputation and good image of the Bank;
  - (b) Does not obstruct nor inhibit the dedication of employees or their efforts to perform routine duties;
  - (c) Does not contradict the Code of Conduct and ethical behavior;
  - (d) Does not cause conflicts of interest;
  - (e) Does not violate the law or morality.

## 5. Responsibility to Customers

The Bank focuses on and treats customers responsibly through:

- (1) Providing products and services that are appropriate to the needs of customers and affordable to them.
- (2) Disclosing information about the Bank's products and services including the conditions attached to the use of products and services and the risks involved. Providing precise and up-to-date interest rates to give customers sufficient information to make appropriate decisions. Advertising and public relations information must be communicated transparently with clear messages that preclude misunderstanding.
- (3) Protecting customers' confidential information unless otherwise agreed by the customer or required by law.
- (4) Providing a clear customer complaint procedure and managing complaints fairly and reasonably.
- (5) Maintaining positive customer relationships. Not accepting bribes, kickbacks, gifts, presents, or entertainment in any form that implies an intention to behave incorrectly.
- (6) Treating customers with empathy, providing good cooperation and offering quality services to customers with warm friendship and sincere support.
- (7) Acquiring sufficient customer information to accurately verify the identity of the customer, as well as other information to support good service.
- (8) Collecting adequate customer information to make decisions and communicating such information clearly to customers without distorting it and not misleading customers on essential issues.
- (9) Being prudent and careful to ensure that investment advice provided to customers is appropriate and focused on those entitled to receive such services from the Bank.
- (10) Providing adequate and appropriate systems to manage and protect the assets of customers in the custody of the Bank.



## 6. Conflicts of Interest

The Bank has established measures to manage conflicts of interest in business operations, as follows:

### Protection of internal data

- (1) Monitoring and disclosing the trading accounts of directors, executives, and employees and related persons who may access the internal information and prohibiting them from using that information illegally to gain benefits for themselves or others.
- (2) Providing separate working areas to prevent leakage of information between work units by isolating the units susceptible to conflicts of interest from each other.

### Transactions with related persons and connected transactions

- (1) Transactions between the Bank and its directors, executives, major shareholders and related parties shall not divert the benefits from the Bank to those persons.
- (2) Directors, executives and employees of the Bank with interests in, or directly involved in a particular transaction, must not participate in the decision-making process so that the benefits will fully accrue to the Bank.
- (3) Establish rules on connected transactions with due care for the benefit of the Bank and its shareholders.

### Receiving and giving gifts, entertainment and other benefits

- (1) The exchange of gifts, provision of entertainment, and other benefits supports the Bank's objective to strengthen business relationships. This must be carried out cautiously, carefully and sensibly. The monetary value should reflect appropriateness, the occasion, tradition and mores.
- (2) Not to give bribes, take bribes, propose or claim any other benefits – directly or indirectly – from customers, government agencies, private agencies or third parties, or to allow gifts to influence decision-making or exercise influence on others to refrain from following their duties to attain undue advantages from any situation.

### Managing conflicts of interest and protecting the interests of customers

- (1) Manage conflicts of interest fairly whether it is a conflict of interest between the Bank, or a person acting on behalf of the Bank, and the customer; or between customers themselves.
- (2) Conduct business with the consideration of the interests of customers and treat all customers fairly.

## 7. Information Management

The Bank provides adequate information management systems, as follows:

### Data management

- (1) Protect, store and safeguard customers' confidential information strictly according to legal requirements. Collect, keep and use customers' personal information appropriately.
- (2) Not disclose information from the Bank nor customers' information without prior consent of the customer, or as required by law.

Communication

The release of information concerning business operations of the Bank and customers will be handled correctly and properly. Public disclosures including media releases will be handled only by the authorized persons designated by the Bank.

Recording and reporting of information

The recording and reporting of information will be handled prudently.

**8. General Compliance**

The Bank shall operate its business according to the relevant laws, regulations, policies, practices, and ethical concerns as follows:

- (1) Ensure that the Bank's employees recognize and understand the requirements of laws and regulations, and are aware of the risks and penalties of non-compliance with laws and regulations to the business operations, image and reputation of the Bank, as well as the responsibilities and accountabilities of individual employees.
- (2) Establish a special department to oversee regulatory compliance, which is independent of the Bank's business units, while ensuring it is appropriately resourced with personnel and resources.
- (3) Regularly review the policies and regulations of the Bank and assess their compliance with rules and regulations of the relevant authorities. Provide management with suggestions on how to improve compliance with the framework of laws and regulations and review the Bank's policies and procedures in line with the principles of good corporate governance.
- (4) Initiate appropriate disciplinary action against all parties who do not comply with the laws and regulations depending on the impact and nature of the offense and without prejudice and discrimination.
- (5) Provide communication channels for whistleblowers or for people to report potential or suspected breaches of laws and regulations.

**9. Business Competition and Resolution of Disputes**

To ensure that the Bank's business operations are efficient and sustainable:

- (1) The Bank shall operate in a free and fair manner without mutual agreement between industry peers to control the purchase price, sale price or set up terms of services that are unfair to the customer.
- (2) The Bank shall offer products and services to customers that are beneficial and cost effective. Customers shall be free to choose the service according to their needs and the Bank will not coerce customers to prevent them from switching to other bank's services.
- (3) The Bank shall not assault its business competitors or restrict, reduce, or constrain the competition in the market.
- (4) If there are business disputes, the Bank shall provide appropriate procedures for resolution or remedy of the disputes.

**10. Stakeholders Engagement under the Social Responsibility and Sustainable Development Principles**

To ensure the engagement of stakeholders in the Bank's operations in accordance with the Corporate Social Responsibility and Sustainable Development principles, the Bank shall:

- (1) Understand stakeholders and cooperate with them in accordance with the principles of corporate social responsibility and sustainable development as appropriate to the country's and the region's economic and social environment. Support appropriate social activities and the growth of the nation and participate in public service activities, community development, and education.
- (2) Manage the business in a manner that meets environmental standards appropriate to the Bank's business. Support good environmental practices and promote effective use of resources including contributing to campaigns to build awareness and understanding about energy conservation and environmental protection.
- (3) Respect and do not infringe the intellectual property or copyright of others, and comply with the regulations and Code of Conduct as announced by the Bank.
- (4) Cooperate fully with the relevant authorities. Disclose information which is useful or necessary to regulate the business of the Bank or the capital market as a whole.

**Employee Code of Conduct**

1. All employees must comply with rules, regulations, orders or announcements related to work practices established by the Bank. All employees are also required to strictly follow orders of their superiors.
2. All employees shall perform their work honestly, diligently and to their full ability and be prudent and disciplined in their conduct. Employees shall not act nor behave in such a way that may cause damage to the properties or reputation of the Bank.
3. All employees shall maintain information, statistics, formulas, procedures, trade secrets, business information, including other information about the Bank and its customers as strictly confidential and shall not disclose these to third parties except with the prior written consent of the Bank, or the customers concerned.
4. All employees shall protect the interests of the Bank by cooperating, assisting and supporting the Bank in every way so that the Bank maintains its obligations under contractual agreements or the law.
5. All employees shall recognize that intellectual properties such as copyrights, inventions, trademarks and service marks, product designs, etc., that have been created, developed or invented during the period of employment by the Bank as a result of performing their duties as well as statistical data, formulas, methods, processes, developed using information or any other property of the Bank, shall solely belong to the Bank.
6. All employees must not modify, reproduce, and exploit in any way, any intellectual property that belongs to the Bank for their own interests or for the interests of others without the written permission of the Bank.

7. All employees shall not violate any intellectual property of other people in the Bank's premises or utilize it to perform work on behalf of the Bank in such a way that it would be in breach of laws or infringe the rights of others.
8. All employees shall be aware that the disclosure of trade secrets of the Bank, its customers, or its contracted parties, to outsiders can be a legal offense, whether or not the action takes place during or after the termination of the employment.
9. All employees shall recognize that in cases where the Bank receives a patent of an invention, a process, or a design of a product, as a result of work by an employee, and the Bank has gained a benefit from that invention or utilizes that invention, such employees are entitled to special bonuses in addition to normal compensation nominated by the Bank according to the legal requirements.
10. Employees must not solicit or incentivize customers for benefits or rewards for themselves or for others.
11. Employees must not intentionally falsify or conceal any information or report presented to their supervisors.
12. Employees must not perform other professional work similar to, in competition with, or conflicting with the Bank, in such a way to diminish the benefits or create disadvantages to the Bank.
13. Employees shall avoid any improper conduct that would be detrimental to themselves and the Bank.
14. Employees shall maintain unity among their colleagues, cooperate and coordinate with them in their work.

**(3) Board Diversity Policy, Anti-Corruption Policy, Whistleblowing Policy, Anti-Money Laundering and Counter Terrorism Financing (AML/CFT) Policy, Practices Related to Shareholders and Stakeholders, Supplier Code of Conduct, Human Rights Policy, Non-Discrimination and Anti-Harassment Policy, Occupational Health and Safety Policy, and Sustainability Policy**

**Board Diversity Policy**

The Bank recognizes the importance of having a Board composed of appropriately qualified individuals with a broad range of experience, skills and professional disciplines relevant to the business, as well as a mix of gender, age and knowledge. A diverse Board of Directors provides a broad range of perspectives and views which give our business operations a significant advantage. In addition, diversity is a key part of good governance and enhances long-term business performance. The Bank has established this policy as a guideline for nominating and selecting directors as follows:

The Nomination and Remuneration Committee is responsible for identifying individuals to serve as directors based on a diverse mix of skills, knowledge, expertise and experience, education, gender, age and culture. These traits bring significant benefits to the Board, enhancing its corporate governance capabilities. The Nomination and Remuneration Committee regularly considers, reviews and reports the suitability of the structure, size and variety of the Board of Directors to continue to develop appropriate guidelines.

The Bank will review the Board Diversity Policy on a regular basis to keep abreast of circumstances and ensure that it aligns with its own business operations.

### **Anti-Corruption Policy**

The Bank has established an anti-corruption policy provide a direction and framework for anti-corruption undertakings in accordance with principles and best practices to in line with the country's economic and social environment as well as the finance business.

The Bank encourages the implementation of the anti-corruption policy by companies in its financial business group as appropriate to each company.

Directors, executives, employees, and relevant parties are required to adhere to and practice the anti-corruption policy in their business.

“Corruption” means any form of bribery, whether in the form of giving, demanding, or agreeing to give, or any action of offering, giving, promising, granting, or committing to give any valuables or benefits to a public official, government agency, private entity or responsible individual, whether directly or indirectly, to induce favorable actions or to restrain the person or entity from performing their duties or to commit illegitimate actions. Corruption also includes demanding, obtaining, or agreeing to obtain any illegitimate valuables or benefits for oneself or others to induce favorable actions or to restrain the person from performing either legitimate or illegitimate duties.

### **Operational Guidelines**

#### **Bribery**

- The Bank prohibits directors, executives and employees from engaging in any form of bribery.

#### **Political Contribution**

- The Bank shall not make contributions to any political campaigns or activities of any politicians or political parties, unless the contributions are permitted by laws and promote democracy.

#### **Charitable Contributions**

- The Bank shall make charitable contributions in accordance with laws and morality.

#### **Sponsorship**

- The Bank shall provide sponsorship after careful consideration, and in accordance with the law and good practice.

**Code of Conduct and Business Ethics****Receiving and Giving Gifts, Entertainment and Other Benefits**

- (1) The exchange of gifts, provision of entertainment, and other benefits supports the Bank's objective to strengthen business relationships. This must be carried out cautiously, carefully and sensibly. The monetary value should reflect appropriateness, the occasion, tradition and mores.
- (2) Not to give bribes, take bribes, propose or claim any other benefits – directly or indirectly – from customers, government agencies, private agencies or third parties, or to allow gifts to influence decision-making or exercise influence on others that encourages them to refrain from following their duties to attain undue advantages from any situation.

