

(Unofficial Translation)

This translation is for the convenience of those unfamiliar with the Thai language.
Please refer to the Thai text for the official version.

Notification of the Ministry of Finance
Re: Rules, Procedures, and Conditions for a Retail Bank to Upgrade
to a Commercial Bank

By virtue of the provision of Section 9 of the Financial Institutions Business Act B.E. 2551, which is an Act containing certain provisions in relation to the restriction of rights and liberties of persons, in respect of which Section 29 in conjunction with Section 31, Section 33, Section 36, Section 39, Section 41 and Section 43 of the Constitution of the Kingdom of Thailand (B.E. 2550) so permits by virtue of provisions of law, the Minister of Finance upon the Bank of Thailand's recommendation hereby issues the rules, procedures, and conditions for applying and granting a commercial banking license as follows.

Article 1 The Notification of the Ministry of Finance Re: Application for a Restricted Banking License, dated 28 December B.E. 2541 and its amendment shall be repealed.

Article 2 The Notification of the Ministry of Finance Re: Rules, Procedures, and Conditions for Establishing a Commercial Bank, dated 23 January B.E. 2547 shall be repealed.

Chapter I
General Provision

Article 3 In this notification,

The definitions of the following terms shall be in accordance with Section 4 of the Financial Institutions Business Act B.E. 2551.

- (1) Financial institution
- (2) Retail bank
- (3) Commercial bank which is a subsidiary of a foreign commercial bank
- (4) Branch of a foreign commercial bank
- (5) Person with power of management
- (6) Major shareholder
- (7) Parent company

“Commercial bank” means a commercial bank established in accordance with Section 4 of the Financial Institutions Business Act B.E. 2551, excluding retail bank, commercial bank which is a subsidiary of a foreign commercial bank, and branch of a foreign commercial bank.

“Financial conglomerate” means a financial business group established in accordance with Section 53 of the Financial Institutions Business Act B.E. 2551.

“Total capital funds” mean all capital funds established in accordance with the Notification of the Bank of Thailand Re: Regulation on Minimum Capital Requirement for Commercial Banks.

“Total risk-weighted asset” means total risk-weighted asset established in accordance with the Notification of the Bank of Thailand Re: Regulation on Minimum Capital Requirement for Commercial Banks.

“Non-performing asset” means asset that is classified as substandard, doubtful, doubtful of loss, or loss in accordance with the Notification of the Bank of Thailand Re: Asset Classification and Provisions of Financial Institutions.

“Total Asset” means total asset from balance sheet plus provision for doubtful accounts of interbank and money market, and loans, allowance for impairment of investments, revaluation allowance for debt restructuring, allowance for sale and allowance for impairment of non-performing asset, allowance for impairment of property, plant and equipment, allowance for loss from fraud and allowance for impairment of other assets. In addition, in case of investment’s mark to market losses, the total asset shall be added with revaluation allowance for security; however, in case of investment’s mark to market gains, the total asset shall be deducted with revaluation allowance for security.

“Minister” means the Minister of Finance

Chapter 2

Qualifications of a Retail Bank Eligible to Apply to Upgrade to a Commercial Bank

Article 4 A Retail bank eligible to apply to upgrade its status to a commercial bank must meet the following qualifications:

4.1 Is a retail bank that has been in operation on the day this Notification comes into effect. In a case where its application has been

previously refused by the Minister, the retail bank shall be eligible to reapply 1 year after the date of the previous application.

4.2 Satisfy the criteria for quality management from the latest assessment as prescribed by the Bank of Thailand in the following areas:

- (1) Role and behavior of directors and persons with power of management
- (2) Risk management
- (3) High-risk business operation
- (4) Organizational structure and internal work system
- (5) Internal control and audit
- (6) Compliance with regulations
- (7) Cooperation with the authorities
- (8) Good governance

4.3 Maintain a ratio of total capital to total risk-weighted asset, in accordance with the Notification of the Bank of Thailand Re: Regulation on Capital Adequacy for Commercial Banks, at no less than 12% at the end of the latest month prior to the submission date.

