

Annual Registration Statement / Annual Report

Form 56-1 One Report

(Structured Data Report)

Chase Asia Public Company Limited

Fiscal Year End 31 December 2023

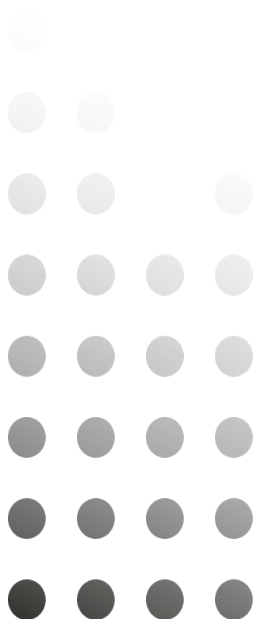


Table of Contents

	Page
Business Operations and Performance	
Group Structure and Operations	1
Risk Management	4
Sustainable Development	10
Corporate Governance	
Corporate Governance Policy	15
Corporate Governance Structure and Significant Information Regarding the Board of Directors, Subcommittees, Management, Employee and Other Information	16
Performance Report on Corporate Governance	27

Group Structure and Operations

Group Structure and Operations

Business Overview and Policies (1.1)

Company Information (1.1.5)

Company Name : Chase Asia Public Company Limited

Symbol : CHASE

Address : 8/9-10 Vibhavadi Rangsit Soi 44 (Soi Mongkolnivej), Vibhavadi
Rangsit Road, Ladyao Sub-district, Chatuchak District

Province : Bangkok

Postcode : 10900

Business : Asset management of transferred non-performing loans (NPLs)
and debt collection service

Registration Number : 0107565000522

Telephone : 0-2855-8222

Fax (if applicable) : 0-2855-8299

Website : www.chase.co.th

Email : contactcenter@chase.co.th

Total Shares Sold (shares)

Common Stock : 1,985,441,800

Preferred Stock : 0

Business Operations (1.2)

Revenue Structure (1.2.1)

By Product Line or Business Grouping

	2021	2022	2023
Total revenue from operations (Thousand baht)	733,490.15	676,615.90	681,460.48
Debt collection service (Thousand baht)	276,268.39	226,427.17	185,647.94
Asset management of transferred non-performing loans (NPLs) (Thousand baht)	375,263.37	415,376.30	464,917.09
Lending services (Thousand baht)	77,057.00	29,489.90	25,653.71
Other income (Thousand baht)	4,901.38	5,322.57	5,241.73

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00
Debt collection service (%)	37.66	33.46	27.24
Asset management of transferred non-performing loans (NPLs) (%)	51.16	61.39	68.22
Lending services (%)	10.51	4.36	3.76
Other income (%)	0.67	0.79	0.77

By Geographical Area or Market

	2021	2022	2023
Total revenue from operations (Thousand baht)	733,490.15	676,615.90	681,460.48
Domestic (Thousand baht)	733,490.15	676,615.90	681,460.48
International (Thousand baht)	0.00	0.00	0.00

	2021	2022	2023
Total revenue from operations (%)	100.00	100.00	100.00

Domestic (%)	100.00	100.00	100.00
International (%)	0.00	0.00	0.00

Other income as specified in the financial statements

	2021	2022	2023
Total other income (Thousand baht)	4,901.38	5,322.57	5,241.73
Other income from operations (Thousand baht)	0.00	0.00	0.00
Other income not from operations (Thousand baht)	4,901.38	5,322.57	5,241.73

Information on Products and Services (1.2.2)

Product/Service Information and Business Innovation Development (1.2.2.1)

Research and Development (R&D) Policy : No

(Unit : Thousand baht)	2021	2022	2023
R&D expenses in the past 3 years	N/A	N/A	N/A

Risk Management

Risk Management

Risk Factors (2.2)

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

Risk from Declining Debts of Certain Financial Institutions Change of Direction from Use of the Debt Collection and Litigation Services to Increased Sale of Non-Performing Asset Portfolios

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Behavior or needs of customers / consumers

Risk from Debt Collection Lower than Employers Targets

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Other

Risk from Data Leakage

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations
- Information security and cyber-attack
- Loss or damage from non-compliance of partners or counterparties