**Responsibility to Customers**

Maintaining positive customer relationships. Not accepting bribes, kickbacks, gifts, presents, or entertainment in any form that implies an intention to behave incorrectly.

**General Compliance**

Providing communication channels for whistleblowers or for people to report potential or suspected breaches of laws and regulations

**Risk Management**

The Bank established a risk management process to identify corruption risks, to assess their impacts, to design mitigating and preventive measures, and to monitor and control the risks.

**Channels of Communication**

Various groups of stakeholders can raise their concerns, file complaints, and report suspicions regarding corruption by sending a letter to the Bank's Corporate Secretary or Compliance Unit at 333 Silom Road, Bangrak District, Bangkok 10500.

## Whistleblowing Policy

The Bank has provided contact channels for all stakeholders to send information or file complaints on the basis of good corporate governance principles, as well as the fundamental principles of good mutual understanding and cooperation between the Bank and the stakeholders, which the Bank recognizes as beneficial and essential to achieve its sustainable development path. The Bank has established a Whistleblowing Policy for all related parties to adhere to which conforms to the Bank's Corporate Governance Policy and guidelines to promote good corporate governance.

### **Definition**

Whistleblowing means providing information or filing complaints related to suspicious behaviors or actions of the Bank and related parties, including directors, executives and employees. Such practices may be potentially fraudulent, or in violation of laws and regulations, the code of conduct and business ethics, policies and practices of the Bank, such as inaccurate financial reporting, failure of internal control systems, or misconduct that can cause damage to customers or the Bank itself.

The Whistleblowing Policy excludes the following cases:

- A case with insufficient or unclear information that is able to be investigated.
- A case that has already been finalized with no new and significant evidence.

### **Guidelines and Protection Measures**

Guidelines for providing information or filing complaints and protection measures

The Bank provides open channels for whistleblowers and treats all parties equally based on transparency and fairness while ensuring an appropriate investigation period. Information about whistleblowers and those who cooperate during the investigation will be kept confidential, with access restricted to responsible parties unless the disclosure is required by law or becomes necessary with regard to safety and potential damage to whistleblowers and those who cooperate during the investigation. In addition, protection measures have been put in place to protect whistleblowers and those who cooperate with the investigation from retaliation and punishment during and after the investigation. Whistleblowers and those who cooperate during the investigation will not be punished or treated negatively by the Bank.



**Whistleblowing Channels**

Whistleblowers and those who file complaints can send information or evidence to the Audit Committee or the Customer's Complaints and Fraud Cases, Compliance Unit through the following channels:

- Sending information or evidence to The Audit Committee or the Customer's Complaints and Fraud Cases, Compliance Unit
  - Postal Mail:  
Bangkok Bank Public Company Limited  
333 Silom Road, Silom, Bang Rak, Bangkok 10500
  - E-mail: [Whistleblowing@bangkokbank.com](mailto:Whistleblowing@bangkokbank.com)
- Filing complaints to The Customer's Complaints and Fraud Cases, Compliance Unit
  - Postal Mail:  
Bangkok Bank Public Company Limited  
333 Silom Road, Silom, Bang Rak, Bangkok 10500;  
or send through any bank branch.
  - E-mail: [CC&F@bangkokbank.com](mailto:CC&F@bangkokbank.com)
  - Phone: Bualuang Phone 1333
  - Official Website: <https://www.bangkokbank.com> at "Contact Us"  
Or in person at the head office or at any branch.

**Management Procedures**

Management procedures when receiving information or complaints

The Audit Committee and the Customer's Complaints and Fraud Cases under the Compliance Unit oversee and deliberate upon the information or complaints received, exercising prudence and fairness and ensuring that the investigation process is transparent and fair. If the case is very serious or complicated, the Customer's Complaints and Fraud Cases under the Compliance Unit may refer the case to a special committee or the Audit Committee as deemed necessary and appropriate.

**Governance for Whistleblowing Procedures**

The Audit Committee and the Customer's Complaints and Fraud Cases under the Compliance Unit oversee the whistleblowing procedures, beginning with receiving information or complaints and continuing to the final stage in the procedure. This includes notifying and reporting to the relevant divisions or parties, as well as ensuring that the Bank has preventive and corrective measures, fair remedies for the victim, and a disciplinary action will also be taken against the wrongdoer.

**Anti-Money Laundering and Counter Terrorism Financing (AML/CFT) Policy**

The Bank aims to prevent the risk of involvement in money laundering or providing financial support to terrorists or weapons of mass destruction. Fully recognizing the importance of these risks and their potential impacts on the society as well as its own operations, the Bank develops the anti-money laundering and counter terrorism financing policy (AML/CFT policy) and relevant guidelines in line with the regulations regarding anti-money laundering, counter terrorism, and financing the proliferation of weapons of mass destruction and international standards.\* The AML/CFT policy includes the following topics:

- Customer On-boarding Policy
- Risk-based Approach to AML/CFT
  - AML/CFT Risk Assessment
  - AML/CFT Risk Management
  - Customer Due Diligence, including non-face-to-face channels
  - Enhanced customer due diligence for high risk customers, including politically exposed persons
  - Senior management review and sign off for high risk customers, including politically exposed persons
- Sanctions Screening
- Ongoing Monitoring of Customers
- Reporting
- Record Retention
- Training
- Independent Assessment

\* Weapons of mass destruction are chemical, biological, radiological, or nuclear weapons capable of a high order of destruction or causing mass casualties and include the means of transporting or propelling the weapon where such means is a separable and divisible part from the weapon.

## Practices Related to Shareholders and Stakeholders

### 1. Principles for Treating Shareholders and Stakeholders

The Bank recognizes the legitimate rights of shareholders and value the rights of all groups of stakeholders (e.g. employees, business partners, communities, competitors, and creditors) and will ensure that such rights or agreements are protected. The Bank realizes that the good relationship and cooperation between the Bank and its shareholders and stakeholders is a factor that will help us to grow sustainably in accordance with the guidelines and principles of social responsibility that are recognized as appropriate for the economic and social environment of the country and the region.

### 2. Guidelines for Treating Shareholders and Stakeholders

- 1) The Bank recognizes the importance of ensuring that shareholders are treated fairly and appropriately in accordance with the law and agreements made with shareholders and will treat them equitably in accordance with good corporate governance guidelines and principles. This includes supporting and making it convenient for shareholders to participate, in person or by proxy, in shareholders' meeting and encouraging them to exercise their rights to, for example, suggest meeting agendas and nominate persons to be elected as directors, or submit questions for the Bank to consider prior to the meeting.
- 2) The Bank treats all stakeholders in accordance with the principles of honesty and integrity. The Bank will also support the roles of stakeholders which will lead to co-operation between the Bank and stakeholders in creating wealth, financial stability, and the sustainability of business. The Bank has therefore established guidelines for the treatment of stakeholders as follows:
  - (1) The Bank recognizes the importance of valuing human resources, and therefore encourage and support development of our employees' potential with training comprising various courses supportive to learning. The Bank also provides workplaces which are hygienic in line with accepted standards and maintain statistics about staff absenteeism and sick leave. The Bank recognizes the importance of fair employment conditions, and therefore provide remuneration and benefits for employees in accordance with their performance assessment, the overall economic and social environment, and business direction and financial results for both the short and long term.
  - (2) The Bank adheres to and put into practice the principles of human rights in line with relevant laws. The Bank will never take an action in violation of human rights, and will prevent any actions which may threaten, intimidate, or violate individual rights and freedom.
  - (3) The Bank recognizes the importance of treating customers fairly and responsibly as the Bank realizes that such practice is essential to its business success. The Bank will treat customers as our business partners, striving together for mutual prosperity.
  - (4) The Bank adheres to and recognize the importance of fair competition in business under accepted standards and abide by the laws pertaining to business competition.

- (5) The Bank recognizes and adheres to the importance of equitable, fair, and responsible treatment of counterparties under agreed contractual conditions as the Bank realizes that they have significant roles in supporting our business operations. The Bank has established sound practical guidelines for selecting counterparties and engaging in transactions with them. The Bank also honors contractual obligations with counterparties on the basis of mutual good understanding, co-operation and recognition of market practice as well as other widely accepted standards.
- (6) The Bank treats creditors fairly and is responsible to creditors in accordance with the laws and contractual obligations.
- (7) The Bank recognizes the importance of complying with standards pertaining to safety, security, and workplace health which are appropriate and suitable to communities, the environment and society. In addition, the Bank also promotes environmental protection and economical, good value, and efficient use of resources in consideration of environmental standards suitable for its business operations. The Bank also supports measures for environmental protection and takes part in educational campaigns or activities that promote knowledge and understanding of energy conservation and environmental protection for sustainable benefits.
- (8) The Bank supports the undertaking of activities for community development to empower communities and society.
- (9) The Bank respects and abide by the laws on intellectual property or copyright and will never violate anyone's intellectual property and copyright.
- (10) The Bank will contribute to community service with the spirit of friendship and mutual cooperation.
- (11) The Bank recognizes the importance of establishing and enforcing practices that will prevent illegal or unethical pursuit of benefits such as the prohibition of insider trading of securities, and requires directors to report their securities trading and interests to meetings of the Board of Directors.
- (12) The Bank recognizes the importance of establishing and enforcing practices to oversee and manage potential conflicts of interest in accordance with the rules and regulations as issued by the government.
- (13) The Bank has established communication channels and procedures for whistle blowing to allow stakeholders to report indications of illegal actions, inaccuracy in financial reporting, deficiencies in internal control systems, or breaches of the Code of Conduct and Business Ethics directly through the channels provided by the Bank. These include internal procedures for receiving and handling of complaints from stakeholders and protection of the rights of informers and persons involved to ensure they are treated fairly and protect them from any harassment.

## Supplier Code of Conduct

The Bank strives to do business with integrity, good governance practices, and responsibility to all stakeholders, society, and the environment in accordance with sustainable development approach. The Bank emphasizes the importance of communicating and disseminating the approach to our supply chain partners by establishing this Supplier Code of Conduct, covering environmental, social and governance aspects. The Bank expects those in our supply chain to uphold and adopt the standards set forth in this Supplier Code of Conduct.

The Bank expects those in our supply chain to be fair and transparent in their business conduct, respect human rights and labor rights, and safeguard the environment in accordance with this Supplier Code of Conduct. The Bank has monitoring procedures and is willing to support those in our supply chain to fully conform with the Code in order to build a secure and efficient supply chain that creates value to society and the environment.

### Scope

The Supplier Code of Conduct covers all those in the Bank's supply chain, namely suppliers, contractors, and external service providers.

### Guidelines

The Bank expects those in our supply chain to conduct their own business as follows:

#### 1. Environment

- To conform with the environmental laws, regulations, and standards.
- To consider environmental risks and impacts as well as climate change in their business operations and have an appropriate management approach to prevent and mitigate environmental risks and impacts.
- To recognize the value of the environment and natural resources, conserve natural resources, and support activities that promote sustainable management of the environment and natural resources.

#### 2. Society

##### 2.1 Human Rights

To respect human rights in accordance with domestic laws and international standards such as the Universal Declaration of Human Rights (UDHR) and the International Labour Organization (ILO) Conventions.

##### 2.2 Labor Practices

- To conform with labor laws, regulations, and principles.
- To respect labor rights and treat employees fairly and equitably without discrimination of any kind based on race, gender, age, nationality, religion, marital and family status, pregnancy, disability and other status.
- To prohibit all forms of forced labor, child labor, illegal employment of migrant workers, and do not require young and female workers to perform dangerous works or other works prohibited by law.