4.4 Maintain a ratio of non-performing loan to total asset at no more than 5% at the end of the latest month prior to the submission date.

4.5 Maintain adequate provision in accordance with the criteria prescribed by the Bank of Thailand and the examiners' assessment.

Chapter 3

Submission of Application to Upgrade to a Commercial Bank

Article 5 A retail bank intending to upgrade its status to a commercial bank shall submit an application with 2 copies, to the Bank of Thailand at 273 Samsen Road, Watsamphraya, Phranakorn District, Bangkok 10200 during office hours, and prepare all supporting documents.

Article 6 A retail bank intending to upgrade its status to a commercial bank must submit the application with the following documents:

6.1 Information of the applying retail bank including major shareholder structure, list of directors and persons with power of management, financial status and performance, structure of financial conglomerate, and financial statements for the last 2 years. In a case where the applying retail bank's parent

company is a holding company, the applying retail bank shall submit the major shareholder structure of its parent company together with a letter of consent from the parent company allowing the retail bank to upgrade to a commercial bank.

6.2 The business plan for the upgraded commercial bank, comprising details as follows:

(1) If the applying retail bank's tier 1 capital is less than 10,000 million baht, the retail bank shall submit a capital increasing plan to bring its tier 1 capital to not less than 10,000 million baht.

(2) If a merger or transfer or acquisition is part of a plan to upgrade its status to a commercial bank, the applying retail bank shall present a plan for selling business or returning license and/or acquiring assets and liabilities from other financial institutions that will merge or transfer or acquire the business. This shall include presenting the contract or agreement between financial institutions and the board of directors' resolution of financial institution that will merge or transfer or acquire business in writing.

(3) Business operation strategy covering a full range of operation of the upgraded commercial bank.

(4) Projected financial statements, together with details on assumptions, of at least 3 years, with details of the quarterly financial statements for the first year.

(5) Capital adequacy ratio of the upgraded commercial bank after conducting scenario stress test according to the Notification of the Bank of Thailand must not be less than 9.5%. The suitability of the specified test must be reviewed and assessed by the Bank of Thailand.

(6) Plan to open/close branches.

6.3 The management structure of the upgraded commercial bank with the following details:

(1) Details of an organizational structure including job descriptions of chairman, executive managing director, and/or chief executive officer, board of directors, manager, deputy manager or any other persons holding equivalent positions, together with the list of names, qualifications, and experiences of the key personnel.

In any case, the persons to be appointed to the positions stated in the preceding paragraph must have the required qualifications and

must not possess prohibited characteristics as prescribed in Section 24 of the Financial Institutions Business Act B.E. 2551 and the Notification of the Bank of Thailand Re: Criteria for Approving the Appointment of Directors, Managers, Persons with Power of Management, or Advisors of Financial Institutions. In addition, the directors of the applying retail bank authorized to sign shall certify qualifications and no prohibited characteristics of the aforementioned personnel.

(2) Details of the board of directors and sub-committee including qualifications and experiences. The commercial bank board shall consist of independent directors at least one-third of total directors, but not less than 3 persons, and shall establish at least 2 sub-committees which are audit committee and risk management committee, with structure, qualifications, roles and responsibilities as prescribed by the Notification of the Bank of Thailand.

(3) Details of the structure of the financial conglomerate, majority shareholder structure of the upgraded commercial bank and majority shareholder of a holding company if the parent company of the approved bank is a holding company. The details include name, curriculum vitae and shareholding proportion in the upgraded bank of each shareholder. A shareholder with over 10 percent of the total number of shares sold must not have or have had a misbehavior involving fraud or deception or behavior that breaches good governance and code of business ethics.

