

(Translation)

- Garuda -

No. SorJorKor. 000936

Department of Business Development
Ministry of Commerce

AFFIDAVIT

It is hereby certified that this Company is a juristic person registered under the law governing public limited companies on this 7th day of September B.E. 2536, Registration No. 0107536000986 with the registered particulars as of the date hereof as follows:

1. Name of the Company: Kiatnakin Bank Public Company Limited

2. The Company has 12 directors as listed below:

- | | |
|-------------------------------|--------------------------------|
| 1. Mr. Supol Wattanavekin | 2. Mrs. Dayana Bunnag |
| 3. Mr. Chet Pattrakornkul | 4. Mr. Pongtep Polanun |
| 5. Mr. Veravat Chutichetpong | 6. Mr. Suvit Mapaisansin |
| 7. Mr. Anya Khanthavit | 8. Mr. Banyong Pongpanich |
| 9. Miss Thitinan Wattanavekin | 10. Mr. Suraphol Kulsiri |
| 11. Mr. Aphinant Klewpatinond | 12. Mr. Philip Chen Chong Tan/ |

3. The name and numbers of the directors who are authorized to sign on behalf of the Company shall be: "Any two of the four directors, namely Mr. Banyong Pongpanich, Mr. Suraphol Kulsiri, Mr. Aphinant Klewpatinond and Ms. Thitinan Wattanavekin jointly sign together with the Company's seal affixed."

The directors' scope of authority is limited as follows: -None-/

4. Capital: Registered capital is Baht 8,467,511,090.00/

(Eight Thousand Four Hundred Sixty Seven Million and Five Hundred Eleven Thousand Ninety Baht Only)

Paid-up capital is Baht 8,467,511,090.00/

(Eight Thousand Four Hundred Sixty Seven Million and Five Hundred Eleven Thousand Ninety Baht Only)

5. Head Office is located at 500 Ploenchit Road, Lumpini Sub-district, Pathumwan District, Bangkok Metropolis./

Branch office is located (1) No. 952, 954, 956, 958, 960 Mittraphap Road, Tambon Nai Muang, Amphoe Muang Nakhon Ratchasima, Nakhon Ratchasima Province

Note: Users should examine the remarks attached to this affidavit every time.

AFFIDAVIT

Branch office is located (2) No. 20/1 Ratyindee Road, Tambon Hat Yai, Amphoe Hat Yai, Song Khla Province

Branch office is located (3) No. 286/25-28 Srisuriyawong Road, Tambon Na Muang, Amphoe Muang Ratchaburi, Ratchaburi Province

Branch office is located (4) No. 286/10 Pichaisongkram Road, Tambon Nai Muang, Amphoe Muang Phitsanulok, Phitsanulok Province

Branch office is located (5) No. 33 Chiang Mai-Lampang Road, Tambon Chang Phueak, Amphoe Muang Chiang Mai, Chiang Mai Province

Branch office is located (6) No. 342 Wachirapraakan Road, Tambon Bang Pla Soi, Amphoe Muang Chonburi, Chonburi Province

Branch office is located (7) No. 9/2 Prachasamosorn Road, Tambon Nai Muang, Amphoe Muang Khon Kaen, Khon Kaen Province

Branch office is located (8) No. 512/8 Sunee Tower, 1st Floor, Chayangkul Road, Tambon Nai Muang, Amphoe Muang Ubonratchathani, Ubonratchathani Province

Branch office is located (9) No. 99-99/1 Central Plaza Rayong, 2nd Floor, Bangna-Trat Road, Tambon Choengnoen, Amphoe Muang Rayong, Rayong Province

Branch office is located (10) No. 22/144-146 Raj-Uthit Road, Tambon Talad, Amphoe Muang Surathani, Surathani Province

Branch office is located (11) No. 1311/18-21 Moo.10, Tambon Nakornsawan Tok, Amphoe Muang Nakhon Sawan, Nakhon Sawan Province

Branch office is located (12) No. 215/25, 215/27 Udon Dusadee Road, Tambon Mak Keng, Amphoe Muang Udon Thani, Udon Thani Province

Branch office is located (13) No. 111, 111/1-4 Pattanakarn-Kookwang Road, Tambon Klung, Amphoe Muang Nakhon Si Thammarat, Nakhon Si Thammarat Province

Branch office is located (14) No. 102, 102/1-3 Moo.13, Phaholyothin Road, Tambon Rob Wieng, Amphoe Muang Chiang Rai, Chiang Rai Province

Branch office is located (15) No. 63/714-716 Moo.4 Tambon Vichit, Amphoe Muang Phuket, Phuket Province