- To obtain the consent of employees for working overtime or during holidays and permit employees to take holidays and leave in accordance with the law.
- To pay wages, overtime pay, holiday pay, and other pecuniary benefits related to employment appropriately and fairly in accordance with the law.
- To ensure employees work in safe and healthy conditions that are conducive to mental health, wellbeing, and productivity in accordance with the standards enacted by law.
- To have an appropriate emergency preparedness and response plan and prepare relevant safety equipment that is readily available to be used on site.

### 2.3 Community Rights

To conduct business with respect for community rights, including having impact mitigation measures and fair remediation plans for affected communities.

## 3. Governance

- To conduct business with ethics, integrity, and transparency, and do not support corruption in any form.
- To comply with fair and honest competition based on ethics and integrity, and do not unfairly restrict trade and competition.
- To protect and not disclose the Bank's confidential information or private information of employees and customers without consent, unless required to do so by law enforcement.
- To avoid any violation or breach of intellectual property rights of the Bank or other persons.
- To avoid any action that negatively impacts or damages the reputation of the Bank.

The Bank reviews the Supplier Code of Conduct on an annual basis or when there is a significant circumstance that merits it.

The Bank will communicate the Code to all stakeholders whenever there is a material change in the content.

## Human Rights Policy

The Bank strives to do business with responsibility to society and all stakeholders, as well as to respect human rights in accordance with domestic laws and international standards. The Bank has put in place proper risk management mechanisms for human rights violations resulting directly from its business conduct and indirectly from engagement with the business activities of its customers, suppliers and business partners. The Bank aims to prevent and avoid human rights violations and, should they occur, to mitigate their impacts, which may not only harm affected parties but also damage the Bank's reputation and stakeholders' trust.

Realizing the importance of upholding human rights, the Bank has established its human rights policy in line with domestic laws and international standards, including the Universal Declaration of Human Rights (UDHR) and the International Labour Organization (ILO) Conventions, as a practical guideline for executives and employees throughout the Bank. The Bank has adopted the UN Guiding Principles on Business and Human Rights (UNGPs) as a framework for its human rights management and ensures that human rights due diligence is conducted regularly every three years to identify and assess risks and impacts related to human rights from the business activities of the Bank or its suppliers as well as to develop appropriate prevention and mitigation measures. The Bank will provide accessible channels for filing complaints related to human rights violations, a transparent complaint-handling process, fair remediation, and an effective monitoring and reporting of actions taken regarding human rights violations. Moreover, the Bank continuously communicates with employees in order to raise awareness and build understanding on the importance of doing business with respect for human rights and to enshrine this as part of our organizational culture.

### **Scope**

This human rights policy covers all undertakings of the Bank as well as those of its suppliers and business partners. The Bank encourages its employees, suppliers, and business partners to strictly adhere to this policy.

### Guidelines

The Bank believes that all human beings are born free and equal in dignity and rights without distinction of any kind, such as race, religion, sex, language, culture or any other status and therefore issues the guidelines corresponding to each group of stakeholders as follows:

#### Customers

- The Bank respects rights of customers and treats them fairly and without discrimination.
- The Bank realizes its customers' basic rights to receive fair financial services and has established market conduct policy and guidelines, covering fair treatment guidelines; sales practices that offer complete, clear and non-distorting information without harassing customers; after-sales services; and prudent controls and audits to ensure customers receive fair, high-quality services suitable for their needs.
- The Bank respects the rights of data subjects and puts high importance on the protection of customers' personal data through strict information security and compliance with related laws.
- The Bank holds labor rights and community rights as a key criteria in considering credit approval for businesses under the environmental, social and governance risk management framework of its credit underwriting process. The Bank will not provide credit to businesses or business activities engaging in human trafficking, forced labor, or illegal child labor as specified in the Bank's responsible lending policy.

#### Employees

- The Bank treats all employees according to its rules without unfair discrimination.
- The Bank encourages employees to respect the rights of their colleagues, customers, and others.
- The Bank respects labor rights, including the rights to join labor unions and collective bargaining, promote occupational health and safety within the workplace, and refrains from forced labor and child labor. Also, the Bank strictly complies with applicable labor laws and regulations.

#### Suppliers and Business Partners

- The Bank expects its suppliers and business partners to respect human rights according to domestic laws and international standards.
- The Bank expects its suppliers to conform to the human rights related principles outlined in the Bank's Supplier Code of Conduct and encourages them to fully comply with the Supplier Code of Conduct.
- Under the Bank's supply chain risk management framework, the Bank incorporates human rights factor as one of the criteria in a vendor selection process. The Bank regularly monitors and assesses performance related to the human rights practices of its suppliers, and conducts risk and impact assessments in its supply chain to determine proper prevention and mitigation measures.



**Handling of Complaints and Suggestions**

The Bank provides multiple communication channels to file complaints and suggestions on actions or activities that do not comply with the Bank's human rights policy and ensures appropriate investigation and remedies for impacts occurred.

**Contact Channels**

- **Post**

Corporate Secretary or Compliance

333 Silom Road, Silom, Bang Rak, Bangkok 10500

- **Website**

Fill in the form to file complaints at <https://www.bangkokbank.com/th-TH/Contact-Us>

- **Phone**

Bualuang Phone 1333 or (66) 0 2230 2888

The Bank reviews its human rights policy on an annual basis or when there is a significant event. The Bank will communicate to all stakeholders every time there is a material change to the policy.

## **Non-Discrimination and Anti-Harassment Policy**

We recognize that all of our employees are critical to our success and that they have equality in rights and dignity. We believe that embracing diversity across the organization will enable employees to achieve a broader perspective, disseminate knowledge and develop ideas which can lead to innovation creation and competitive advantage. At the Bank, we value the importance of respecting rights, dignity and differences by providing equal and fair treatment to all employees and rejecting all forms of harassment, whether sexual or non-sexual. We have established a non-discrimination and anti-harassment policy as a directional guideline for employees and to protect the rights people in order to cultivate unity across the organization, improve the physical and mental health of employees, and develop their potential. These are the foundations of sustainable growth at the Bank.

### **Scope**

This policy applies to all of the Bank's operations. The subsidiaries of the Bank are encouraged to apply this policy as deemed appropriate.

### **Definition**

**Employee** means all people who are employed by the Bank under an employment contract.

**Workplace** means the operational facilities of the Bank, for example, buildings, offices and branches, meeting rooms, and training offices. This includes the Bank's venues and events, and other facilities where the employees are assigned to perform their duties.

**Discrimination** is defined as treating a person or group of people differently and unfairly based on characteristics such as ethnic origin, race, nationality, color, sex or gender, sexual orientation, religion, age, marital status, disability or physical characteristics, education, economic or social status, and political beliefs, including any other characteristics which are discriminated against.

**Sexual harassment** is defined as inappropriate or unwelcome conduct of a sexual nature which offends, humiliates and/or intimidates a person. Conduct or behavior which constitutes sexual harassment include, but are not limited to, verbal conduct, non-verbal conduct or physical conduct. Examples of such conducts or behaviors include requesting sexual favors or unwanted social invitations for dates to support a promotion or other work-related benefits, creation of a hostile or offensive work environment by a senior employee which covers messages with sexual or other inappropriate undertones, sexually suggestive gestures, and unwelcome physical contact, as well as, cyber-related sexual threats. Such conduct is against gender equality, morality and good ethical principles, and can be considered as an infringement upon personal rights.

**Non-sexual harassment** is defined as all kinds of non-sexual behavior or conduct that are considered undesirable, offensive, and abusive with the objective to hurt, harm, ridicule, embarrass or scare a targeted person, through verbal or physical conducts. Examples of conduct or behavior which constitutes harassment include bullying or using power to interfere with an individual's work performance, mobbing, demeaning, making abusive comments, commenting on appearance, private life and etc., humiliating, gossiping, spreading rumors, deliberately ignoring people, threatening and coercive behavior, as well as cyber bullying.

### **Guidelines**

#### **Anti-discrimination approach**

We promote the equal treatment of all employees and do not accept any discrimination in recruitment and in workplace which covers recruiting, selecting and hiring applicants, providing compensation and welfare, evaluating work performance, job promotions and transfers, dismissal, and providing skills development training to employees.

#### **Anti-sexual harassment and anti-non-sexual harassment approach**

We promote good relations among employees, emphasize the importance of protecting employees rights, and do not accept any form of sexual harassment and non-sexual harassment whether in the workplace or online. If it is determined that any unfair treatment or harassment has occurred, the Bank will establish preventive and corrective measures and disciplinary action relating to the level of misconduct. In cases where such conduct is considered to be a criminal offence, the Bank will cooperate with relevant authorities to report the incident and take legal action.

#### **Reporting of incidents of discrimination and harassment**

Employees who believe that they have experienced any questionable conduct or behavior which involves discrimination, sexual harassment or non-sexual harassment, can immediately inform the person who is harassing or discriminating against them to stop. If the offender continues such conduct or behavior, then the employee should report the incident or discuss these concerns with a direct supervisor to solve or mitigate the problem. However, if the provided resolution does not satisfy the employee, said employee can report the incident or file a complaint through the defined escalation process to the relevant division for proper management.

We operate complaint, grievance and whistleblowing channels in accordance with our whistleblowing policy for employees who experience any form of discrimination or harassment. The Bank will treat all related parties fairly, conduct transparent and fair investigation procedures, establish investigative mechanisms that are related to the severity and complexity of an incident, maintain confidentiality and protect the privacy of the person making the report/complaint to ensure no negative impact results from reporting said incident/complaint. The corrective action or disciplinary action will be put in place when it is determined that harassment or discrimination has occurred.

- Filing a complaint  
Writing a formal complaint that specifies the factual details and is filed through the Employee Relations Unit, Employee Relation Management, under the Human Resources Department which will then submit the complaint to a chairman of the investigation committee.
- Channels for whistleblowing and complaint
  - Sending postal mail to the Audit Committee or the Customer's Complaints and Fraud Cases which is under the Compliance Unit at:  
Bangkok Bank Public Company Limited 333 Silom Road, Silom, Bang Rak, Bangkok 10500
  - Sending e-mail to the Audit Committee at [whistleblowing@bangkokbank.com](mailto:whistleblowing@bangkokbank.com) or the Customer's Complaints and Fraud Cases which is under the Compliance Unit at [CC&F@bangkokbank.com](mailto:CC&F@bangkokbank.com)

**Building awareness and understanding to prevent all forms of discrimination and harassment**

We promote awareness and understanding of the negative impacts and consequences of all forms of discrimination and harassment among employees through our internal communication and regular training. This includes methods and guidelines for preventing, responding to and reporting harassment.

## Occupational Health and Safety Policy

The Bank recognizes the importance of occupational health and safety in the workplace. Safety is not only required by laws or regulations, but all employees have the duty and responsibility to strictly conform to the protocols. The Bank is committed to providing occupational health and safety in the workplace environment to protect the safety and wellbeing of related parties such as employees, customers, visitors, and third-party vendors working at the Bank's premises. To meet the specified commitment, the Bank has established an Occupational Health and Safety Policy as operational guidelines as follows:

### **Scope**

This policy covers all the Bank's operations and activities held at premises under the Bank's management, as well as all individuals involved such as directors, executives, employees, outsourced vendors, and visitors using the Bank's premises. The Bank encourages its subsidiaries to apply this policy as deemed appropriate.

### **Guidelines**

#### **Management and Implementation of Occupational Health and Safety in the Workplace Environment**

- Determine a structure for management and operations that complies with the relevant laws, regulations and international standards, while establishing a monitoring and investigation process, regular evaluation, appropriate resourcing including sufficient budget and human resources, continual improvement of occupational health and safety management and performance, and consultation and communication with employees or relevant employees' representatives in order to ensure that the implementation of occupational health and safety in the workplace environment is efficient and related targets are achieved.
- Prepare plans for fire prevention and extinguishment, organize a proper workplace layout to reduce fire hazard risks, rehearse fire extinguishment, and conduct fire drills in compliance with laws and regulations.
- Establish efficient and effective emergency and accident response plans including controlling, preventing and mitigating measures to save lives and minimize loss and damage to properties.

