

1 Auto Dealers-Buyer Financing Program
for Mitsubishi (Revised)

มติที่ประชุมคณะกรรมการพิจารณาสินเชื่อ

ครั้งที่ 91 / 2555
เอกสารหมายเลข 10001 ผู้ลงนาม 10001
Inventory Control ผู้ลงนาม 1001
An Kongsri Auto Finance
คงเหลือ Stock.

(26 NOV 2012)

Date of Meeting.....

Committees	Signature	
	Approved	Rejected
1.CRO		
2.HCOB		
3.HSME		
4.Mr.Nuttawit		
5.Miss Maleewan		

Comments:

ด้วย ขออนุมัติ

เพื่อไปรษณีย์และดำเนินการต่อไป

นายกิตติ์ พูลวัฒน์

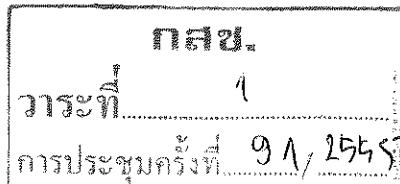
ตำแหน่ง

นายคณกร จันทร์

เจ้าหน้าที่

คณะกรรมการพิจารณาสินเชื่อ

From: Supply Chain Solution
 To: Credit Committee
 Date: November 26th 2012
 Re: Auto Dealers – Buyer Financing Program for Mitsubishi (Revised)



Attachment: - Resolution of Buyer Financing Program – Mitsubishi dated 12 November 2012 (cc no. 87/2555)
 - 13 Names shortlisted Mitsubishi dealers

1. Background

Refer Buyer Financing Program for Mitsubishi dealers which was approved on 12 November 2012 (Credit Committee resolution no. 87/2012) which the product type is Overdraft (OD) with the maximum limit of 30 M per customer.

2. Purpose of the request

2.1 To request for the waiver on the two following conditions:

- a) Inventory Control : Inventory control as per the process set by Krungsri Auto.(Agreed by SME product and SME Risk)

Because 1. this program is O/D limit directly payment to Mitsubishi , BAY cannot control the customer report stock before the customer drawdown O/D.

2. We will finance only 13 big dealers , long relation with Krungsri Auto. The smallest dealer have 480 MB /year

2.2 To request to change condition :

Existing	This request	Reason
<u>Commit limit</u> : for each dealer is calculated based on the <u>minimum</u> between <ul style="list-style-type: none"> a) 30 MB. OR b) 50% of monthly sales of auto dealers (average monthly sales of 2012 based on the company's Por Por 30 OR b) Business plan of Hire purchase volume co-set between each dealer and Krungsri Auto 	Commit line : for each dealer is calculated based on the <u>minimum</u> between <ul style="list-style-type: none"> a) 30 MB. OR b) 50% of monthly sales of auto dealers (average monthly sales of 2012 based on the company's Por Por 30 OR c) <u>75% of Hire purchase volume with other bank (Krungsri Auto expect to gain this volume)</u> 	Krungsri Auto plan to more share hire purchase volume. So CM set commit limit based on 75% of hire purchase volume with other bank. <u>Note</u> . After 6 months , we will review limit if Krungsri Auto volume lower than target . we can set reduce limit.
<u>The first-time limit activation</u> (to be applied till June 2013) shall be equal to two-times of the maximum between average monthly volume during a) whole year 2012 OR b) the latest 3 months.	Cancel	



2.3 To approve limit for 13 names of Mitsubishi dealer which are the good performance and good relationship with Krungsri Auto.

CIF	Name	Average amount (Jul-Sep) 2012						Pre approve limit (MB)
		Average amount retail amount	1 HP Contract 80%	2 HP with AYCAL	3 HP with Other Finance	6 50% of average retail amount	7 75% of Share volume from other bank	
188215	Mitsu Ayudha (Thaithada) Co.,Ltd	191.57	153.26	77.23	76.03	95.79	57.02	30.00
10882754	Mitsu Krungthep 2009 Co.,Ltd	264.60	211.68	85.63	126.05	132.30	94.54	30.00
250029	Mitsu Rungjareon Co.,Ltd	304.03	243.22	37.80	205.42	152.02	154.07	30.00
632867	Thaithada Motor Co.,Ltd	106.63	85.30	34.53	50.77	53.32	38.08	30.00
667162	Mitsu Nan 999 Co.,Ltd	69.77	55.82	15.87	39.95	34.89	29.96	30.00
NA	Mitsu Lampang 999 Co.,Ltd	74.90	59.92	21.23	38.69	37.45	29.02	30.00
6364825	J. Vinit Co.,Ltd	228.43	182.74	12.60	170.14	114.22	127.61	30.00
NA	Patapee Tong Co.,Ltd	100.33	80.26	35.70	44.56	50.17	33.42	30.00
6332694	Mitsu Vipavadee Co.,Ltd	164.50	131.60	44.80	86.80	82.25	65.10	30.00
174945	Mitsu Jieng Hongkai Co.,Ltd	176.40	141.12	49.23	91.89	88.20	68.92	30.00
181779	Trakarn Motor Co.,Ltd	49.23	39.38	23.33	16.05	24.62	12.04	12.04
8728264	Mitsu Prajeenburi Co.,Ltd	51.33	41.06	15.23	25.83	25.67	19.38	15.00
10066181	Mitsu Auto Nongbualamphoo Co.,Ltd	42.23	33.78	9.93	23.85	21.12	17.89	20.00
								355.00

