

Confirmation of Information Accuracy

We have reviewed all information disclosed in this Annual Registration Statement with due care. We confirm that the information disclosed herein is accurate and complete without any false or missing material information. Furthermore, we would like to confirm that:

1. The financial statements and the financial information summarized in the Annual Registration Statement accurately and completely present material information concerning the financial position, performance, and cash flow of the Bank and its subsidiaries.
2. It is our responsibility to arrange a sound information disclosure system, so as to ensure that we have accurately and completely disclosed material information of the Bank and its subsidiaries, and supervised system compliance accordingly.
3. It is our responsibility to arrange a sound internal control system, and supervise system compliance accordingly. We have reported the internal control assessment as at 31 December 2013 to the Bank's auditor and the Audit Committee. The report covers deficiencies and significant changes in the internal control system, as well as any misconduct that may affect the financial reporting of the Bank and its subsidiaries.

As evidence that this documentation is the same as that confirmed by us, we have assigned Mr. Krieng Wongnongtaey or Ms. Saranya Vajakul to sign every page of the documentation. If any page is not signed by Mr. Krieng Wongnongtaey or Ms. Saranya Vajakul, it will be deemed unconfirmed information.

Authorized Person

Name	Position	Signature
Mrs. Kannikar Chalitaporn	Presiden
Proxy		
Mr. Krieng Wongnongtaey	FEVP, Financial Reporting & Controls
Ms. Saranya Vajakul	EVP, Head of MIS and Client Services

Company seal - None -