#### **Occupational Health and Safety Risk Management**

- Assess and prioritize occupational health and safety risks in the workplace, implement proper risk mitigation measures, develop action plans, and continual monitor and improve the performance of the occupational health and safety management.
- Design workplace layouts, establish work procedures emphasizing the occupational health and safety of employees, conduct regular assessments and systematically improve the performance in compliance with the standards. This includes providing annual health check-ups and health monitoring of employees. If there is any work-related illness, identify the underlying cause and conduct an investigation to put in place concrete solutions and prevent any recurrence of the incident. It is mandatory to report any work-related illness to related authorities.

**Education to Support Health and Wellbeing of Employees**

Organize knowledge sharing activities and programs, including communication to raise awareness about the importance of occupational health and safety in the workplace among employees and related persons.

## Sustainability Policy

The Bank is committed to conducting business responsibly for the benefit of society and creating value for all groups of stakeholders in order to maintain its reputation and credibility and to grow continuously and steadily. The Bank recognizes the linkage between the growth of the economy and its business, as well as the interrelationship between the economy, society, and the environment. Continuous economic growth, social equity, people's quality of life, and a healthy environment are all prerequisites for the Bank's sustainable growth.

Economic, social, and environmental stresses are increasing and this may negatively affect the Bank's long-term business operations, the country's economic growth potential, and the quality of life of many people, including the Bank's employees. The Bank is also facing challenges from technological disruption and there is intensifying competition from both banks and non-bank businesses. The Bank therefore needs a framework to deal appropriately and promptly with such challenges and to prove its commitment to be a "trusted partner and reliable close friend" that creates sustainable value for all groups of stakeholders as well as society.

This sustainability policy serves as a guideline for all executives and employees which will help to drive the organization towards sustainability and contribute to sustainable economic and social development. Sustainability practices are integrated into its business strategies as it adheres to the principle of balancing the benefits between every group of stakeholders. The Bank does not merely aim to create maximum customer satisfaction or to generate the highest returns for shareholders but also seeks to satisfy the interests of other stakeholders. These include supporting the well-being of employees, uplifting the quality of life of people in society as a whole, including vulnerable groups, conserving the environment and natural resources to ensure a legacy for future generations and collaborating with customers, suppliers, and various sectors to support inclusive and sustainable development.

The Bank's management prepares for uncertainty by adopting prudent and comprehensive risk management and business opportunity assessment. This covers material issues in both the short-and long-term, including employee well-being and development, good corporate governance, creating sustainable value for society and environment, and collaborating with all sectors to achieve the United Nations Sustainable Development Goals. All of which will help the Bank to effectively respond to challenges and changes and to create sustainable value for all in the society.

### **Scope**

This sustainability policy and its implementation applies to the Bank's operations. However, the Bank also encourages its financial subsidiaries to apply this policy as deemed appropriate.

**Approach to Sustainability**

The Bank's sustainability business direction is based on four key pillars as listed below:

**1. Risk Management**

- The Bank is committed to cultivating a risk culture with cautious and comprehensive risk management, covering various aspects of the Bank's operations and significant risks both short-and long-term. These include environmental, social, governance and climate change risks, under Three Lines of Defense. There is an effective whistle-blowing procedure within the organization and communication channels to build mutual understanding within the organization. Employees are encouraged to participate in the Bank's risk management process.
- The Bank monitors the situation, assesses business opportunities arising from economic, social, and environmental challenges and responds to changing situations to create value for customers, shareholders, society, and other stakeholders.

**2. Human Resource Management**

- The Bank treats employees equally and fairly without discrimination, respects the rights of employees, and will not tolerate any form of harassment, sexual or any other kind.
- The Bank provides occupational health and safety, allocates appropriate and adequate welfare, and provides employees with both the means and awareness to enjoy physical and mental health.
- The Bank promotes lifelong learning by designing a work environment that continually provides knowledge and skills to employees. Courses are developed to meet the needs of employees for useful knowledge that can benefit themselves and the organization while supporting their career advancement.

**3. Good Governance**

- The Bank promotes effective, efficient, and transparent corporate governance, emphasizing responsibility, compliance with the laws, regulations, and rules on good corporate governance of the authorities, and encourages the review and the implementation of good corporate governance principles within the organization as appropriate.
- The Bank aims to raise awareness among all employees about the Bank's business ethics and policies related to sustainable business practices, and has a monitoring process to ensure that employees comply with the Business Code of Conduct as well as policies and rules related to sustainability and corporate governance.

**4. Creating Sustainable Value for the Society and the Environment**

- The Bank supports universal access to financial services by employing technology that increases access to services in remote areas, developing products and services that facilitate financial access for vulnerable groups, providing knowledge about appropriate financial products and services, and supporting small and medium enterprises (SME) to develop their potential to increase their access to financial services.



- The Bank provides financial knowledge to customers and the general public so they can make rational financial decisions throughout their lifetime, have enough savings to live comfortably, and manage debt problems appropriately. The Bank also supports financial education to strengthen the financial resilience of vulnerable groups.
- The Bank provides financial support to businesses and households to reduce and mitigate their environmental impact in line with the United Nations Sustainable Development Goals and the greenhouse gas emissions targets of the Paris Agreement and assists customers with climate change adaptation in the transition to a low-carbon society.
- The Bank creates value for society by working with partners to help communities cope with social and environmental challenges, participating in projects to improve quality and reduce inequality in education, and encouraging the Bank's employees to participate in social activities, not only those of the Bank but those of other organizations.
- The Bank is committed to reducing the environmental impact of the Bank's operations by instilling environmental awareness in the organizational culture, raising awareness among the Bank's employees and encouraging them to conserve energy and reduce greenhouse gas emissions, as well as promoting the reduction of and management of waste in the Bank's buildings.
- The Bank encourages and supports suppliers to conduct their business with social and environmental responsibility, comply with the Bank's Supplier Code of Conduct, and participate in working towards the Sustainable Development Goals.

### **Policy Implementation**

To implement the policy, the Bank has defined three fundamental enabling factors as follows:

- **Sustainability Governance**

The Corporate Governance Committee is assigned by the Board of Directors to consider the Bank's corporate governance and sustainability policy, framework, and strategy and ensure that policies and strategies are effectively implemented. The sustainability team under the Office of the President works together with the relevant departments to develop the Bank's sustainability policies and strategies which are endorsed by the management and the Corporate Governance Committee before being proposed to the Board of Directors for approval. The sustainability team has the responsibility of driving and monitoring the Bank's sustainability performance and working with the relevant departments to achieve sustainability goals. The compliance units has a supervisory function to ensure compliance with laws and government regulations, as well as the Bank's policies, rules and regulations and practices.

- **Communication and Engagement**

The Bank communicates policies, business operations, performance, and other important information on sustainability to stakeholders through multiple convenient contact channels where they can also make inquiries or suggestions, and file complaints. Their feedback is used to improve and add value to products, services or activities. The Bank cooperates with all groups of stakeholders as well as related government and private sectors to create sustainable value for society and the environment.

- **Capability Building**

The Bank encourages the Board of Directors, executives, and employees at all levels to be aware of and understand sustainability issues at both a national and business level, while also encouraging employees in relevant departments to understand the risks and potential impact of their decisions. Their knowledge and awareness is developed through training sessions, seminars, lectures by experts and information disseminated through internal communication channels to help them to apply knowledge appropriately according to their roles and responsibilities.

The Bank reviews its sustainability policies annually, or when there is an urgent need to ensure that the sustainability policy is appropriate to the economic, social, and environmental situation and in alignment with the Bank's business direction.

## The Charter of the Board of Executive Directors

### 1. Objective

The Board of Executive Directors is established to support and assist the Board of Directors in the management of the Bank. The Board of Executive Directors is responsible for the operation of the Bank within scope and authority specified by the Board of Directors in order to ensure that the Bank and companies in its financial business group comply with the policies, and achieve goals and plans determined by the Board of Directors and in line with the laws, rules and regulations prescribed by the regulatory authorities.

### 2. Composition

2.1 The Board of Executive Directors is appointed by the Board of Directors with the number of members as deemed appropriate by the Board of Directors.

2.2 The Board of Directors will appoint the Chairman of the Board of Executive Directors and determine the authorities and responsibilities of the Chairman of the Board of Executive Directors.

### 3. Term of Office

3.1 The tenure of Executive Directors is the same as that of the directors of the Bank.

3.2 An Executive Director shall retire from the position upon:

- (1) Death;
- (2) Resignation;
- (3) Retirement as a director of the Bank;
- (4) Dismissal by a resolution of the Board of Directors.

### 4. Authority and Responsibility

4.1 To consider policies, goals, organizational structure, business plans and annual budgets to propose to the Board of Directors for approval.

4.2 To ensure that the Bank's operations are in compliance with the policies, strategies, business plans and budgets approved by the Board of Directors.

4.3 To consider matters to be presented to the Board of Directors, except for those which are under responsibilities of other sub committees who shall directly present them to the Board of Directors.

4.4 To consider and approve credit facilities, debt restructuring, foreign currency transactions and investment, as well as buying or selling securities, buying or selling assets, renting/renting out assets within the limit and scope of authority granted by the Board of Directors.

4.5 To report the Bank's operating results and important matters to the Board of Directors for acknowledgment.

4.6 To supervise the management of human resources which includes recruitment, promotion and transfer of employees.

4.7 To provide advice and recommendation to top-level executives.

4.8 To perform other duties as assigned by the Board of Directors.

## 5. Meetings

- 5.1 The Board of Executive Directors shall meet at least two times a month and may call additional meetings as necessary.
- 5.2 The Board of Executive Directors will appoint a secretary of the Board of Executive Directors to manage the meetings, prepare minutes of meetings, and to file minutes of meetings and relevant documents.
- 5.3 At a meeting of the Board of Executive Directors, at least one-half of the total number of members must be present to constitute a quorum.
- 5.4 The Chairman of the Board of Executive Directors shall be the chairman of the meeting. If the Chairman of the Board of Executive Directors is unable to attend the meeting, the Chairman of the Board of Executive Directors shall delegate one of the executive directors to act as the chairman of the meeting.
- 5.5 In a meeting to consider any matter in which an executive director has a conflict of interest, such executive director shall not participate in the consideration and shall not cast a vote on that matter.
- 5.6 Resolutions of the meeting shall be by the majority votes of the executive directors attending the meeting. In case of a tie of votes, the chairman of the meeting shall have a casting vote.
- 5.7 The Board of Executive Directors may invite executives or relevant officers to attend the meeting to provide information or additional clarifications as appropriate.

## 6. Performance Assessment

The Board of Executive Directors shall conduct self-assessments at least once a year to review its performance of duties, any issues and obstacles in the past year and use the results to further improve its performance.

The Board of Executive Directors shall review this Charter on a yearly basis.

## The Charter of the Audit Committee

### 1. Objectives

The Audit Committee was established to support the Bank's Board of Directors in performing their duties by taking responsibility for overseeing and monitoring the business operations of the Bank and companies within the Bank's financial business group to ensure that they have complied with the policy of the financial business group, as well as reviewing the accuracy and adequacy of the financial statements of the financial business group and also the appropriateness and effectiveness of the internal audit and control systems of the Bank and its financial business group.