AFFIDAVIT

Branch office is located (16) No. 209 KKP Tower A, Sukhumvit 21 (Asoke), Khlong Toey Nua Sub-district, Wattana District, Bangkok

Branch office is located (17) No. 29/1-2, 29/3, 29/4 Moo.7, Tambon Chantanimitr, Amphoe Muang Chantaburi, Chantaburi Province

Branch office is located (18) No. 508, 510 Chachengsao-Bang Pakong Road, Tambon Na Muang, Amphoe Muang Chachengsao, Chachengsao Province

Branch office is located (19) No. 56/9 Sud Banthad Road, Tambon Pak Phrao, Amphoe Muang Saraburi, Saraburi Province

Branch office is located (20) No. 194/40-42 Ratchawithee Road, Tambon Phra Pathom Chedee, Amphoe Muang Nakhon Pathom, Nakhon Pathom Province

Branch office is located (21) No. 55 Seacon Square Shopping Centers, 3rd Floor, Srinakarin Road, Nongbon Sub-district, Pravet District, Bangkok

Branch office is located (22) No. 518 The Mall Bangkae, 3rd Floor, Phetkasem Road, Bangkae Nue Sub-district, Bangkae District, Bangkok

Branch office is located (23) No. 47/70 Moo.9, Pattaya Klang Road, Tambon Nong Prue, Amphoe Bang Lamung, Chonburi Province

Branch office is located (24) No. 275/1-2 Saeng Chootoh Road, Tambon Baan Nua, Amphoe Muang Kanchanaburi, Kanchanaburi Province

Branch office is located (25) No. 142-144 Highway-Lampang-Ngua, Tambon Phra Bat, Amphoe Muang Lampang, Lampang Province

Branch office is located (26) No. 254, 254/1, 254/2 Moo.11, Tambon Krabi Noi, Amphoe Muang Krabi, Krabi Province

Branch office is located (27) No. 179, 181 Thanasan Road, Tambon Nai Muang, Amphoe Muang Surin, Surin Province

Branch office is located (28) No. 39-39/1 Chomsin Road, Tambon Hua Hin, Amphoe Hua Hin, Prachuap Kirikun Province

Branch office is located (29) No. 290/3-6 Moo.4, Tambon Sanamchai, Amphoe Muang Suphan Buri, Suphan Buri Province

Branch office is located (30) No. 59/12-14 Huay Yod Road, Tambon Thap Thieng, Amphoe Muang Trang, Trang Province

AFFIDAVIT

Branch office is located (31) No. 100 Moo.1, Tambon Pailing, Amphoe Phranakorn Sri Ayuthaya, Phranakorn Sri Ayuthaya Province

Branch office is located (32) No. 94 Future Park Rungsit, 2nd Floor, Phahonyothin Road, Tambon Prachatipat, Amphoe Thanyaburi, Phathutani Province

Branch office is located (33) No. 89/8-10 Moo.5, Tambon Bang Muang, Amphoe Muang Samut Prakarn, Samut Prakarn Province

Branch office is located (34) No. 68/30, 68/32 Moo.8, Tambon Bangkrasor, Amphoe Muang Nonthaburi, Nonthaburi Province

Branch office is located (35) No. 434, 436 Yaowarat Road, Samphanthawong Sub-district, Samphanthawong District, Bangkok

Branch office is located (36) No. 78 Trok Captain Bush (Charoen Krung 30), Charoen Krung Road, Bangrak Sub-district, Bangrak District, Bangkok

Branch office is located (37) No. 178, 180, 182 Suksawas Road, Bangpakok Sub-district, Ratburana District, Bangkok

Branch office is located (38) No. 1400/98-101 Ekkachai Road, Tambon Mahachai, Amphoe Muang Samut Sakhon, Samut Sakhon Province

Branch office is located (39) No. 234/2 Major Avenue Ratchayothin, 1st Floor, Room no.B113, Ratchadaphisek Road, Latyao Sub-district, Chatuchak District, Bangkok

Branch office is located (40) No. 323 United Center Building, 2nd Floor, Silom Road, Silom Sub-district, Bang Rak District, Bangkok

Branch office is located (41) No. 3522 The Mall Bangkapi, 2nd Floor, Lat Phrao Road, Khlong Chan Sub-district, Bangkapi District, Bangkok

Branch office is located (42) No. 330 Suwansorn Road, Tambon Sa Kaeo, Amphoe Muang Sa Kaeo, Sa Kaeo Province

Branch office is located (43) No. 69, 69/1, 69/2, 69/4 Central Festival Eastville, 3rd Floor, Praditmanutham Road, Ladprao Sub-district, Ladprao District, Bangkok