6.4 The work plan to facilitate the business undertaking of the upgraded commercial bank, with evidence to ensure compliance with the following conditions:

(1) There is a risk management system that can identify, measure, control, monitor, and mitigate the overall risk level of organization, including strategic risk, credit risk, market risk, liquidity risk and operational risk, which includes legal risk and reputational risk. This also includes the readiness to undertake the commercial banking business in accordance with the regulations as prescribed by the Bank of Thailand.

(2) There is a clear policy on conducting transactions with its financial conglomerate or businesses that are related to the upgraded bank, including an information system to monitor outstanding loans and contingent liabilities to the aforementioned financial conglomerate or related business. In addition, reason (s) must be provided for any policies which differ from the lending policy to general customers.

(3) There is a concrete internal control system especially in the aspect of duty segregation, process and work system review, report process and approval of credit lines, investment or various expenses.

(4) There is an asset valuation system that covers customers' interest payment and principal repayment, collateral valuation, and loan loss provisioning according to the Notifications of the Bank of Thailand.

(5) There are personnel with knowledge and experience relating to finance and banking, and appropriate personnel allocation. Due consideration must be given to the knowledge and specific area of expertise of each person, the responsibilities of the staff in each business unit, and the business plan.

Chapter 4

Commercial Banking License Review Process

Article 7 The Bank of Thailand shall review the application according to the rules, procedures, and conditions specified in this Notification, and submit a recommendation to the Minister. The Bank of Thailand is empowered to consider and settle problems concerning the rules, procedures and conditions, and to request any additional evidence or documents from the applying bank in addition to the documents specified in this Notification.

Article 8 The Bank of Thailand shall submit its opinion to grant a commercial banking license to the applying bank for the Minister's approval within 3 months from the date on which the application and all supporting documents have been received by the Bank of Thailand. The Minister shall reach the final decision within 2 months after the Bank of Thailand's recommendation has been received. In granting an approval, the Minister may attach any other conditions.

Article 9 After the Minister has granted an approval to the applying retail bank to upgrade to a commercial bank, in a case where a merger, transfer, or acquisition of the business is required, the retail bank shall merge or transfer or acquire business, or acquire asset and liability, or sell business, or return license of other financial institutions under the same financial conglomerate, as the case may be, within 1 year from the date of the Minister's approval. If necessary, the Bank of Thailand may grant an extension but not more than 6 months from the specified date.

Article 10 After completing requirements of Article 9 and any additional conditions prescribed by the Minister, the retail bank shall request a commercial banking license as specified in this Notification from the Minister through the Bank of Thailand, in accordance with the following conditions:

10.1 It shall begin its operation within 1 year from the approval date, unless a waiver has been granted by the Bank of Thailand. The Bank of Thailand may specify any additional conditions.

10.2 It shall return the retail banking license to the Ministry of Finance on the day the commercial bank begins its operation, and the upgraded commercial bank shall be its only form of business.

10.3 On the day the upgraded commercial bank begins its operation, the commercial bank shall have tier 1 capital of not less than 10,000 million baht.

Article 11 This notification shall come into force on the day following the date of its publication in the Government Gazette onwards.

Announced on 22 December B.E. 2553

(Mr. Korn Chatikavanij)
Minister of Finance

Application Form for Upgrading to a Commercial Bank

This Application Form for Upgrading to a Commercial Bank consists of:

1. Application Form

Part 1 Details of the applying retail bank

Part 2 Details of financial institutions involved in the process of merger or business transfer or transfer of whole or substantial parts of the assets and liabilities (in case of merger or business transfer)

Part 3 Plan to upgrade to a commercial bank

Part 4 Additional information

2. Attachment 1 List of supporting documents for consideration of the application

3. Attachment 2 Example of business plan of the upgraded commercial bank

4. Attachment 3 Profile of persons who will hold positions as chairman, executive managing director, and/or chief executive officer, board of directors, manager, deputy manager or other equivalent positions in the upgraded commercial bank

5. Attachment 4 Profile of major shareholders of the upgraded commercial bank and holding company which is a parent company of the upgraded commercial bank