### 2. Composition and Qualifications

- 2.1 Audit Committee members are appointed by either the Board of Directors or via the shareholders' meeting.
- 2.2 The Audit Committee comprises at least three directors of the Bank, all of whom shall be independent directors and have qualifications according to the criteria specified by the Bank of Thailand and the Office of the Securities and Exchange Commission.
- 2.3 An Audit Committee member cannot currently be serving as a director authorized by the Board to make administrative decisions of the company, parent company, subsidiary, same-level subsidiary, major shareholders, or governing persons.
- 2.4 An Audit Committee member cannot currently be serving as a director of the parent company, subsidiary, or same-level subsidiary of listed companies.
- 2.5 An Audit Committee member must have sufficient knowledge and experience to perform the duty of an audit committee member. There must be at least one audit committee member who is sufficiently knowledgeable and experienced to review the reliability of the financial statements.
- 2.6 The Chairman of the Audit Committee must not chair the Bank's Board of Directors, the Risk Oversight Committee or the Nomination and Remuneration Committee.
- 2.7 The Audit Committee must have a secretary who is appointed by the Bank's Board of Directors.

### 3. Term of Office

- 3.1 The tenure of an Audit Committee member shall be three years. Upon expiration of the term of office, the member may be re-appointed as appropriate.
- 3.2 An Audit Committee member shall be retired from the position upon:
  - (1) Completion of term.
  - (2) Death.
  - (3) Resignation.
  - (4) Retirement as a director of the Bank.
  - (5) Being unqualified to be a member of the Audit Committee in accordance with this charter.
  - (6) Dismissal by the Board of Directors.

If a position on the Audit Committee becomes vacant and results in the number of Audit Committee members being insufficient as specified in this charter, the Bank's Board of Directors shall appoint qualified directors as

members of the Audit Committee in order for the Audit Committee to reach the required number. An appointed member of the Audit Committee shall only serve in that position for the remaining term of office of the member he/she replaces.

#### 4. Roles and Responsibilities

The Audit Committee reports directly to the Bank's Board of Directors. The duties and responsibilities assigned by the Bank's Board of Directors are as follows:

- 4.1 To review the accuracy and adequacy of the financial reports by coordinating with the external auditors and the executive in charge of the preparation of financial reports.
- 4.2 To review and assess the appropriateness and effectiveness of internal control and audit systems with the Audit and Control Division as well as external auditors, and to assess the independence of the Audit and Control Division as well as to approve the appointment, transfer, compensation, performance appraisal and termination of employment of the manager of the Audit and Control Division.
- 4.3 To approve the annual audit plan and any significant changes to the plan and ensure that the Audit and Control Division has appropriate and sufficient resources and manpower to perform and meet the objectives of the assigned duties, and has access to any information and documents needed for the performance of such duties without limitation and restriction.
- 4.4 To consider, select, and nominate independent individuals as external auditors and propose their remuneration for approval, as well as to attend a meeting with external auditors in the absence of management at least once a year.
- 4.5 To review compliance with all relevant regulations and laws on securities and the stock exchange, regulations of the Stock Exchange of Thailand (SET) and any laws pertaining to the business of financial institutions.
- 4.6 To review compliance with the relevant laws and regulations with respect to connected transactions or transactions with potential conflicts of interest, and to ensure that such transactions are reasonable and for the optimal benefit of the Bank, and that the disclosure of which is accurate and complete.
- 4.7 To call for documents and data, or to summon the management and personnel from various operating units to provide clarifications on relevant matters within the scope of the Audit Committee's duties.
- 4.8 To produce and publish the Audit Committee's report, which shall be signed by the Chairman of the Audit Committee, as part of the Bank's Form 56-1 One Report.
- 4.9 To report to the Board of Directors any findings or suspicious transactions discovered by the Audit Committee, which may have a material impact on the financial status and/or operational results in order to have them rectified within a stipulated timeframe.
- 4.10 To hire specialists in specific areas to provide expert advice as the Audit Committee deems appropriate.
- 4.11 To perform any other tasks as assigned by the Bank's Board of Directors with the consent of the Audit Committee.

## 5. Meetings

- 5.1 The Audit Committee schedules meetings at least once every three months to scrutinize matters within its scope of responsibility and may hold additional meetings as the Chairman of the Audit Committee deems necessary and appropriate.
- 5.2 The Audit Committee's meetings shall be attended by at least half of all Audit Committee members to constitute a quorum, and the Chairman of the Audit Committee shall be the chairman of the meeting.
- 5.3 In the event that the Chairman of the Audit Committee is not present at the meeting or is unable to perform his/her duties, the Chairman of the Audit Committee shall assign one of the Audit Committee members present to chair the meeting.
- 5.4 The resolution of the Audit Committee meeting shall be passed by a majority vote of the members present at the meeting. In the case of having equal votes, the chairman of the meeting shall have a casting vote as the deciding vote.
- 5.5 Audit Committee members who have an interest in any matters being considered shall not attend the meeting and will not have the right to vote on said matter.
- 5.6 The secretary of the Audit Committee is responsible for facilitating and coordinating the meetings and preparing the minutes of every meeting, including the storage of meeting minutes and related documents.

## 6. Performance Assessment

The Audit Committee shall arrange the self-assessment of its performance of duties at least once a year to review the performance in the past year and use the assessment results to further improve the performance and present the assessment results to the Bank's Board of Directors.

## 7. Reporting

The Audit Committee will provide a summary report of its performance of its duties and suggestions to the Bank's Board of Directors, consisting of:

- 7.1 Reporting a summary of the results of every Audit Committee meeting to the Bank's Board of Directors.
- 7.2 In the event that it is found or suspected that there are the following items or actions that may have a significant impact on the Bank's financial position and operating results, the Audit Committee shall report to the Bank's Board of Directors for improvement within the time that the Audit Committee deems appropriate.
  - (1) Transactions that cause conflicts of interest.
  - (2) Corruption or unusual behavior or a significant defect in the internal control system.
  - (3) Violation of the law on financial institution business, law on securities and stock exchanges, regulations of the SET and the Bank of Thailand (BOT), as well as other laws relating to the business of financial institutions and securities and others. If the Bank's Board of Directors or executives do not take action to make improvements within the time specified by the Audit Committee, the Audit Committee must disclose such actions in the annual report and report to the BOT.

8. Reviewing of the Charter

The Audit Committee shall review the appropriateness and currentness of this charter at least once a year and present the results to the Bank's Board of Directors. If there are any changes, the Audit Committee shall present those changes to the Bank's Board of Directors for consideration and approval.



## The Charter of the Nomination and Remuneration Committee

### 1. Objective

The Nomination and Remuneration Committee was established to recruit and consider suitable persons for appointment as directors, members of board committees, and top executives from the level of Executive Vice President upwards, as well as considering appropriate remuneration for directors, members of board committees, and top executives from the level of Executive Vice President upwards, for submission to the Board of Directors and/or the shareholder's meeting, as the case may be.

### 2. Composition and Qualifications

2.1 The Nomination and Remuneration Committee consists of at least three members, each of whom must be an independent director or a non-executive director. The Chairman of the Nomination and Remuneration Committee must be an independent director.

2.2 The Board of Directors considers and appoints the Chairman and members of the Nomination and Remuneration Committee.

2.3 The Nomination and Remuneration Committee may appoint an executive officer to act as the secretary of the Nomination and Remuneration Committee.

### 3. Term of Office

3.1 The Nomination and Remuneration Committee members have a tenure of three years. Upon expiration of the tenure, the Nomination and Remuneration Committee member may be re-appointed as appropriate.

3.2 Members of the Nomination and Remuneration Committee shall retire from the position upon:

- (1) Completion of tenure;
- (2) Resignation;
- (3) Losing the directorship on the Board of Directors;
- (4) Lacking qualifications as a member of the Nomination and Remuneration Committee in accordance with this Charter;
- (5) Removal by the Board of Directors.

If there is a vacancy on the Nomination and Remuneration Committee that results in the number of members of the Nomination and Remuneration Committee not meeting the requirement by this Charter, the Board of Directors shall appoint a fully qualified director to fill the vacancy so that the number of members of the Nomination and Remuneration Committee is as required.

### 4. Duties and Responsibilities

The Nomination and Remuneration Committee has duties and responsibilities as follows:

4.1 For nomination:

4.1.1 To determine the policy, criteria, and methodology for selecting persons to be appointed to the following positions:

- (1) Directors;
- (2) Members of board committees other than the Nomination and Remuneration Committee;
- (3) Top executives from the level of Executive Vice President upwards.

- 4.1.2 To select and nominate appropriate qualified persons to be appointed to the above positions for submission to the Board of Directors.
  - 4.1.3 To review the size and composition of the Board of Directors to ensure that it is suitable for the organization and its business strategy, and aligned with the changing environment, as well as ensuring that the Board of Directors comprises persons with a range of knowledge, ability, and experience in different areas by using the board skill matrix for the selection and nomination of those with ability and specific expertise appropriate for the Board of Directors.
  - 4.1.4 To oversee succession planning for top executives from the level of Executive Vice President upwards to ensure seamless continuity in the operations of the Bank.
  - 4.2 For remuneration:
    - 4.2.1 To determine the policy and criteria for providing remuneration and other benefits, including the amount thereof, to directors, members of board committees, and top executives from the level of Executive Vice President upwards.
    - 4.2.2 To ensure that directors, members of board committees, and top executives from the level of Executive Vice President upwards receive appropriate remuneration for their duties and responsibilities.
    - 4.2.3 To establish performance appraisal guidelines for determining annual remuneration for directors, members of board committees, and top executives from the level of Executive Vice President upwards. The guidelines shall take into account their duties, responsibilities, and associated risks, as well as their contribution to the long-term growth of shareholders' equity.
  - 4.3 The Nomination and Remuneration Committee may invite the management executives or other staff to attend meetings and to provide additional information or documentation as appropriate.
  - 4.4 The Nomination and Remuneration Committee may perform any other tasks under the Nomination and Remuneration Committee's authorities and responsibilities as assigned by the Board of Directors.
5. Meetings
- 5.1 The Nomination and Remuneration Committee shall hold at least four meetings a year and may hold additional meetings as the Chairman of the Nomination and Remuneration Committee deems appropriate.
  - 5.2 At a meeting of the Nomination and Remuneration Committee, at least one-half of the total number of members must be present to constitute a quorum, and the Chairman of the Nomination and Remuneration Committee shall preside over the meeting.
  - 5.3 If the Chairman of the Nomination and Remuneration Committee is absent from the meeting or is unable to perform his or her duties, the Chairman of the Nomination and Remuneration Committee shall assign one of the members who attends the meeting to act as the chairman of the meeting.
  - 5.4 In deciding a resolution at the meeting, the majority of votes of the members of the Nomination and Remuneration Committee attending the meeting shall be used. If there is a tie, the chairman of the meeting shall have an additional casting vote.

5.5 Any Nomination and Remuneration Committee member who has a conflict of interest in any matter under consideration must abstain from voting on that matter, except in the consideration of the remuneration as stated in this Charter.

6. Reporting

The Nomination and Remuneration Committee is responsible for reporting the results of every meeting to the Board of Directors and disclosing its operation in the report of the Nomination and Remuneration Committee in the Bank's Annual Report (56-1 One Report).

7. Review

The Nomination and Remuneration Committee will review and assess the appropriateness of the Charter on a yearly basis. Any improvements or changes will be presented to the Board of Directors for approval.

## The Charter of the Risk Oversight Committee

### 1. Objective

The Risk Oversight Committee Charter is prepared to enable the Risk Oversight Committee to perform its duties to formulate risk management policies of the Bank and its financial business group to propose to the Board of Directors as well as to provide oversight and governance of risk management so that it complies with the specified policy.