Compliance Risk

- Violations of laws and regulations

Risk from Unlawful Debt Collection

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations

Compliance Risk

- Violations of laws and regulations

Risk from Acquisition of Adequate Non-Performing Assets at Reasonable Prices

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Other

Risk from Lack of Liquidity and Access to Sources of Funds

Risk Management Measures: Yes

Related Risk Topics

Financial Risk

- Insufficient sources of funding

Risk from Debt Collection from Debtors Lower than Targets

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Other

Risk from Debtors Complaints or Lawsuits

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Damage to company image and reputation

Operational Risk

- Other

Risk from Debtors Debt–Serviceability of Hope Loan

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Loss or damage from non-compliance of partners or counterparties

Risk from Reliance on Key Executives and Talented Staff

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Reliance on employees in key positions

Risk from Pandemics, e.g., COVID-19

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Human error in business operations
- Climate change and disasters

Risk from Change in Laws and Regulations Applicable to the Groups Business Operations

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Government policy

Compliance Risk

- Change in laws and regulations

Risk from Relief Measures under the Bank of Thailand Notifications to Assist Customers Affected by COVID-19

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Government policy

Compliance Risk

- Change in laws and regulations

Risk Relating to Compliance with Personal Data Protection Law Requiring Revised Operating Procedures

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Government policy

Compliance Risk

- Change in laws and regulations

Risk from Change in Thailand Economic Conditions and Financial Industry

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Volatility in the industry in which the company operates

Risk from Increased Interest Rates

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Government policy

Financial Risk

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

Environmental, Social and Governance Risks

Risk Management Measures: Yes

Related Risk Topics

Strategic Risk

- Business operations of partners in the supply chain
- ESG risk
- Climate change and disasters

Operational Risk

- Safety, occupational health, and working environment
- Climate change and disasters
- Impact on the environment
- Impact on human rights

Compliance Risk

- Corporate Governance

Emerging Risk

Risk Management Measures: Yes

Related Risk Topics

Operational Risk

- Information security and cyber-attack

Risk to Securities Holder (2.2.2)

Price of the ordinary shares, liquidity and trading volume may fluctuate, which may result in material loss to investors in the ordinary shares

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Risk from the major shareholders selling shares, and the availability of the substantial shares for sale may cause the share price to decline

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Risk from the major shareholders influence over the administration policy

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Risk of the existing shareholders resident outside Thailand from the inability to offer newly issued securities in the future to such existing shareholders

Risk Management Measures: Yes

Related Risk Topics

- Return from investment of securities holder

Sustainable Development

Sustainable Development

Sustainability Management Policy and Targets (3.1)

Sustainability Management Policy and Targets

Corporate Sustainability Policy : Yes

URL of corporate sustainability policy : <https://www.chase.co.th/storage/documents/sustainability/sustainability-policies/20240319-chase-csr-policy-th.pdf>

Environmental Aspect (3.3)

Policy and Guideline on Environmental Aspect (3.3.1)

Environmental Policy and Practice : Yes

URL of environmental policy and practice : <https://www.chase.co.th/storage/documents/sustainability/sustainability-policies/20240319-chase-csr-policy-th.pdf>

Company environmental guideline : Electricity Management, Fuel Management, Renewable/Clean Energy Management, Water Management, Waste Management, Biodiversity Management, Greenhouse Gas and Climate Change Management

Results with Respect to the Environmental Aspect (3.3.2)

Energy management

• Fuel consumption

	2021	2022	2023
Jet fuel (Litres)	0.00	0.00	0.00
Diesel (Litres)	0.00	0.00	801.49
Gasoline (Litres)	0.00	0.00	0.00
Fuel oil (Litres)	0.00	0.00	0.00
Crude oil (Barrels)	0.00	0.00	0.00
Natural gas (Standard cubic feet)	0.00	0.00	0.00
LPG (Kilograms)	0.00	0.00	0.00

Steam (Metric tonnes)	0.00	0.00	0.00
Coal (Metric tonnes)	0.00	0.00	0.00

• **Electricity consumption**

	2021	2022	2023
Total electricity consumption within the organization (Kilowatt-Hours)	528,100.00	646,433.00	710,887.71