Application Form for Upgrading to a Commercial Bank

Date: _____

Part 1 Details of the applying retail bank

1.1 Name of the applying retail bank

(In Thai) _____

(In English) _____

- Head office address Number _____ Building _____ Road _____
Sub-District _____ District _____
Province _____ Postal Code _____
Tel. _____ Fax _____

- Public Company Limited Registration Number _____ Date _____
Private Company Limited Registration Number _____ Date _____

1.2 Name of the applying retail bank's parent company in case its parent company is a holding company

(In Thai) _____

(In English) _____

- Head office address Number _____ Building _____ Road _____
Sub-District _____ District _____
Province _____ Postal Code _____
Tel. _____ Fax _____

- Public Company Limited Registration Number _____ Date _____
Private Company Limited Registration Number _____ Date _____

1.3 Shareholder structure

List of major shareholders of the retail bank and its parent company, in case the retail bank has a holding company as a parent company on the date of application. Please also provide shareholding details of related individual person/ juristic person.

List of Shareholder	Number of Owned Shares	% of Total Issued Shares
<u>Example</u>		
..... Retail Bank (Plc)		
1. Group A	(Total)	(Total)
1.1 Mr. A		
1.2 Mrs. B		
1.3 Ms. C		
1.4 Company D		
..... Company (Holding company)		
1. Group E	(Total)	(Total)
1.1 Mr. E		
1.2 Mrs. F		
1.3 Ms. G		
1.4 Company H		

1.4 List of directors including chairman, executive managing director, and/or chief executive officer, and persons with power of management

First and Family Name	Position	Date of Birth (D/M/Y)	Nationality	Does the person have authority to act on behalf of the financial institution? (Y/N)

1.5 Financial status and performance of the retail bank's parent company

Last Audited Financial Statements (Date _____)

- Total Assets _____ (Mil. Baht)
- Total Liabilities _____ (Mil. Baht)
- Registered Capital _____ (Mil. Baht)
- Paid-up Capital _____ (Mil. Baht)

1.6 Financial status and performance

- Tier 1 Capital at the end of last month _____ (Mil. Baht)
(Date _____)
- Capital Adequacy Ratio at the end of last month _____ (%)
(Date _____)
- Non-Performing Assets Ratio at the end of last month (Date _____) _____ (%)
- Actual to Regulatory Loan Loss Provision Ratio at the end of last month (Date _____) _____ (%)
 - Actual Provision _____ (Mil. Baht)
 - Regulatory Provision _____ (Mil. Baht)
- Registered Capital _____ (Mil. Baht)
- Paid-up Capital _____ (Mil. Baht)

1.7 Details of the structure of financial conglomerate (e.g. List of companies in financial conglomerate, shareholding ratio, and scope of business)

Part 2 Details of financial institutions involved in the process of merger or business transfer or transfer of whole or substantial part of the assets and liabilities (in case of merger or business transfer)

Name of financial institution involved in the process of merger or business transfer, or transfer of assets and liabilities (No.____)

(In Thai) _____

(In English)_____

■ Head office address Number _____Building_____Road_____

Sub-District_____District_____

Province_____Postal Code_____

Tel._____Fax_____

■ Public Company Limited Registration Number_____Date_____

Private Company Limited Registration Number_____Date_____

- List of major shareholders of the financial institution involved in the process of merger or business transfer or transfer of the assets and liabilities on the date of application. Please also provide shareholding details of related individual person/ juristic person.