Data from : Krungsri Auto

Condition :

- Subject to CM to see NCB result and approved case (Regardless total group exposure) by one person from

Mr. Yuke Sutarat : EVP SME Risk department
 Mr. Suvit Suvit Chantumrongkul : SVP SME Risk department
 Mr. Pakinai Na Chiengmai : SVP SME Risk department
 Mr. Pattara Khumboonmee : SVP SME Risk department

- Financial and NCB criteria (see page 3 , attachment 2)
- Other condition unchanged

The rationale to support is as follows:

- The program will provide to only 13 names of Mitsubishi Dealers which is screened by Krungsri Auto
- All dealers are top-rank dealers which has long-term strong relationship with Krungsri Auto
- All of them have shown good performance record on inventory Financing Program Provided by Krungsri Auto over the past several years.

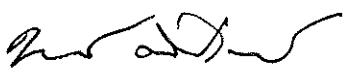


- Also they currently submit significant hire purchase volume to Krungsri Auto which the amount from non IF items will be paid directly to dealers' OD account and this program will help boost HP volume as the Dealers need to retain HP volume/month at not less than the granted limit.

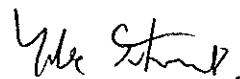
Your approval is highly appreciate

Proposed By:

Agreed by:



Phongsak Tantbiroj
SVP, Supply Chain Solutions



Yuke Sutarat
Executive Vice President
SME Credit Risk Division

Contact Person: Phongsak #3794



Pre approval list 13 dealers

Audited financial statement 2011

Code	Total Assets	Land, Buildings and Equipment < 200 MB (ok for SBCG criteria)	Stock days	Total Liabilities	Equity Capital	Paid-up Capital	Total Revenue / month	Total revenue	Net income
MI044	Mitsu Ayudha (Thaithada) Co.,Ltd	377.06	9.98	2.93	184.91	192.14	20.0	1,242.17	103.51
MI108	Mitsu Krungthep 2009 Co.,Ltd	219.27	11.78	114.49	20.14	190.78	28.48	20.0	2,074.50
MI008	Mitsu Rungjareon Co.,Ltd	455.24	120.66	67.43	10.46	147.15	308.09	200.0	2,352.48
MI100	Thaithada Motor Co.,Ltd	66.35	28.99	6.90	3.15	56.69	9.66	10.0	800.49
MI068	Mitsu Nan 999 Co.,Ltd	231.91	100.57	36.64	19.89	172.90	59.01	28.0	672.54
MI101	Mitsu Lampang 999 Co.,Ltd	151.86	52.65	34.21	22.66	126.20	25.66	20.0	551.02
MI015	J. Vint Co.,Ltd	227.83	74.04	96.33	20.83	114.91	112.92	30.0	1,687.85
MI018	Patapee Tong Co.,Ltd	208.29	32.44	NA	NA	168.24	40.05	20.0	723.95
MI065	Vipavadee Co.,Ltd	122.41	24.11	NA	NA	103.74	18.66	27.0	983.61
MI029	Mitsu Jieng Nongkai Co.,Ltd	246.50	51.13	98.95	38.45	175.64	70.86	30.0	939.37
MI035	Trakarn Motor Co.,Ltd	30.57	1.87	9.09	7.95	15.96	14.60	5.0	417.48
MI075	Mitsu Prajeenburi Co.,Ltd	55.38	15.46	15.44	20.38	32.69	22.68	15.0	276.53
MI122	Mitsu Auto Nongbuatampoo Co.,Ltd	50.18	19.99	24.77	25.40	34.15	16.03	10.0	355.93
									29.66
									1.06
							Average stock days	17.50	