Water management

• **Water consumption**

	2021	2022	2023
Total water withdrawal (Cubic meters)	7,321.00	6,920.00	5,684.00

Waste management

• **Waste from operations**

	2021	2022	2023
Non-hazardous waste (Kilograms)	15,972.50	32,085.00	20,385.00
Hazardous waste (Kilograms)	0.00	0.00	0.00
Total waste generated (Kilograms)	15,972.50	32,085.00	20,385.00

Greenhouse gas management

• **Greenhouse gas emissions**

	2021	2022	2023
Total GHG emissions target (Metric tonnes of carbon dioxide equivalent)	N/A	N/A	N/A
Scope 1 (Tons of carbon dioxide equivalents)	0.00	0.00	32,996.32
Scope 2 (Tons of carbon dioxide equivalents)	263,997.19	323,151.86	331,625.66

Scope 3 (Tons of carbon dioxide equivalents)	39,392.93	72,942.69	47,366.91
Total GHG emissions (Metric tonnes of carbon dioxide equivalent)	303,390.12	396,094.55	411,988.89

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

Third-party verification : No

Social Aspect (3.4)

Policy and Guideline on Social Aspect (3.4.1)

Human Rights Policy and Practice : Yes

URL of human rights policy : <https://www.chase.co.th/storage/documents/sustainability/sustainability-policies/20240319-chase-csr-policy-th.pdf>

Company human right guideline : Employee Rights, Migrant Workers, Child Labor, Consumer Rights, Community and Environment Rights, Safety and Occupational Health at Work, Non-discrimination

Results with Respect to the Social Aspect (3.4.2)

Information about employees

• Total number of employees

	2021	2022	2023
Number of male employees (Persons)	169	167	161
Number of female employees (Persons)	326	319	367
Total number of employees (Persons)	495	486	528

• Employee remuneration

	2021	2022	2023
Employee remuneration (baht)	159,491,341.84	177,248,802.05	193,617,292.00

• Employee development and training

	2021	2022	2023
Average employee training hours (Hours / Person / Year)	17.00	7.00	12.00
Employee development and training expenses (baht)	0.00	0.00	1,150,000.00

• Health, safety and work environment

	2021	2022	2023
--	------	------	------

Total number of lost time injury incidents by employees (Cases)	0	0	0
--	---	---	---

• **Employee retention**

	2021	2022	2023
Percentage of employees who voluntarily resigned (%)	26.67	48.97	47.35

• **Significant labor dispute**

	2021	2022	2023
Significant labor dispute	No	No	No

Corporate Governance Policy

Corporate Governance Policy

Overview of the Corporate Governance Policy and Guideline (6.1)

Corporate Governance Policy

Corporate Governance Policy : Yes

Company website on corporate governance policy : <https://www.chase.co.th/storage/content/cg/code-of-conduct/20240314-chase-cg-policy-th.pdf>

Policy and Guideline Related to the Board of Directors (6.1.1)

Policy and guideline related to the board of directors

Company policy and guideline : Nomination of Directors, Compensation, Independence of the Board of Directors, Director Development, Board Performance Evaluation, Corporate Governance of Subsidiaries and Associated Companies

Code of Conduct (6.2)

Establishing a Code of Conduct

Establishing a Code of Conduct

Code of Conduct : Yes

Policy and Guideline related to the Code of Conduct

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

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

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

Board of Directors (7.2)

Composition of the board of directors (7.2.1)

	Number of persons	Percentage (%)
Total number of directors	9	100.00
Number of male directors	5	55.56
Number of female directors	4	44.44
Number of executive directors	4	44.44
Number of non-executive directors	5	55.56
Number of independent directors	3	33.33

Information on the board of directors and persons with authority to control the company (7.2.2)

List of directors

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PRADIT LEOSIRIKUL Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance, Audit, Finance & Securities, Risk Management, Internal Control, Governance/ Compliance, Leadership

2.	Mr. PRACHA CHAISUWAN Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	4 Aug 1998	Finance & Securities, Professional Services, Law, Finance, Data Analysis, Leadership, Governance/ Compliance, Banking, Corporate Social Responsibility
3.	Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age: 48 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	15 Nov 2021	Finance & Securities, Information & Communication Technology, Finance, IT Management, Human Resource Management, Professional Services
4.	Mr. WITTAWAT WETCHABUTSAKORN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Mar 2021	Commerce
5.	Mr. SURACHAI CHETCHOTISAK Gender: Male Age: 61 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive) Director type: Original director	1 Mar 2021	Commerce