List of Shareholder	Number of Owned Shares	% of Total Issued Shares
Example		
1. Group A	(Total)	(Total)
1.1 Mr. A		
1.2 Mrs. B		
1.3 Ms. C		
1.4 Company D		

- List of executive officers including chairman, executive managing director and/or chief executive officer, and persons with power of management of the financial institution involved in the process of merger or business transfer or transfer of assets and liabilities

First and Family Name	Position	Date of Birth (D/M/Y)	Nationality	Does the person have authority to act on behalf of the financial institution? (Y/N)

Part 3 Plan to upgrade to a commercial bank

3.1 Name of the upgraded commercial bank

(In Thai)_____

(In English)_____

(In other languages) _____

3.2 Head office address

Head office address Number _____ Building _____ Road _____

Sub-District _____ District _____

Province _____ Postal Code _____

Tel. _____ Fax _____

3.3 Tier 1 Capital (Mil. Baht) (Estimate on the date of initial operation)

Please provide details of tier 1 capital in accordance with the Notification of the Bank of Thailand Re: Regulation on Components of Capital for Locally Incorporated Commercial Banks

3.4 Source of fund (Briefly summarize with details in attachment)

3.5 Details of the financial conglomerate (e.g. List of companies in financial conglomerate, shareholding ratio, and scope of business)

(1) Structure of financial conglomerate after upgrading to a commercial bank

(2) Structure of financial conglomerate after merger or acquisition with other financial institutions (in case of merger or business transfer or acquisition)

3.6 Shareholder structure

List of major shareholders of the upgraded commercial bank and its parent company (in case the retail bank's parent company is holding company). Please also provide shareholding details of related individual person/ juristic person.

List of Shareholders	Number of Owned Shares	% of Total Issued Shares
Example		
..... Bank (Plc)		
1. Group A	(Total)	(Total)
1.1 Mr. A		
1.2 Mrs. B		
1.3 Ms. C		
1.4 Company D		
..... Company (parent company)		
1. Group E	(Total)	(Total)
1.1 Mr. E		
1.2 Mrs. F		
1.3 Ms. G		
1.4 Company H		

3.7 List of executives and officers

List of persons who will hold the following positions or equivalent, in the upgraded commercial bank. Please fill profile information of such persons in the attached form.

Position	First and Family Name	Date of Birth (D/M/Y)	Nationality	Does the person have authority to act on behalf of the financial institution? (Y/N)
1. Chairman				
2. Executive Managing Director				
3. Chief Executive Officer				
4. Director				
5. Manager				
6. Deputy Manager				

Part 4 Additional information

I certify that the information provided in this application is true and the supporting documents submitted herewith are authentic.

(Signature)_____ Applicant (Parent company)
()

Company Seal (If any)

(Signature)_____ Applicant (Retail Bank)
()

Company Seal (If any)

Notes

1. The applicant shall submit an application to upgrade to a commercial bank with 2 copies of all documentation and any other additional information to Financial Institution Applications Department, Financial Institutions Policy Group, the Bank of Thailand, 273 Samsen Road, Watsamphraya, Phranakorn District, Bangkok 10200.
2. The Bank of Thailand and/or the Ministry of Finance has the right to request any information in addition to the documents specified in this application.

Attachment 1

List of supporting documents for consideration of the application

1. For the applicant
 - 1.1 Copy of company registration certificate
 - 1.2 Copy of memorandum of association, certified by the Ministry of Commerce
 - 1.3 Copy of company's regulation, certified by the Ministry of Commerce
 - 1.4 Copy of list of shareholders, certified by the Ministry of Commerce
 - 1.5 Structure of financial conglomerate, comprising parent company, subsidiaries and affiliated companies
 - 1.6 Audited financial statement over the last 2 years
 - 1.7 Minutes of board of directors and shareholder meetings, and minutes of parent company's board of directors (in case the retail bank's parent company is a holding company) which show details of the resolution allowing the retail bank to apply for an upgrade to a commercial bank. The details must include compliance with upgrade criteria, such as merger or business transfer or transfer of whole or substantial parts of the assets and liabilities, and one presence policy (a financial conglomerate may have only one deposit-taking financial institution)
 - 1.8 Calculation of non-performing asset to total assets ratio at the end of previous month
 - 1.9 List of parent company's shareholders (in case the retail bank's parent company is a holding company)
2. For the company to be merged or acquired or transferred of assets and liabilities
 - 2.1 Copy of company registration certificate
 - 2.2 Copy of memorandum of association, certified by the Ministry of Commerce
 - 2.3 Copy of company's regulation, certified by the Ministry of Commerce
 - 2.4 Copy of list of shareholders, certified by the Ministry of Commerce
 - 2.5 Structure of financial conglomerate, comprising parent company, subsidiaries and affiliated companies
 - 2.6 Audited financial statement over the last 2 years
 - 2.7 Minutes of board of directors and shareholder meetings which show details of the resolution allowing financial institution to be merged or acquired or transfer assets and liabilities