Branch office is located (44) No. 273/8 Charoen Krung Road, Pom Prap Sub-district, Pom Prap Sattru Phai District, Bangkok

AFFIDAVIT

Branch office is located (45) No. 7/222 Central Plaza Pinklao, 4th Floor, Boromratchonnani Road, Arun-Amarin Sub-district, Bangkoknoi District, Bangkok

Branch office is located (46) No. 79 Central Plaza Rama 3, 4th Floor, Satupradit Road, Chong Nonsi Sub-district, Yannawa District, Bangkok

Branch office is located (47) No. 331/2-3 Soi Sukhumvit 55 (Thong Lor), Sukhumvit Road, Khlong Ton Nue Sub-district, Wattana District, Bangkok

Branch office is located (48) No. 527-528 Moo.7, Tambon Nai Muang, Amphoe Muang Nong Khai, Nong Khai Province

Branch office is located (49) No. 408/4 Phaholyothin Place Building, 1st Floor, Phaholyothin Road, Samsen Nai Sub-district, Phaya Thai District, Bangkok

Branch office is located (50) No. 199, 199/1, 199/2, Central Plaza Westgate, 3rd Floor, Room no.335, Moo.6 Tambon Sao Thong Hin, Amphoe Bang Yai, Nonthaburi Province

Branch office is located (51) No. 1032/7-8, 1st Floor and 1032/7-9, 2nd Floor, Rama IV Road, Thungmahamek Sub-district, Sathorn District, Bangkok

Branch office is located (52) No. 129 The Mall Thaphra, 2nd Floor, Ratchadapisek Road (Taksin-Thapra), Bukkalo Sub-district, Thonburi District, Bangkok

Branch office is located (53) No. 1082/5 Boe Bae Mini Office Tower, 1st-3rd Floor, Krung Kasem Road, Klomg Mahanak Sub-district, Pom Prap Sattru Phai District, Bangkok

Branch office is located (54) No. 587, 589, 589/7-9 Fashin Island, B Floor, Ramintra Road, Kannayao Sub-district, Kannayao District, Bangkok

Branch office is located (55) No. 587, 589 Central Plaza Bangna, 4th Floor, Debaratana Road, Bangna Nue Sub-district, Bangna District Bangkok

Branch office is located (56) No. 61 Paradise Park, 2nd Floor, Srinakarin Road, Nongbon Sub-district, Pravet District, Bangkok

AFFIDAVIT

Branch office is located (57) No. 991 Siam Paragon, Room no.349, 3rd Floor, Rama 1 Road, Pathumwan Sub-district, Pathumwan District, Bangkok

Branch office is located (58) No. 607 Seacon Bangkae (Room no.332), 3rd Floor, Petchakasem Road, Bangwha Sub-district, Phasicharoen District, Bangkok

Branch office is located (59) No. 265 Ekachai Road, Bangbon Sub-district, Bangbon District, Bangkok

Branch office is located (60) No. 134-136-138 Mittraphan Road, Pom Prap Sub-district, Pom Prap Sattru Phai District, Bangkok

Branch office is located (61) No. 252/203 Muang Thai-Phatra Complex Building, 2nd Floor, (Plaza Zone), Ratchadaphisek Road, Huaykwang Sub-district, Kuaykwang District, Bangkok

Branch office is located (62) No. 99, 99/1, 99/2 Central Festival Chiang Mai, 4th Floor, Moo 4, Super Highway Road, Tambon Fah Ham, Amphoe Muang Chiang Mai, Chiang Mai Province

Branch office is located (63) No. 6-8 Sriracha Nakorn Road 3, Tambon Sriracha, Amphoe Sriracha, Chonburi Province

Branch office is located (64) No. 4, 4/1-2, 4/4 Central World, 4th Floor, Rachadamri Road, Pathumwan Sub-district, Pathumwan District, Bangkok

Branch office is located (65) No. 1697 Central Plaza Lardprao, 2nd Floor, Phaholyothin Road, Chatuchak Sub-district, Chatuchak District, Bangkok

6. The Company has 38 objectives as per the attached of 4 pages certified by the signature of the Registrar and the seal of the Department of Business Development.

