
Certification of Information Accuracy

We have reviewed all information contained in the Annual Registration Statement with due care. We hereby certify that the information herein is accurate and complete without any false, misleading or missing material information. We further certify that:

(1) The financial statements and the financial information summarized herein accurately and completely present material information concerning the financial position, operating performance and cash flow of the Bank and its subsidiaries.

(2) We have arranged a sound information disclosure system to ensure that we have accurately and completely disclosed material information of the Bank and its subsidiaries, and supervised system compliance accordingly.

(3) We have arranged a sound internal control system, and supervised system compliance accordingly. We have reported the internal control assessment on February 3, 2016 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 preparation of financial reports of the Bank and its subsidiaries.

As evidence that all documents we have certified are the same set of documents, we have authorized Dr. Adit Laixuthai to sign every page of the documents. Should there be no signature of Dr. Adit Laixuthai on any page, it will be deemed that it is not certified information.

Name**Title****Signature**

Mr. Banthoon Lamsam Chairman of the Board
and Chief Executive Officer

Name**Title****Signature**

Authorized Person Dr. Adit Laixuthai Corporate Secretary

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Name

Title

Signature

Mr. Teeranun Srihong

Director

Name

Title

Signature

Authorized person Dr. Adit Laixuthai

Corporate Secretary