3. Upgraded commercial bank

3.1 Details on source of fund

3.2 Business plan, comprising at least the following information:

- Projected financial statements, together with details on assumptions, of at least 3 years, with details of the quarterly financial statements for the first year
- Details of capital adequacy scenario test which includes assumptions, tools, methodology, and data system used
- Business strategy covering all aspects of upgraded commercial bank's business operations
- Competition situation analysis
- Capital raising plan, source of fund, and plan for granting loan

In addition, the example of business plan must have, at the minimum, information as listed in Attachment 2.

3.3 Details of organizational structure, including job descriptions of staff involved in the management of the upgraded commercial bank together with qualifications and experiences of key personnel of the upgraded commercial bank

3.4 Profile of persons who will hold positions as chairman, executive managing director and/or chief executive officer, board of directors, manager, deputy manager or any other persons holding equivalent positions in accordance with Attachment 3 along with these documents;

- Photocopy of identification card (or passport in case of a foreigner)
- Evidence of academic qualification
- Details of shareholding in other financial institutions with more than 5% of total issued shares on the date of application, or being the person with power of management in other financial institutions

3.5 Details of board of directors and sub-committee, including components, qualifications, and experiences (Job Specification) in accordance with the rules as prescribed by the Notifications of the Bank of Thailand

3.6 Profile of major shareholders

- In case of individual, please attach profile form (Attachment 4) along with photocopy of identification card (or passport in case of a foreigner)
- In case of juristic person, please attach a confirmation letter, certified by the authorized person acting on behalf of the bank, in order to show that the

juristic person has never been involved in deceit, irresponsible act, or unfair business practice, and has conducted business in accordance with corporate governance practice for financial institutions as prescribed by the Notifications of the Bank of Thailand.

- 3.7 Plan for sale of business or return of the license to undertake financial business, and/or acquisition of assets and liabilities from other financial institutions under the same financial conglomerate (An action plan which shows that a financial conglomerate can have only one type of deposit-taking financial institution (One Presence)).
- 3.8 Plan for merger or business transfer or acquisition, or acquisition of whole or substantial parts of assets and liabilities from other financial institutions (in case of merger or acquisition) which should at least comprise the following details:
 - Method of asset valuation
 - Management and recovery of non-performing assets
 - Written record of contract or agreement between financial institutions, and resolution of the financial institution's board of directors which will merge or transfer the business
- 3.9 Plan to open and/or close branches in the first 3 years after upgrading to a commercial bank
- 3.10 Work plan to facilitate the undertaking of commercial banking business, with evidences to ensure compliance with Article 6.4 of this Notification as follows:
 - Risk management system
 - Policy on conducting transactions with business group or related companies of the upgraded commercial bank
 - Internal control system
 - Asset quality assessment system
 - Quality of employee and personnel management indicating the readiness of core personnel in each function

Please also demonstrate the readiness of Core Banking and other IT systems which support business operation

Example of business plan of the upgraded commercial bank

Business plan of the upgraded commercial bank should include:

1. Business strategy
 - 1.1 Vision, direction, and main business objectives
 - 1.2 Core businesses and products
 - 1.3 Target customer base
 - 1.4 Competition strategy
2. Funding plan
 - 2.1 Main source of fund
 - 2.2 Target and business expansion
3. Business plan
 - 3.1 Granting Loans
 - 3.2 Other investments
 - 3.3 Target and business expansion
 - 3.4 Policy on provisioning
4. Competition situation analysis
 - 4.1 Overall economic outlook and each business sector analysis
 - 4.2 Strength, Weakness, Opportunity, and Threat (SWOT) analysis
5. Financial data and key assumptions used in preparing the financial plan e.g. GDP (%), inflation rate (%), range of lending rates (%), range of deposit rates (%)

Unit: Mil. Baht

	Year 1					Year 2	Year 3
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total		
5.1 Balance Sheet							
<u>Assets</u>							
1. Cash and interbank							
2. Investments (net)							
3. Loans							
<u>less</u> Allowance for doubtful accounts							
4. Land, buildings, and equipments (net)							
5. Other assets							
6. Total assets							
<u>Liabilities</u>							
7. Deposits							
8. Borrowings							
9. Other liabilities							
10. Total liabilities							
<u>Equity</u>							
11. Paid-up capital							
12. Retained earnings (loss)							
13. Others							
14. Total equity							
15. Total liabilities and equity							

Unit: Mil. Baht

	Year 1					Year 2	Year 3
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total		
5.2 Income Statement 1. Interest income (Loans) 2. Total interest income and dividend 3. Interest expense (Deposits) 4. Interest expense (Borrowings) 5. Net interest income 6. Other non interest income 7. Other non interest expense 8. Loan loss provision 9. Net profit (loss)							
5.3 Capital Position 1. Total capital - Tier 1 2. BIS Ratio (%) 3. BIS Ratio (%) after scenario test (please provide assumption and scenario)							
5.4 Profitability ratios (%) 1. Interest income on loans/ average loans 2. Interest expense on deposits/ average deposits 3. Spread 4. Net interest margin (NIM) 5. ROA 6. ROE							

Unit: Mil. Baht

	Year 1					Year 2	Year 3
	1 st quarter	2 nd quarter	3 rd quarter	4 th quarter	Total		
5.5 Business Projection (annual growth rate) 1. Loans 2. Deposits 3. Total assets 4. Total equity 5. Net profit							
5.6 General Information 1. Number of staff 2. Number of branches							

Attachment 3

**Profile of persons who will hold positions as chairman, executive managing director,
and/or chief executive officer, board of directors, manager, deputy manager
or other equivalent positions in the upgraded commercial bank**

1. Name – Family name (1) In Thai _____ (Maiden name _____)
(2) In English _____ (Maiden name _____)
(3) In other languages _____ (Maiden name _____)

2. Position _____

3. Date of birth _____ Age _____ years

4. Nationality _____

5. Contact address Number _____ Street _____ Building _____ Road _____
Sub-District _____ District _____
Province _____ Tel. _____
Mobile _____ E-mail address _____

6. Marital status

() Single () Married () Divorced

7. Spouse details

(1) Spouse Name _____ (Maiden name _____)

(2) Number of children _____ (If the children have reached the legal age,
please specify their workplaces)

2.1 _____ Date of birth _____

Workplace _____

Position _____

2.2 _____ Date of birth _____

Workplace _____

Position _____

2.3 _____ Date of birth _____

Workplace _____

Position _____

8. Educational background (the most recent first)

<u>Name of Institution</u>	<u>Degree and Subject</u>	<u>Year of Completion</u>

9. Work experience

<u>Name of Organization</u>	<u>Position</u>	<u>From-to (Total....Years)</u>	<u>Reason for Leaving</u>

10. Current position in other businesses or other social activities

<u>Name of Institution or Organization</u>	<u>Location</u>	<u>Position</u>

11. Details of shareholding in the upgraded commercial bank

Number of common share_____share(s) Price per share_____Baht
Total value_____Mil. Baht
Number of preferred share_____share(s) Price per share_____Baht
Total value_____Mil. Baht

Total of all related persons¹, shareholding

Number of common share_____ share(s) Price per share_____Baht

Total value_____Mil. Baht

Number of preferred share_____ share(s) Price per share_____Baht

Total value_____Mil. Baht

12. Please provide details of shareholding in other financial institutions with more than 5%² of total issued shares on the date of application, or being the person with power of management in other financial institutions.