6.	Ms. SUTHIDA CHAISUWAN Gender: Female Age: 35 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	1 Mar 2021	Finance & Securities, Professional Services, Law, Procurement, Corporate Social Responsibility, Sustainability, Negotiation, Risk Management, Internal Control, Governance/ Compliance
7.	Ms. WARALUCK CHAISUWAN Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Executive) Director type: Original director	27 Jan 2021	Finance & Securities, Banking, Finance, Accounting, Data Analysis, Strategic Management, Risk Management, Governance/ Compliance, Budgeting, Professional Services
8.	Mrs. WANSUDA THANASARANART Gender: Female Age: 72 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance & Securities, Risk Management, Audit, Internal Control, Accounting, Finance
9.	Mr. GRISH ATTAGRISH Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance & Securities, Accounting, Finance, Audit, Internal Control, Risk Management

Other Information pertaining to committees

The Chairman is an independent director : Yes

The Chairman and the manager are the same person : No

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

The company appoints at least one independent director to determine the agenda of the Board of Directors' meetings : Yes

Sub-committees (7.3)

Information about sub-committees (7.3.2)

Audit Committee

List of audit committee members

General information	Position	Date position was assumed	Experience and expertise
1. Mr. GRISH ATTAGRISH [1] Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Chairman of the audit committee (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance & Securities, Accounting, Finance, Audit, Internal Control, Risk Management
2. Mrs. WANSUDA THANASARANART Gender: Female Age: 72 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance & Securities, Risk Management, Audit, Internal Control, Accounting, Finance

3.	Mr. PRADIT LEOSIRIKUL Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Audit committee (Non-executive, Independent director) Director type: Re-elected as director	15 Nov 2021	Banking, Finance, Audit, Finance & Securities, Risk Management, Internal Control, Governance/ Compliance, Leadership
----	--	---	-------------	--

[1] A director with the accounting expertise needed to review financial statements

Executive Committee

List of executive committee members

General information	Position	Date position was assumed
1. Mr. PRACHA CHAISUWAN Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Political Science Thai nationality: Yes Residing in Thailand: Yes	Chairman of the executive committee	19 Oct 2021
2. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age: 48 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	19 Oct 2021
3. Ms. WARALUCK CHAISUWAN Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	19 Oct 2021

4.	Ms. SUTHIDA CHAISUWAN Gender: Female Age: 35 years old Highest level of education: Master's degree Major: Law Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	19 Oct 2021
5.	Mr. SURACHAI CHETCHOTISAK Gender: Male Age: 61 years old Highest level of education: Honorary degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	19 Oct 2021
6.	Mr. WITTAWAT WETCHABUTSAKORN Gender: Male Age: 45 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Member of the executive committee	19 Oct 2021

Other sub-committees

Sub-committees information

Name of sub-committees	List of directors	Position
Nomination and Remuneration Committee	Mrs. WANSUDA THANASARANART	Chairman
	Mr. PRADIT LEOSIRIKUL	Member
	Ms. HATHAIRAT KAEWSAENMUANG	Member
Risk Management Committee	Ms. HATHAIRAT KAEWSAENMUANG	Chairman
	Ms. WARALUCK CHAISUWAN	Member
	Ms. SUTHIDA CHAISUWAN	Member
Corporate Governance and Sustainable Development Committee	Ms. WARALUCK CHAISUWAN	Chairman
	Ms. SUTHIDA CHAISUWAN	Member
	Ms. HATHAIRAT KAEWSAENMUANG	Member

Roles of Sub-committees

Sub-committees responsible for risk management	: Risk Management Committee
Sub-committees responsible for nomination	: Nomination and Remuneration Committee
Sub-committees responsible for remuneration	: Nomination and Remuneration Committee
Sub-committees responsible for corporate governance	: Corporate Governance and Sustainable Development Committee
Sub-committees responsible for corporate sustainability development	: Corporate Governance and Sustainable Development Committee

Executives (7.4)

List and positions of the executive (7.4.1)