AFFIDAVIT

Issued on 3rd day of May B.E. 2562 (A.D. 2019)



-Signature-
(Miss Duangporn Boriraksuppakorn)
Registrar

Remarks attached to Affidavit No. SorJorKor. 000936

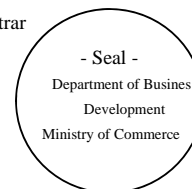
1. In cases where the Company is a listed company in the Stock Exchange of Thailand, its directors and executives shall have qualifications and have no prohibited characteristics as prescribed by the Securities and Exchange Act B.E. 2535. Please contact the Office of Securities and Exchange Commission for more information.
2. The former name of this Company was “Kiatnakin Finance and Securities Co., Ltd.”, having its Registration No. 0105514000167. It was registered to convert into a public limited company on the 7th September B.E. 2536 (A.D. 1993) and it was registered to change its name for the first time to “Kiatnakin Finance Public Company Limited” on the 1st July B.E. 2542 (A.D. 1999) and was registered to change its name for the second time to “Kiatnakin Bank Public Company Limited” on the 3rd October B.E. 2548 (A.D. 2005)./
3. This juristic person has already filed the financial statements for the year 2017.
4. This Affidavit certifies only the content, which the partnership/company has registered for the legal purpose only. Actual facts of the company should be sought for consideration.
5. The Registrar may revoke the registration if the material contents that have been registered are found incorrect or false.

Attachment to the Certificate

-Signature-

(Miss Duangporn Boriraksuppakorn)

Registrar



The objectives of the Company consist of 38 clauses, as follows:

- (1) To engage in commercial banking; or all other businesses relating thereto or arising therefrom; or any other business that commercial banks customarily, usually or mandatorily engage in, or obtain approval from or are allowed by the Bank of Thailand and/or other relevant authorities to do so, or is required to carry out any or all acts to achieve the purpose; including other business as may be later permitted by applicable laws
- (2) To operate commercial banking business and conduct all other things relating to the Company's business, at present or in the future, normally in connection with banking, financing or security at its principal office and branches in and outside Thailand
- (3) To take deposit in current account, savings accounts, fixed deposit accounts or other types of deposit accounts, including any kind of money deposit takings by means of issuing certificate of deposit or any other instrument, with or without interest and obligations to pay this kind of money, from lending, sale/purchase and collection of bills or negotiable instruments or other activities pursuant to the objectives for the business operation of the Company
- (4) To lend money, make advance payment or provide any other credit facility to persons or juristic persons, with or without security, which may be movable property and/or immovable property and/or right of claim, lawful right or any other right legally created and exercisable by such person or juristic person; or deliver land title deed, ownership transfer instrument and bill of lading, delivery order, warehouse receipt or certificate issued by warehouseman or wharfinger or any other certificate, which have been given to the Company as security, including any document or instrument issued by any bank, financial institution or person, which can be used as security
- (5) To borrow money or other assets, with or without interest and/or with or without security, for the benefit of carrying out its business
- (6) To engage in business of purchase, sale, purchase at discount, sale at discount, exchange or otherwise distributing of foreign currencies, bonds, treasury bills, bills, letters of credit, warrants, financial instruments, debt instruments, instruments of right or any other instruments, shares, debentures, investment units, as well as all kinds/types of securities, in and outside Thailand
- (7) To provide guarantee of debts or liabilities or contractual performance of persons, with or without security in and outside Thailand, including aval or certification of bills as well as issuance of letters of credit or trade related certificate pursuant to the rules, procedures and conditions prescribed by the Bank of Thailand
- (8) To issue, revoke, redeem, endorse, accept endorsement of, bills or financial documents or other negotiable instruments, including issuance of any certificate so as to carry out the business in accordance with objectives of the Company
- (9) To engage in business relating to payment of foreign currency or in provision of financial services relating to international trading
- (10) To purchase/sell or make advance payment for coupons or loan interest or public securities

Attachment to the Certificate

-Signature-

(Miss Duangporn Boriraksuppakorn)

Registrar



The objectives of the Company consist of 38 clauses, as follows:

(11) To procure and own movable properties, immovable properties, rights, benefits and all other things, which may be owned or held under local laws; purchase, procure, receive, rent, hire purchase, own or hold possessory right or any other right, modify or otherwise accept to manage, as well as sale, distribution, disposal of assets or all right and obligations, so as to carry out business in accordance with the objectives of the Company or its employees

(12) To perform any act to hire for construction of building, commercial building, residence, office, street or all other construction work, including all kinds of civil works to be complete and to benefit the business operation of the Company

(13) To sell, sell with right of redemption, exchange, rent, let, leasing, sublease, take on sublease, hire purchase, take on hire purchase, mortgage, take on mortgage, pledge or take on pledge, transfer or give, take on transfer or giving, allow someone to use, distribute or otherwise dispose of by any other mean, or use, for any benefit of assets, rights, duties, including creating any encumbrance so as to secure debt or to benefit the business operation of the Company or for public charity or any other purpose

