

Part 3 Confirmation of Information Accuracy

We have reviewed all information disclosed in this Annual Information Disclosure Report 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 Information Disclosure Report 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 2020 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 Mrs. Patima Jumpasut to sign every page of the documentation. If any page is not signed by Mrs. Patima Jumpasut, it will be deemed unconfirmed information.

	Name	Positions	Signature
1.	Encik Omar Siddiq Bin Amin Noer Rashid	Director	- Omar Siddiq Bin Amin Noer Rashid -
2.	Mr. Paul Wong Chee Kin	President and Chief Executive Officer	- Paul Wong Chee Kin -

	Name	Positions	Signature
Proxy	Mrs. Patima Jumpasut	Head of Office of the President	- Patima Jumpasut -