### 2. Composition

- 2.1 The Risk Oversight Committee shall consist of at least three members.
- 2.2 The Chairman of the Risk Oversight Committee shall be an independent director or a non-executive director.
- 2.3 The Members of the Risk Oversight Committee shall comprised of directors, executives and/or advisors, at least half of whom shall be independent directors, non-executive directors or advisors who act like directors.
- 2.4 At least one member must have knowledge, expertise and understanding of risks involving of financial business.

### 3. Term

The Risk Oversight Committee has a tenure of three years.

### 4. Roles and Responsibilities

- 4.1 To establish risk management policies for the Bank and our financial business group and propose to the Board of Directors for consideration where the elements of the policy cover:
  - (1) Types of major risks.
  - (2) Risk management for inter-business transactions within the financial business group.
  - (3) Processes and methods for assessing and measuring risks.
  - (4) Controlling and managing risks such as determining risk appetite, etc.
  - (5) Business Continuity Management (BCM) and Business Continuity Plan (BCP).
- 4.2 To ensure top-level executives adhere to risk management policies and strategies, and manage the business of the financial business group to have an acceptable level of risk.
- 4.3 To consider capital management and liquidity management strategies to support the financial business group's risks and to be in line with the risk appetite as approved by the Board of Directors.
- 4.4 To review the adequacy and effectiveness of the risk management policy and strategy, including risk appetite, at least once a year or when there are significant changes.
- 4.5 To control, monitor, inspect and ensure that companies within the financial business group comply with the established risk management policy. This also includes reviewing the adequacy and effectiveness of the policy at least once a year which is reported to the Board of Directors.
- 4.6 To report to the Board of Directors on the risk status, risk management of efficiency and status of compliance with the corporate culture, as well as significant factors, problems and issues that need to be revised to be in line with the risk management policies and strategies of the financial business group.

4.7 To participate in the assessment of the efficiency and effectiveness of the performance of the persons responsible for risk management.

4.8 To perform any other matters related to risk supervision as assigned by the Board of Directors.

5. Meetings

5.1 The Risk Oversight Committee will hold a meeting at least once every three months and may hold additional meetings as necessary and appropriate.

5.2 Each member of the Risk Oversight Committee should attend meetings with their attendance being no less than 75 percent of the total number of meetings held in each year.

5.3 At a meeting of the Risk Oversight Committee, more than half of the total number of committee members must be present in order to constitute a quorum.

5.4 In the event that the Chairman of the Risk Oversight Committee is absent or unable to perform his or her duty, the Chairman of the Risk Oversight Committee shall assign one of the members to chair the meeting.

5.5 The decisions of the Risk Oversight Committee meeting shall be determined by the majority of votes of the committee members attending the meeting whereby each member has one vote. In case of equal votes, the chairman of the meeting shall have a casting vote. However, any committee member who has a vested interest in any matter will be recused from the vote on that matter.

5.6 The Risk Oversight Committee may invite management or related persons to attend and/or observe the meeting and provide relevant information or documents.

5.7 The secretary of the Risk Oversight Committee will prepare the minutes of meeting and collect relevant documents.

6. Performance Assessment

The Risk Oversight Committee will perform a self-assessment of its performance at least once a year to review the efficiency and success of its performance and to identify how it can improve and develop further work.

7. Reporting

The Risk Oversight Committee shall report to the Board of Directors, summarizing the committee's consideration and recommendation.

8. Charter Review

The suitability of the charter is reviewed at least once a year with approval from the Board of Directors.

## The Charter of the Corporate Governance Committee

### 1. Objective

The Corporate Government Committee was established to support the Board of Directors in performing duties regarding the Bank's corporate governance under the principles of good corporate governance and sustainability to be in compliance with laws, regulations, policies of authorities or regulators, international standard practices, or to supervise the operations of the Bank as well as executives and employees to be in accordance with the principles, guidelines, requirements, and strategies set by the Bank. This is to ensure that the Bank's business operations are sustainable, transparent, in line with good governance principles, and trusted by shareholders, investors and all stakeholders in the long run.

### 2. Composition

2.1 The Corporate Governance Committee consists of at least three directors, where the chairman must be an independent director or a non-executive director and at least half of the directors must be independent directors or non-executive directors.

2.2 The Board of Directors considers the selection and appointment of the Corporate Governance Committee.

2.3 The Corporate Governance Committee can appoint an executive officer to act as the Secretary of the Corporate Governance Committee.

### 3. Term of Office

3.1 The tenure of the Corporate Governance Committee shall be three years. Upon expiration of the term of office, the Corporate Governance Committee may be re-appointed as appropriate.

3.2 Members of the Corporate Governance Committee shall retire from the position upon:

3.2.1 Completion of term.

3.2.2 Death.

3.2.3 Resignation.

3.2.4 Retirement as a director of the Bank.

3.2.5 Unqualified to be a member of the Corporate Governance Committee in accordance with this Charter.

3.2.6 Dismissal by the Board of Directors.

If a position on the Corporate Governance Committee becomes vacant due to reasons other than the expiration of the Term of Office and results in the number of Corporate Governance Committee members being insufficient as specified in this Charter, the Bank's Board of Directors shall appoint qualified directors as members of the Corporate Governance Committee in order for the Corporate Governance Committee to reach the required number.

#### 4. Authority and Responsibility

The Corporate Governance Committee has authorities and responsibilities as follows:

##### 4.1 Corporate Governance

- 4.1.1 To establish principles of good corporate governance that are effective and suitable for the Bank.
- 4.1.2 To define and review corporate governance best practices, including the preparation and review of the business code of conduct, employee code of conduct and supplier code of conduct.
- 4.1.3 To propose best practices for the Board of Directors and propose the Charter for all committees appointed by the Bank.
- 4.1.4 To propose regulations on Business Ethics as well as the ethics of employees and suppliers.
- 4.1.5 To review and publicize the Bank's good corporate governance announcements.
- 4.1.6 To ensure that the principles of good corporate governance are effective in practice.
- 4.1.7 To review and report corporate governance performance to the Board of Directors, as well as to provide comments and recommendations for improvement as appropriate.

##### 4.2 Sustainability Development

- 4.2.1 To establish principles of sustainability development that are effective and suitable for the Bank.
- 4.2.2 To propose the sustainability strategy appropriate for the Bank's business operations that are in line with social and environmental contexts covering:
  - 4.2.2.1 Managing risks and impacts on the environment, society and corporate governance.
  - 4.2.2.2 Supporting financial inclusion and financial literacy.
  - 4.2.2.3 Adapting to changes and seeking business opportunities from social and environmental challenges.
  - 4.2.2.4 Community and social development
  - 4.2.2.5 Other sustainability issues
- 4.2.3 To give opinions to the Board of Directors or the Risk Oversight Committee on issues related to risk management and the impact on the environment, society and corporate governance including the integration of social, environment and corporate governance issues into various operations of the Bank.
- 4.2.4 To review and propose messages on the Bank's announcements on sustainability performance that are to be made public.
- 4.2.5 To ensure that the principles of sustainability development under the sustainability strategy are effective in practice and operations.
- 4.2.6 To review and report sustainability performance to the Board of Directors, as well as to provide comments and recommendations for improvement as appropriate.

4.3 The Corporate Governance Committee may invite executives or related persons to attend meetings to provide additional information or clarifications as appropriate.

4.4 To review and report on corporate governance performance to the Board of Directors, as well as to provide comments and recommendations for improvement as appropriate and to perform other duties as assigned by the Board of Directors within the scope of authorities and responsibilities of the Corporate Governance Committee.

#### 5. Meetings

5.1 The Corporate Governance Committee holds a meeting at least once a quarter and may hold additional meetings as necessary and appropriate as the Chairman of the Corporate Governance Committee deems appropriate.

5.2 At a meeting of the Corporate Governance Committee, at least one-half of the total number of members must be present to constitute a quorum, and the Chairman of the Corporate Governance Committee shall preside over the meeting.

5.3 If the Chairman of the Corporate Governance Committee is absent from the meeting or is unable to perform his or her duties, the members of the Corporate Governance Committee shall elect one of the members who attend the meeting to act as the chairman of the meeting.

5.4 In deciding a resolution at the meeting, the majority of votes of the members of the Corporate Governance Committee attending the meeting shall be used. If there are equal votes, the chairman of the meeting shall have an additional vote as a deciding vote.

5.5 Any Corporate Governance Committee member who has a conflict of interest in any matter under consideration must abstain from voting on that matter.

#### 6. Performance Assessment

The Corporate Governance Committee will conduct performance assessments and report the results to the Board of Directors once a year.

#### 7. Reporting

The Corporate Governance Committee reports its performance to the Board of Directors for acknowledgment and consideration at every meeting of the Corporate Governance Committee and prepares a report on the operation for shareholders which will be disclosed in the Bank's Annual Report (56-1 One Report).

#### 8. Review

The Corporate Governance Committee will review and assess the appropriateness of the Charter on a yearly basis. Any improvements or changes will be presented to the Board of Directors for approval.

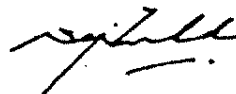


**Attachment 6 Report of the Subcommittees****Report of the Board of Executive Directors****To Shareholders,**

In 2023, the Thai economy began to show signs of recovery, driven by increased domestic demand and the expansion of the tourism sector, despite being affected by global economic volatility and related factors such as central banks in key economies persistently raising interest rates to combat inflation, China's internal economic problems within its real estate sector, the prolonged war between Russia and Ukraine, and the war between Israel and Hamas. Against this backdrop, many of the Bank's customers were able to expand their businesses, especially those related to tourism, exports and agriculture, while customers in some other sectors were more acutely affected by the global economic volatility. In line with our goal of being a "trusted partner and reliable close friend", the Board of Executive Directors has supported all groups of customers and closely monitored their situations as well as helping to facilitate their business expansion and solve their problems so they can operate their businesses sustainably.

The Board of Executive Directors recognizes that digital transformation, which was accelerated by the Covid-19 situation, has changed people's behavior and posed a challenge for the Bank in terms of how it adjusts itself to said changes. Therefore, the Board of Executive Directors places great importance on developing the Bank's to increase its competitiveness and offer digital services that meet customer needs.

The Board of Executive Directors has performed its duties in managing the Bank's business within the scope of authority assigned to it by the Board of Directors, while delivering profit and adding value to our shareholders by taking into account the interests of all stakeholder groups, committing to the principles of good governance and business ethics, and caring for society and environment in accordance with our commitment to sustainable business operations.

**(Deja Tulananda)**

Chairman of the Board of Executive Directors

February 22, 2024

### Report of the Audit Committee

#### To Shareholders,

The Audit Committee of Bangkok Bank Public Company Limited comprises three independent directors, who have expertise in various fields and sufficient knowledge and experience to perform their duties in the Audit Committee. The Chairman of the Audit Committee does not serve on any other committee and is not authorized by the Board of Directors to make decisions on the operations of the Bank or any related operations.

In 2023, the Audit Committee held 17 meetings in conjunction with executives from the Audit and Control Division, the internal auditors, management and related top-level executives to perform its duties within its scope of responsibilities, which can be summarized as follows:

- Performed audits on quarterly, half-yearly, and annual financial reports by holding meetings in conjunction with the independent auditors, executives from the Accounting and Finance Division, and management and executives from the Audit and Control Division to consider financial reports, disclosure of information supplementary to the financial statements, major accounting policies and projections, compliance with important financial reporting standards, and remarks made by the independent auditors on the Bank's financial statements.
- Held meetings with the independent auditors, without the participation of the Bank's management, to discuss the independence of the auditors in performing their duties and expressing their opinions.
- Considered the Bank's performance results together with executives from the Accounting and Finance Division and management on a monthly basis.
- Reviewed the internal control and audit systems by considering and approving the review of the charter of the Audit and Control Division and its annual audit plan which has been developed to improve the scope, authority and audit process so they are efficient and cover important operations and units exposed to high levels of risk; reviewed and adjusted the audit plan during the year to be up to date and in line with the current and changing situation; and reviewed the performance results of the Audit and Control Division against the plan on a monthly basis.
- Approved the appointment, transfer, compensation and performance appraisal of the Manager of the Audit and Control Division.