13. History of lawsuits (except misdemeanors)

<u>Court</u>	<u>Status</u> (Plaintiff/ Defendant/ Petitioner)	<u>Case</u> (Civil/ Criminal/ Bankruptcy)	<u>Charge or</u> <u>Offense</u>	<u>Claimed</u> <u>Amount</u>	<u>Case</u> <u>Number</u>	<u>Judgment</u>
_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

¹ The definition of "related persons" is specified in Section 4 of the Financial Institutions Business Act B.E. 2551

² This also includes the number of shares hold by shareholders' related persons. The definition of "related persons" is specified in Section 4 of the Financial Institutions Business Act B.E. 2551

14. I, hereby, declare that all the information in this curriculum vitae and attached documents are correct, complete, and true. I possess all qualifications without any prohibited characteristics stipulated by Section 24 of the Financial Institutions Businesses Act B.E. 2551 and relevant notifications of the Bank of Thailand.

I have enclosed herewith the photocopy of my identification card (or the photocopy of a passport, in case of a foreigner), as well as certificates of academic qualifications.

Signature_____ (Profile owner)

(_____)

Date_____/_____/_____

Signature_____ (Director with the bank's power of attorney)

(_____)

Company seal (if any)

Date_____/_____/_____

Signature_____ (Director with the bank's power of attorney)

(_____)

Company seal (if any)

Date_____/_____/_____

Attachment 4

Profile of major shareholders of the upgraded commercial bank and
holding company which is a parent company of the upgraded commercial bank
(if any)

Shareholder Number..... (out of.....)

1. Name – Family name (1) In Thai_____ (Maiden name_____)
- (2) In English_____ (Maiden name_____)
- (3) In other languages_____ (Maiden name_____)

2. Position_____

3. Date of birth_____ Age_____ years

4. Nationality_____

5. Contact address Number____ Street____ Building____ Road____

Sub-District____ District____

Province____ Tel.____

Mobile _____ E-mail address_____

6. Marital status

() Single () Married () Divorced

7. Spouse details

(1) Spouse Name_____ (Maiden name_____)

(2) Number of children_____ (If the children have reached the legal age,
please specify their workplaces)

2.1 _____ Date of birth _____

Workplace _____

Position _____

2.2 _____ Date of birth _____

Workplace _____

Position _____

2.3 _____ Date of birth _____

Workplace _____

Position _____

8. Shareholding in.....(the upgraded commercial bank, or holding company which is a parent company of the upgraded commercial bank).....

Number of common share_____share(s) Price per share_____Baht

Total value_____Mil. Baht

Number of preferred share_____share(s) Price per share_____Baht

Total value_____Mil. Baht

9. In case of holding more than 5% of total issued shares³ on the date of application, or being the person with power of management in other financial institutions, please explain briefly and attach detailed documents.

³ This also includes the number of shares hold by shareholders' related persons. The definition of "related persons" is specified in Section 4 of the Financial Institutions Business Act B.E. 2551

10. I, hereby, declare that all the information in this curriculum vitae and attached documents are correct, complete, and true. I possess all qualifications and have never engaged in dishonest or fraudulent conduct or act in conflict with good corporate governance and business ethics.

I have enclosed herewith the photocopy of my identification card (or the photocopy of a passport, in case of a foreigner).

Signature_____ (Profile owner)

(_____)

Company seal (if any)

Date_____/_____/_____

Signature_____ (Director with the bank's power of attorney)

(_____)

Company seal (if any)

Date_____/_____/_____

Signature_____ (Director with the bank's power of attorney)

(_____)

Company seal (if any)

Date_____/_____/_____