The four highest-ranking executives

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PRACHA CHAISUWAN Gender: Male Age: 63 years old Highest level of education: Master's degree Major: Political Science	CHAIRMAN OF THE EXECUTIVE COMMITTEE	4 Aug 1998	Finance & Securities, Professional Services, Law, Finance, Data Analysis, Leadership, Governance/ Compliance, Banking, Corporate Social Responsibility
2. Ms. HATHAIRAT KAEWSAENMUANG Gender: Female Age: 48 years old Highest level of education: Master's degree Major: Business Administration	Chief Operating Officer / Chief People Officer (Acting)	19 Oct 2021	Finance & Securities, Information & Communication Technology, Finance, IT Management, Human Resource Management, Professional Services
3. Ms. WARALUCK CHAISUWAN [1] Gender: Female Age: 42 years old Highest level of education: Master's degree Major: Business Administration	Chief Financial Officer	19 Oct 2021	Finance & Securities, Banking, Finance, Accounting, Data Analysis, Strategic Management, Risk Management, Governance/ Compliance, Budgeting, Professional Services
4. Ms. SUTHIDA CHAISUWAN Gender: Female Age: 35 years old Highest level of education: Master's degree Major: Law	Chief Legal Officer	19 Oct 2021	Finance & Securities, Professional Services, Law, Procurement, Corporate Social Responsibility, Sustainability, Negotiation, Risk Management, Internal Control, Governance/ Compliance

[1] Highest responsibility in accounting and finance

[2] Directly responsible for financial account supervision

Remuneration policy for executives (7.4.2 – 7.4.3)

Remuneration policy for executives

Remuneration policy for executives : Yes

Remuneration

	2021	2022	2023
Total executive remuneration (baht)	15,884,929.00	19,469,317.00	22,293,415.39

Other forms of remuneration

Employee Stock Ownership Plan (ESOP) : No

Employee Joint Investment Program (EJIP) : No

Employees (7.5)

Information about company employees

Employees

Number of male employees (persons) : 161

Number of female employees (persons) : 367

Total number of employees (persons) : 528

Employee Remuneration

Total employee remuneration : 193,617,292.00

Provident fund

Total number of employees (persons) : 528

Number of employees contributing to the PVD (persons) : 189

Percentage of employees who are members (%) : 35.80

Other Significant Information (7.6)

Other significant information

Assigned persons

- Person assigned to take direct responsibility for accounting oversight

General information	Email	Telephone
1. Ms. Punnikkaporn Talmool	Punnikkaporn.T@chase.co.th	028558042

- Company secretary

General information	Email	Telephone
1. Ms. Monnira Danwiwat	monnira.d@chase.co.th	028558061

- Head of internal audit

General information	Email	Telephone
1. Mr. Nattakan Mungpien	nattakan.m@chase.co.th	028558069

- Head of compliance unit

General information	Email	Telephone
1. Ms. Monnira Danwiwat	monnira.d@chase.co.th	028558061

- Head of investor relations

General information	Email	Telephone
1. Ms. Waraluck Chaisuwan	ir@chase.co.th	028558285

Company's auditor

Company	Names and general information of auditors	Audit fee (baht)	Other non-audit fees (baht)
1. PRICEWATERHOUSECOOPERS ABAS COMPANY LIMITED	1. Mr. Sa-nga Chokenitisawat Email: sa-nga. chokenitisawat@pwc.com Telephone: -	2,740,000.00	-

Performance Report on Corporate Governance

Performance Report on Corporate Governance

Summary of Director Performance (8.1)

Selection, development, and evaluation of duty performance of the Board of Directors (8.1.1)

List of new directors appointed in the past year

• List of continuing directors (full term of directorship and being re-appointed as a director)