- Participated in meetings to consider summarizing the results of the annual audits with the Audit and Control Division and executives from the Bank's business units to determine guidelines to improve internal control systems to be sufficient and appropriate.
- Considered the results of audit by the Bank of Thailand, regulators, and local authorities where branches and overseas subsidiaries are located, and independent auditors to assess the status of the internal control and risk management systems, and to follow up on results of regular corrective measures on a quarterly basis.
- Conducted an annual assessment of the adequacy of the Bank's internal control system by dividing it into the five components of the Committee of Sponsoring Organizations of the Treadway Commission (COSO) Framework, which are: control environment, risk assessment, control activities, information and communication, and monitoring activities, and also presented results of the annual assessment to the Board of Directors and independent auditors.
- Held a meeting to discuss and exchange opinions with the Risk Oversight Committee to assess the policies and strategies for managing significant risks.
- Nominated the auditors of Deloitte Touche Tohmatsu Jaiyos Audit Company Limited to be the independent auditors for the Bank and its subsidiaries within Solo Consolidation Group for 2024 by determining suitable remuneration according to the quality of work and qualification of the independent auditors and the audit company, as well as the results of the assessment of independence of the auditors in the past year, and proposed to the Board of Directors to present to the shareholders' meeting to appoint the independent auditors and specify their remuneration.
- Reviewed the Bank's operations to ensure compliance with requirements and laws relevant to the banking business, such as the Public Limited Companies Act, Financial Institution Business Act, and Securities and Exchange Act, as well as other relevant laws and requirements of supervisory authorities and local authorities where the Bank's branches and overseas subsidiaries are located, as well as the Compliance Policy that the Bank has defined as a basic guideline for directors, management and employees to comply with. In so doing, the Audit Committee has considered on a regular basis the results of the supervision of compliance with regulations of the regulatory authorities, the Audit and Control Division, the Bank of Thailand, regulators, and local authorities where branches and overseas subsidiaries are located, and independent auditors.

- Considered connected transactions or transactions with potential conflicts of interest to be in accordance with relevant laws and regulations and to ensure that these transactions are reasonable, for the optimal benefit of the Bank, and supported by accurate and complete disclosure.
- Reviewed reports on the supervision of customer complaints and fraud cases on a quarterly basis by being aware of the nature of complaints or tip-offs, and whether the Bank handled such complaints in a proper and fair way.
- Reviewed the charter of the Audit Committee to be up-to-date with the current situation and consistent with authorities' regulations and self-assessed the committee's performance of duties annually to ensure that the performance in the past year had been efficient and effective and achieved the objectives assigned by the Board of Directors. The Audit Committee also reported the results of the review of the charter and the self-assessment to the Board of Directors.

The Audit Committee has completed its duties as the scope assigned and applied its knowledge and experience with the utmost care and independence and has been forthcoming in expressing its opinions for the optimal benefit of the Bank's financial business group. It has not encountered any difficulty in obtaining information, resources, or cooperation from the Bank.

The Audit Committee is of the opinion that the consolidated financial statements of the Bank and its subsidiaries and the financial statements of the Bank are in accordance with Thai Financial Reporting Standards, are accurate and provide sufficient disclosure of appropriate information as the independent auditors have expressed in their opinion as presented in their report to the Board of Directors and to shareholders where they have performed their duties and expressed their opinions independently. The Audit Committee is of the opinion that the Bank's internal control and audit systems are sufficient, appropriate, and continuously developed with supervision and oversight to ensure correct operations and close compliance with relevant laws and regulations.



**(Mr. Siri Jirapongphan)**

Chairman of the Audit Committee

February 20, 2024

**Report of the Nomination and Remuneration Committee****To Shareholders,**

The Nomination and Remuneration Committee of Bangkok Bank Public Company Limited comprises three independent directors. Its chairman does not serve on other board committees.

In 2023, the Nomination and Remuneration Committee held a total of 13 meetings and reported the resolutions reached in each meeting to the Board of Directors, with key activities summarized as follows:

- The committee considered qualified candidates to serve as directors and members of board committees, namely, the Board of Executive Directors, the Audit Committee, the Risk Oversight Committee, and the Corporate Governance Committee, as well as top executives from the level of Executive Vice President upwards. The committee considered each candidate's knowledge, abilities, skills, experience, expertise, and vision as well as how they would benefit the Bank's operations. The committee also reviewed the appropriate size, structure and composition of the Board of Directors and board committees, in particular the qualifications of senior executives who were being considered as candidates for directors, members of board committees, and top executives from the level of Executive Vice President upwards for approval by the Board of Directors, the shareholder meetings, and the Bank of Thailand, as the case may be.
- The committee considered the remuneration of directors, members of board committees, and top executives from the level of Executive Vice President upwards, taking into account their performance, roles, and responsibilities, incorporating due considerations of other relevant factors, including the Bank's operating results, the business environment and matters that may impact the Bank's business or the economy as a whole. The information on the remuneration of directors and top executives is disclosed in the "Remuneration of Directors and Executives" section of this annual report.
- The committee considered the performance assessment of the Executive Chairman and the President for submission to the Chairman of the Board of Directors, as well as deliberating the compensation for the Executive Chairman and the President.
- The committee arranged the performance assessment of the Board of Directors and the board committees throughout the year and reported the results to the Board of Directors to enable the assesseees to perform their duties more effectively and efficiently.
- The committee reviewed the policies, rules, and procedures for the nomination and remuneration processes for directors and top executives from the level of Executive Vice President upwards to ensure that they are aligned with the Bank's business operations and are in compliance with relevant laws and regulatory requirements.

The Nomination and Remuneration Committee has performed its duties as a prudent and independent body in accordance with the mandate assigned by the Board of Directors and stipulated by the policies, criteria and procedures for nomination and remuneration established by the committee's charter, all of which are in the best interest of the Bank and its shareholders.



**(Chatchawin Charoen-Rajapark)**

Chairman of the Nomination and Remuneration Committee

January 23, 2024

## Report of the Risk Oversight Committee

### To Shareholders,

The Risk Oversight Committee of Bangkok Bank Public Company Limited comprises four members – two independent directors and two executive directors with expertise in various fields. The Chairman of the Risk Oversight Committee is an independent director.

In 2023, the Bank and its financial business group continued to face more intense economic, social, and environmental challenges, which might affect business operations in the long run. These included technological changes that came with the new forms of cyber threats and intensified business competition. The Risk Oversight Committee fully recognized the importance of risk oversight and worked prudently and thoroughly to ensure the Bank and its financial business group were able to deal with challenges and the changes in the financial business environment appropriately in a timely manner under the Environment, Social and Governance (ESG) concept and sustainable development guidelines to enable the organization to grow steadily and sustainably. In 2023, the Risk Oversight Committee held a total of 13 meetings, one of which was a joint session with the Audit Committee, to oversee the risk management of the Bank and its financial business group in accordance with the authority and responsibility assigned to it by the Board of Directors. The Risk Oversight Committee reported its decisions to the Board of Directors after each committee meeting. The issues reviewed during the year can be summarized as follows:

- The committee considered the risk management policy for the Bank and its financial business group by taking into account regulations by authorities, international practices, and the changing business environment, as well as the conformity with the structure and operations of the Bank and its financial business group, which cover core risks for both financial and non-financial risks such as credit risk, market risk, liquidity risk, operational risk, IT and cyber risk, and other significant risks such as market conduct risk and personal data protection risk, etc.
- The committee assessed the establishment of risk measurement metrics and limits to control various risks in accordance with the risk appetite and the overall risk management policy of the Bank and its financial business group.
- The committee monitored risk status, management of risks, and stress test results on a regular basis through reports from relevant units such as credit risk report, liquidity risk and market risk report, report on the results of the monitoring of bank-wide operational risk and IT risk, including important actions in business continuity management, IT risk report, and report on the supervision of customer complaints and corruption cases, etc. with support from the management committee in each area, such as the Asset-Liability Management Committee, Operational Risk Management Committee, and Market Conduct Management Committee, etc.

- The committee monitored risk status and supervised the risk management of the Bank and its financial business group in accordance with local regulatory guidelines, both in Thailand and overseas, where branches and subsidiaries are located.
- The committee reported risk status, efficiency of risk management, and important risk issues that required close monitoring, as well as providing recommendations to the Board of Directors and relevant units in order to improve the risk management of the Bank and its financial business group to be more appropriate and effective.
- The Risk Oversight Committee discussed and exchanged opinions with the Audit Committee on significant observations or events for the benefit of the governance and verification of the sufficiency, efficiency, and effectiveness of the overall risk management of the Bank and its financial business group.

The Risk Oversight Committee fully performed its duties in accordance with the scope of its assigned duties knowledgeably, competently and prudently while expressing its honest opinions in the best interest of the Bank and its financial business group without limitation in obtaining information, resources, and cooperation from the Bank. The Risk Oversight Committee assessed its performance in 2023 and determined that it had been efficient and had achieved its objectives as assigned.



**(Arun Chirachavala)**

Chairman of the Risk Oversight Committee

January 22, 2024

## Report of the Corporate Governance Committee

### To Shareholders,

The Corporate Governance Committee of Bangkok Bank Public Company Limited comprises four directors: two independent directors, and two executive directors.

In 2023, the Corporate Governance Committee held a total of four meetings and reported the conclusions of each meeting to the Board of Directors which can be summarized as follows:

#### 1. Sustainability Development

- 1.1 Acknowledged the results of sustainability assessments of the Bank conducted by domestic and international organizations.
- 1.2 Provided relevant and important suggestions to continuously improve the Bank's sustainability development in the areas of the environment, social and governance to be in accordance with international standards and the guidelines of the Bank of Thailand.
- 1.3 Provided suggestions on the Bank's sustainability framework, strategy and action plans.
- 1.4 Considered and provided suggestions related to the sustainable materiality to be used as guidelines for operating and reporting on sustainability performance in accordance with Global Reporting Initiative standards.
- 1.5 Considered and provided suggestions related to the Bank's Sustainability Report.

#### 2. Corporate Good Governance

- 2.1 Provided suggestions and approval for the Bank's important policies related to the development and emphasis on good governance.
- 2.2 Provided operational suggestions on how to adjust the principles and mechanisms of good governance and the Bank's internal control process to be in accordance with the Bank of Thailand's guidelines and to establish a policy aligned with the principles of corporate good governance.

The Corporate Governance Committee fully performed its duties in accordance with the scope of duties assigned to it knowledgeably and independently with competence, prudence and the expressed its honest opinions for the best interests of the Bank without limitation in obtaining information, resources, and cooperation from the Bank.



