

REPORT OF THE CREDIT COMMITTEE

The Credit Committee was appointed by the Board of Directors to approve Credit facility, Credit Restructuring, Credit Risk and other related risks for transactional investments or underwriting commitments, and others as per designated authority. The Credit Committee comprises of 4 members elected by the Board of Directors, the membership consists of 2 Non-Executive Directors, the Chief Executive Officer and the Chief Risk Officer. The meeting is conducted 2 times per month, or as per proposal required for approval.

In the year of 2022, the Credit Committee has performed its duties under the scope and authority assigned by the Board of Directors, and the Credit Committee meets in accordance with the criteria set out in the Charter of the Credit Committee, for a total of 20 meetings, including approval, acknowledgement and consideration of related matters, which are fully considered in accordance with the authority assigned by the Board of Directors, in managing overall Credit Risk Management pursuant to the Bank's Risk Management Framework and Strategy.

This includes providing guidance and suggestion to executives to improve efficiency in credit approval, ensure the proper preventive action for problem credit is taken in timely manner, as well as reviewing business plan for the group of borrowers with large credit exposure, in order to ensure credit risk management is in accordance with the Bank's policies. The results of the Credit Committee meeting are reported to the Board of Directors on monthly basis.

The Credit Committee has performed its duties within the assigned scope of responsibilities and has applied its knowledge and experience with integrity and transparency, taking into account the long-term benefits of the Bank and its financial business group, shareholders and all relevant stakeholders. The Credit Committee has conducted its own performance assessment to ascertain that it has been efficient and has achieved its objectives as assigned.



(Mr. Yokporn Tantisawetrat)
Chairman of the Credit Committee