General information	Position	Date position was assumed	Experience and expertise
1. Mr. PRADIT LEOSIRIKUL Gender: Male Age: 70 years old Highest level of education: Master's degree Major: Management Thai nationality: Yes Residing in Thailand: Yes	Chairman of the board (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 15 Nov 2021	Banking, Finance, Audit, Finance & Securities, Risk Management, Internal Control, Governance/ Compliance, Leadership
2. Mrs. WANSUDA THANASARANART Gender: Female Age: 72 years old Highest level of education: Master's degree Major: Business Administration Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 15 Nov 2021	Banking, Finance & Securities, Risk Management, Audit, Internal Control, Accounting, Finance
3. Mr. GRISH ATTAGRISH Gender: Male Age: 66 years old Highest level of education: Master's degree Major: Marketing Thai nationality: Yes Residing in Thailand: Yes	Director (Non-executive, Independent director) Director type: Re-elected as director	Date position was assumed: 15 Nov 2021	Banking, Finance & Securities, Accounting, Finance, Audit, Internal Control, Risk Management

Development of directors over the past year

List of directors	Position	Participated in director development program
Mr. PRADIT LEOSIRIKUL	Chairman of the board	Participating
Mr. PRACHA CHAISUWAN	Director	Participating
Ms. HATHAIRAT KAEWSAENMUANG	Director	Participating
Mr. WITTAWAT WETCHABUTSAKORN	Director	Participating
Mr. SURACHAI CHETCHOTISAK	Director	Non-participating
Ms. SUTHIDA CHAISUWAN	Director	Participating
Ms. WARALUCK CHAISUWAN	Director	Participating
Mrs. WANSUDA THANASARANART	Director	Participating
Mr. GRISH ATTAGRISH	Director	Participating

Directors' performance assessment

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

Meeting attendance and remuneration to each Board member (8.1.2)

Meeting attendance of the board of directors

Number of board meetings (times) : 6

Date of AGM meeting : 27 Apr 2023

EGM meeting : No

List of directors	Termination date	Number of Board Meeting	AGM meetings	EGM meetings
-------------------	------------------	-------------------------	--------------	--------------

1.	Mr. PRADIT LEOSIRIKUL (Chairman of the board)	-	6/6	Participating	Did not hold the meeting
2.	Mr. PRACHA CHAISUWAN (Director)	-	6/6	Participating	Did not hold the meeting
3.	Ms. HATHAIRAT KAEWSAENMUANG (Director)	-	6/6	Participating	Did not hold the meeting
4.	Mr. WITTAWAT WETCHABUTSAKORN (Director)	-	6/6	Participating	Did not hold the meeting
5.	Mr. SURACHAI CHETCHOTISAK (Director)	-	6/6	Participating	Did not hold the meeting
6.	Ms. SUTHIDA CHAISUWAN (Director)	-	6/6	Participating	Did not hold the meeting
7.	Ms. WARALUCK CHAISUWAN (Director)	-	6/6	Participating	Did not hold the meeting
8.	Mrs. WANSUDA THANASARANART (Director)	-	6/6	Participating	Did not hold the meeting
9.	Mr. GRISH ATTAGRISH (Director)	-	6/6	Participating	Did not hold the meeting

Remuneration for company directors

List of directors	Termination date	Meeting allowance (baht)	Other monetary remuneration (baht)	Other non- monetary
1. Mr. PRADIT LEOSIRIKUL (Chairman of the board)	-	240,000.00	0.00	No
2. Mr. PRACHA CHAISUWAN (Director)	-	0.00	0.00	No
3. Ms. HATHAIRAT KAEWSAENMUANG (Director)	-	0.00	0.00	No
4. Mr. WITTAWAT WETCHABUTSAKORN (Director)	-	90,000.00	0.00	No
5. Mr. SURACHAI CHETCHOTISAK (Director)	-	90,000.00	0.00	No
6. Ms. SUTHIDA CHAISUWAN (Director)	-	0.00	0.00	No
7. Ms. WARALUCK CHAISUWAN (Director)	-	0.00	0.00	No
8. Mrs. WANSUDA THANASARANART (Director)	-	200,000.00	0.00	No

9.	Mr. GRISH ATTAGRISH (Director)	-	190,000.00	0.00	No
----	-----------------------------------	---	------------	------	----

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

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

Meeting attendance of audit committee

Number of Audit committee meetings (times) : 4

	List of directors	Termination date	Number of the audit committee meeting
1.	Mr. GRISH ATTAGRISH (Chairman of the audit committee)	-	4/4
2.	Mrs. WANSUDA THANASARANART (Audit committee)	-	4/4
3.	Mr. PRADIT LEOSIRIKUL (Audit committee)	-	4/4