**(Chokechai Niljianskul)**

Chairman of the Corporate Governance

February 22, 2024



**Attachment 7 List of Branches**

**SERVICE NETWORK**

**Domestic service network**

**Branches**

Bangkok	Province
<b>238</b>	<b>609</b>
Branches	Branches

**Business Centers**

Bangkok	Province
<b>31</b>	<b>86</b>
Centers	Centers

**Trade Finance Centers**

Bangkok	Province
<b>33</b>	<b>57</b>
Centers	Centers

**Bualuang Exclusive**

Bangkok	Province
<b>31</b>	<b>9</b>
Centers	Centers

**Remittance Service**

**847**

Branches

**Overseas Service Network**

**Overseas Branches**

(Excluding Bangkok Bank Subsidiaries)

**15**

Locations

**Names and Locations of Domestic Service Network**

- Bangkok Bank Website  
[www.bangkokbank.com/en/Locate-Us](http://www.bangkokbank.com/en/Locate-Us)
- Scan QR Code



**Bangkok Bank Berhad**  
(Wholly-owned Subsidiary)

**5**

Locations

**Bangkok Bank (China) Company Limited**  
(Wholly-owned Subsidiary)

**5**

Locations

**PT Bank Permata Tbk**

**216**

Locations

## LIST OF BRANCHES

<b>HEAD OFFICE</b>	
333 Silom Road, Silom, Bang Rak, Bangkok 10500, Thailand www.bangkokbank.com	Bualuang Phone 1333 or 0-2645-5555 Credit Card Division 0-2638-4000, 0-2638-4400, 0-2638-4888

## OVERSEAS BRANCHES

<b>HONG KONG</b> <b>CENTRAL DISTRICT BRANCH</b> Bangkok Bank Building 28 Des Voeux Road, Central	Tel. (85-2) 2801-6688	Fax. (85-2) 2810-5679 Swift: BKKBHKHH	Mr. Atichart Luangsomboon VP & General Manager - Hong Kong Branch
<b>JAPAN</b> <b>TOKYO BRANCH</b> Bangkok Bank Building 8-10, Nishi - Shimbashi 2-Chome, Minato - ku, Tokyo 105-0003	Tel. (81-3) 3503-3333	Fax. (81-3) 3502-6420 Swift: BKKBJPJT	Mr. Thawee Phuangkitkeow SVP & General Manager - Japan Mr. Mitsugu Yamamoto VP & Branch Manager - Tokyo Branch
<b>OSAKA BRANCH</b> Bangkok Bank Building 9-16, Kyutaromachi, 1-Chome Chuo-Ku, Osaka 541-0056	Tel. (81-6) 6263-7100	Fax. (81-6) 6263-6286 Swift: BKKBJPTOSA	Mr. Shanant Hengsakul VP & Branch Manager - Osaka Branch
<b>LAO PEOPLE'S DEMOCRATIC</b> <b>REPUBLIC</b> <b>VIENTIANE BRANCH</b> Unit 12 Samsenthai Road, Xieng Nguen Village, Chanthabouly District, Vientiane Capital	Tel. (856-21) 213-560, 213-562	Fax. (856-21) 213-561 Swift: BKKBLALA	Mrs. Chadaphorn Uratchat VP & Branch Manager - Vientiane Branch
<b>THE REPUBLIC OF THE UNION</b> <b>OF MYANMAR</b> <b>YANGON BRANCH</b> 5 Kaba Aye Pagoda Road Yankin Township, Yangon	Tel. (95-1) 9558-022, 9554-890	Fax. (95-1) 7331-456 Swift: BKKBMMMY	Mr. Tossatis Rodprasert VP & Branch Manager - Yangon Branch
<b>REPUBLIC OF THE PHILIPPINES</b> <b>MANILA BRANCH</b> 10 <sup>th</sup> Floor, Tower 2, The Enterprise Center 6766 Ayala Avenue, Makati City 1200, Metro Manila	Tel. (63-2) 7752-0333	Fax. (63-2) 7752-0877, 8403-7879 Swift: BKKBPHMM	Mr. Varot Samakoses VP & Branch Manager - Manila Branch

<b>REPUBLIC OF SINGAPORE</b>  <b>SINGAPORE BRANCH</b>  Bangkok Bank Building 180 Cecil Street, Singapore 069546 (P.O. Box 941, Robinson Road Singapore 901841)	Tel. (65) 6410-0400	Fax. (65) 6225-5852  Swift: BKKBSGSG	Ms. Nattika Kanpawong VP & General Manager - Singapore Branch
<b>TAIWAN</b>  <b>TAIPEI BRANCH</b>  121, Sung Chiang Road, Taipei 10485 (P.O. Box 22419, Taipei, Taiwan)	Tel. (886-2) 2507-3275	Fax. (886-2) 2506-4625  Swift: BKKBTWTP	Mr. Chokechai Puapattanakajorn SVP & General Manager - Taiwan Mr. Yang Yen-Fu (Sam) VP & Branch Manager - Taipei Branch
<b>KAOHSIUNG SUB-BRANCH</b>  1 <sup>st</sup> Floor, Asia Pacific Commercial Building 63 Wu Fu 3 <sup>rd</sup> Road, Kaohsiung 80148	Tel. (886-7) 271-0000	Fax. (886-7) 271-3730, 271-3731  Swift: BKKBTWTP	Mr. Leu Chin-Chi (Charles) SVP & Branch Manager - Kaohsiung Sub-Branch
<b>TAICHUNG SUB-BRANCH</b>  1 <sup>st</sup> Floor, No.309 Sec.2 Taiwan Boulevard Taichung 403	Tel. (886-4) 2326-9623	Fax. (886-4) 2323-3685	Mr. Tu Ming Chung (David) SVP & Branch Manager - Taichung Sub-Branch
<b>UNITED KINGDOM</b>  <b>LONDON BRANCH</b>  Exchequer Court 33 St. Mary Axe London, EC3A 8BY	Tel. (44-20) 7929-4422	Fax. (44-20) 8176-2533  Swift: BKKBGB2L	Mr. Peeriyathep Homhuan SVP & Branch Manager - London Branch
<b>UNITED STATES OF AMERICA</b>  <b>NEW YORK BRANCH</b>  29 Broadway, 19 <sup>th</sup> Floor New York, NY 10006	Tel. (1-212) 422-8200	Fax. (1-212) 422-0728  Swift: BKKBUS33	Mr. Thitipong Prasertsilp VP & Branch Manager - New York Branch
<b>THE SOCIALIST REPUBLIC OF VIETNAM</b>  <b>HO CHI MINH BRANCH</b>  Harbour View Tower 35 Nguyen Hue Street District 1, Ho Chi Minh City	Tel. (84-28) 3821-4396	Fax. (84-28) 3821-3772  Swift: BKKBVNVX	Mr. Tharabodee Serng-Adichaiwit SVP & General Manager - Vietnam and Branch Manager - Ho Chi Minh Branch
<b>HANOI BRANCH</b>  Unit 3, Level 3, International Center Building 17 Ngo Quyen Street, Hoan Kiem District, Hanoi	Tel. (84-24) 3936-5903-8	Fax. (84-24) 3826-7397, 3936-5913  Swift: BKKBVNVXHAN	Ms. Siriporn Kunwedsuwan VP & Branch Manager - Hanoi Branch

<b>KINGDOM OF CAMBODIA</b>  <b>CAMBODIA BRANCH</b> 344 (1 <sup>st</sup> & 2 <sup>nd</sup> Floor), Mao Tse Toung Boulevard, Toul Svay Prey 1 Commune, Chamkarmorn District, Phnom Penh	Tel. (855) 23-224 404-9	Fax. (855) 23-224-429  Swift: BKKBKHPP	Ms. Jarinee Lapwutirat VP & Branch Manager - Cambodia Branch
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**BANGKOK BANK BERHAD****(WHOLLY-OWNED SUBSIDIARY)**

<b>MALAYSIA</b>  <b>HEAD OFFICE</b> 1-45-01 Menara Bangkok Bank Laman Sentral Berjaya No.105 Jalan Ampang 50450 Kuala Lumpur	Tel. (60-3) 2174-6988	Fax. (60-3) 2174-6900  Swift: BKKBMYKL	Mr. Kanet Buranasin Chief Executive Officer
<b>KUALA LUMPUR MAIN BRANCH</b> GF-01, Menara Bangkok Bank Laman Sentral Berjaya No.105 Jalan Ampang 50450 Kuala Lumpur	Tel. (60-3) 2174-6904	Fax. (60-3) 2174-6860	Ms. Evelyn Cheah Pei Wei Operations Manager
<b>JALAN BAKRI BRANCH</b> No.8, Taman Pesta Baru Pusat Perniagaan Pesta Baru Jalan Bakri, 84000 Muar, Johor Darul Ta'zim	Tel. (60-6) 953-3398	Fax. (60-6) 953-2229	Mr. Lim Wee Kiat Branch Manager
<b>PENANG AUTO-CITY BRANCH</b> 1815-A Jalan Perusahaan Auto-City, North-South Highway Juru Interchange 13600 Prai, Pulau Pinang	Tel. (60-4) 501-2388	Fax. (60-4) 508-8106	Ms. Ang Boon Kee Branch Manager
<b>TAMAN MOLEK BRANCH</b> No.1 & 3 Jalan Molek 1/30, Taman Molek 81100 Johor Bahru, Johor Darul Ta'zim	Tel. (60-7) 353-8002	Fax. (60-7) 356-2001	Ms. Lim Li Fen Operations Manager
<b>BANDAR BOTANIC KLANG BRANCH</b> No.1 Jalan Kasuarina 2/KS07, Bandar Botanic 41200 Klang, Selangor Darul Ehsan	Tel. (60-3) 3325-1823	Fax. (60-3) 3325-2248	Mr. Ng Teck Heng Operations Manager

**BANGKOK BANK (CHINA) COMPANY LIMITED****(WHOLLY-OWNED SUBSIDIARY)**

<b>PEOPLE'S REPUBLIC OF CHINA</b> <b>HEAD OFFICE</b> Bangkok Bank Building No.7, Zhongshan East -1 Road Shanghai 200002	Tel. (86-21) 2329-0100	Fax. (86-21) 2329-0168 Swift: BKKBCNSH	Mr. Sitthichai Jiwattanakul Chief Executive Officer
<b>SHANGHAI BRANCH</b> Bangkok Bank Building No.7, Zhongshan East -1 Road Shanghai 200002	Tel. (86-21) 2329-0100	Fax. (86-21) 2329-0101 Swift: BKKBCNSHSHA	Ms. Supanongkarn Pintusopon Branch Manager - Shanghai Branch
<b>BEIJING BRANCH</b> 1 <sup>st</sup> Floor, New China Insurance Tower (NCI Tower) No.12A, Jianguomenwai Avenue Chaoyang District, Beijing 100022	Tel. (86-10) 6569-0088	Fax. (86-10) 6569-0000 Swift: BKKBCNSHPEK	Mr. Watcharapong Pornchaichanakit Branch Manager - Beijing Branch
<b>XIAMEN BRANCH</b> 1 <sup>st</sup> & 2 <sup>nd</sup> Floor, Xiamen Top Plaza No.2 Zhenhai Road, Siming District Xiamen, Fujian 361001	Tel. (86-592) 297-9889	Fax. (86-592) 297-9890 Swift: KKBCNSHSMN	Mr. Yan Shu Ming (Simon) Branch Manager - Xiamen Branch
<b>SHENZHEN BRANCH</b> 1 <sup>st</sup> Floor, Unit 12, Hua Rong Building No.178 Mintian Road, Futian District Shenzhen, Guangdong 518048	Tel. (86-755) 3396-5800	Fax. (86-755) 3396-5840 Swift: BKKBCNSHSZN	Ms. Yaowaluck Pawijit Branch Manager - Shenzhen Branch
<b>CHONGQING BRANCH</b> 1 <sup>st</sup> Floor (L104 & L105) and 38 <sup>th</sup> Floor (Unit A) HNA Poly International Plaza No.235 Minsheng Road Yuzhong District, Chongqing 400010	Tel. (86-23) 6037-2300	Fax. (86-23) 6037-2343 Swift: BKKBCNSHCQG	Ms. Rattana Sanphasitvong Branch Manager - Chongqing Branch

**PT BANK PERMATA TBK**

<b>INDONESIA</b> <b>HEAD OFFICE</b> WTC II, 30 <sup>th</sup> Floor JL. Jend Sudirman Kav.29-31 Jakarta 12920	Tel. (62-21) 523-7788	Fax. (62-21) 250-0702 Swift: BBBAlDJA	Ms. Meliza M Rusli President Director
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