(14) To engage in business of depository, taking care of and maintaining securities, deposit certificates, debt instruments, objects or valuable assets, deeds, important documents, including any benefit management relating to taking and delivering securities or taking or paying money for securities, receiving dividends and delivering interest derived from such securities (custodian service), in and/or outside Thailand

(15) To invest money to benefit from investment in any way that it may think fit at the time

(16) To increase or decrease the Company's capital as necessary or appropriate at the time

(17) To issue securities, *i.e.* shares, debentures, bills, investment units, all kinds of warrants, debt instruments or any other instruments and in whatsoever form as permitted, prescribed or to be prescribed in the future by the public company limited law, securities and exchange law or any other applicable law, to offer for sale to its shareholders, public or any person at par value, at specified value, at discount or at a premium

(18) To engage in private equity funds, provident funds or any other fund under other applicable laws as permitted to do so

(19) To act as a registrar, agent, broker, dealer, supporting agent in purchase/sale of or act any other things relating to shares, debentures, bonds, treasury bills, financial instruments, debt instruments, deeds, or any other instrument or securities or relating to any activities in connection with financial business, investment, trading or other businesses

(20) To act as agent, broker, dealer for every kind of goods and business, and act as agent and broker for trading or holding ownership of assets on behalf of any person

(21) To engage in casualty insurance brokerage business and life assurance brokerage business

(22) To act as agent of government, public organization, private sector, any other person or juristic person

Attachment to the Certificate

-Signature-

(Miss Duangporn Boriraksuppakorn)

Registrar



The objectives of the Company consist of 38 clauses, as follows:

(23) To engage in lending business to public, person or group of person, and manage or act any things relating thereto

(24) To engage in management business of securitization

(25) To engage in management business of any kind for individuals, groups of individuals, mutual funds, funds, organizations or authorities in public and private sector, in and outside Thailand

(26) To engage in business of advisory, consulting, servicing, compiling, publishing, or distributing of news, information and analyses or in business planning, or in business of providing opinions on financing, investment and consulting on purchase/sale of business, merger and acquisition and securities listing in the Stock Exchange of Thailand or any other exchange as may be established by laws, including operating or providing any service in any respect relating to financing and investment, in and outside Thailand.

(27) To enter into any contract with governmental bodies, municipality or persons to acquire any rights, concessions, copyrights or interests as the Board of Directors of the Company may think fit to achieve the objectives of the Company

(28) Where the Company has bought, procured or acquired in any manner, assets, securities or any other rights, the Company may pay in form of cash or its shares, with or without dividend, either before or after payment of return of investment, or under any other conditions, or pay partially in form of cash or shares, or do any act under certain conditions as the Company may prescribe

(29) To jointly participate in trading, joint venture or hold shares in a limited partnership as a limited liability partner, hold shares in limited companies or public limited companies, funds or any other organization, both in public and private sector, in and outside Thailand, including entering into business alliance or business contract with any juristic persons under the objective of the Company

(30) To create, complete, warrant, represent, jointly manage and perform any matter for public, private, municipality, or in money borrowing or in any matter relating to shares, debentures of any companies, corporations or associations, and in relating to lending money for the aforementioned purpose

(31) To sell or assign debts of debtors to other person, purchase, bid or accept assignment of debts from others and assign rights of claim from sale of goods/services of customers or debtors to other person or accept such assignment from others, to engage in factoring business, including collection of money from others and/or debt collection management service

(32) To prosecute, defend or participate as a party or compromise or act any things in proceedings of courts, judicial organizations and the likes, and to submit dispute the Company may be involved in to arbitrators

(33) To act as an estate executioner to manage assets and interests of any kinds in any manners in accordance with wills made by customers and others, and to file petitions by the Company as an interested person for management of estates of debtors who have no heirs, relatives or any other person to file such petitions

Attachment to the Certificate

-Signature-

(Miss Duangporn Boriraksuppakorn)

Registrar



The objectives of the Company consist of 38 clauses, as follows:

(34) To engage in business of issuance of credit cards, debit cards or any other card, including cooperation with governmental bodies, private sectors or any juristic persons in issuance of such cards to the Company's customers

(35) To engage in business of providing Internet banking or electronic devices for deposit and withdrawal transaction, or engage in telebanking or banking via its branches

(36) To set up branches, sub-branches, representative offices, representatives of the Company anywhere in and outside Thailand, and also act as a representative of other commercial banks, to carry out banking business and other businesses as the Company may think fit and properly consistent with the objectives of the Company, including revocation or termination of such appointment at its discretion

(37) To do or cause to be done all act and things to achieve the objectives of the Company as mentioned above directly or indirectly

(38) To engage in business of providing services of electronic payment, electronic cash, including other services provided through electronic channel, device and/or any network.