CIF	Name	Average amount (Jul-Sep) 2012								Pre-approve limit (MB)
		1 Average amount retail amount	2 HP Contract 80%	3 HP with AYCAL	4 TE Conversion	5 Non IF Conversion	6 HP with Other Finance	7 average retail amount	8 50% of 75% of Share volume from other bank	
188215	Mitsu Ayudha (Thaittada) Co.,Ltd	191.57	153.26	77.23	25.62	51.61	76.03	95.79	57.02	30.00
10882754	Mitsu Krungthep 2009 Co.,Ltd	264.60	211.68	85.63	-	85.63	125.05	132.30	94.54	30.00
250029	Mitsu Rungjareon Co.,Ltd	304.03	243.22	37.80	-	37.80	205.42	152.02	154.07	30.00
632967	Thaittada Motor Co.,Ltd	106.63	85.30	34.53	19.72	14.81	50.77	53.32	38.08	30.00
667162	Mitsu Van 999 Co.,Ltd	69.77	55.82	15.87	6.97	8.90	39.95	34.89	29.96	30.00
NA	Mitsu Lampang 999 Co.,Ltd	74.90	59.92	21.23	5.50	15.73	38.69	37.45	29.02	30.00
6364425	J. Yint Co.,Ltd	228.43	182.74	12.60	0.55	12.05	170.14	114.22	127.61	30.00
NA	Patapee Tong Co.,Ltd	100.33	80.26	35.70	23.66	12.04	44.56	50.17	33.42	30.00
6332994	Mitsu Vipavadee Co.,Ltd	164.50	131.60	44.80	-	44.80	86.80	82.25	65.10	30.00
171945	Mitsu Jieng Nondkai Co.,Ltd	176.40	141.12	49.23	24.62	24.61	91.89	88.20	68.92	30.00
181779	Trakarn Motor Co.,Ltd	49.23	39.38	23.33	8.21	15.12	16.05	24.62	12.04	15.00
8728364	Mitsu Prajeenburi Co.,Ltd	51.33	41.06	15.23	0.88	14.35	25.83	25.67	19.38	20.00
10066181	Mitsu Auto Nongbualamphoo Co.,Ltd	42.23	33.78	9.93	9.60	0.33	23.85	21.12	17.89	20.00
										355.00

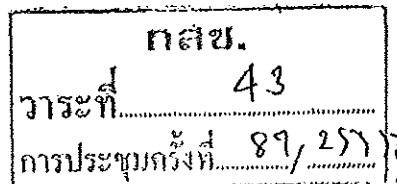
Data from : Krungsri Auto



Pre approval list 13 dealers

CIF	Krungsri Auto Floor Plan	BAY : Existing limit						Collateral		
		Permanent	Temporary	wic limit	L/T limit	Total limit	Group IF exposure	Total group exposure	Deposit	fixed assets
188215	Mitsu Ayudha (Thaitada) Co.,Ltd	100	100	1.36	-	1.36	-	-	1.36	1.36
10882754	Mitsu Krungthep 2009 Co.,Ltd	200	60	-	-	-	-	145.00	145.00	128.20
250029	Mitsu Rungjareon Co.,Ltd	200	70	35.00	-	35.00	-	65.00	100.00	1.86
6322867	Thaitada Motor Co.,Ltd	70	70	0.13	-	0.13	-	-	0.13	0.13
667162	Mitsu Nan 999 Co.,Ltd	65	55	41..50	-	41.50	-	-	41.50	2.00
	Mitsu Lampang 999 Co.,Ltd	70	35	-	-	-	-	-	-	45.00
6364825	J. Vinit Co.,Ltd	100	0	-	-	-	-	-	-	-
	Patapee Tong Co.,Ltd	80	80	-	-	-	-	-	-	-
6332694	Mitsu Vipavadee Co.,Ltd	70	0	-	-	-	-	-	-	-
174945	Mitsu JIeng Nongkai Co.,Ltd	100	0	12.12	-	12.12	-	218.43	230.55	12.12
181779	Trakarn Motor Co.,Ltd	30	30	0.40	-	0.40	-	0.40	0.40	-
8728264	Mitsu Prajeenburi Co.,Ltd	80	0	2.00	-	2.00	-	2.00	2.00	-
10066181	Mitsu Auto Nongbiualampoo Co.,Ltd	60	40	-	-	-	-	-	-	-





From: Supply Chain Solution
To: Credit Committee
Date: November 12th 2012
Re: Auto Dealers – Buyer Financing Program for Mitsubishi

Attachment: 1) GSB MOU and Legal comments for using GSB with Buyer Financing Program

1. Background

Buyer financing program is one of supply chain solutions which the program offers O/D facility to a buyer of sponsors. The facility is controlled to pay sponsor via electronic platform, no cheque book is allowed. The facility is 100% covered and secured by TCG's guarantee. Current Buyer Financing Program's sponsors include SCCC, LG, and PTT. Credit committee has approved Buyer Financing Program to use GSB and TCG flood program.

Reference

Resolution of credit committee approval No 79/2012 dated 15 October : Buyer (Auto dealer) financing program for Toyota , Honda and Isuzu

2. Purpose of the request

- To approve Buyer Financing Program for Auto Dealers of Mitsubishi
- To approve DOA of Buyer Financing Program for Auto Dealers of Mitsubishi

3. Proposal and Rationale

- The proposal is to provide auto dealers of Mitsubishi to use Buyer Financing Program with GSB and TCG flood program. The auto dealers were impacted directly and indirectly as Mitsubishi could not deliver vehicles to them during flood.
- The program will be co-worked with Krungsri Auto to maximize the Krungsri Group business. Since Krungsri Auto already give floor plan lending to these customers and have bar code inventory checking . They will check inventory for us.

4. Detail of Program : (same condition as Toyota Honda , Isuzu) except no 4.2 inventory control

4.1 Facility and limit

Type : Overdraft (OD)

Maximum Limit : THB 30 M per customer (limit will be related to the amount of monthly Hure purchase volume with Krungsri Auto)



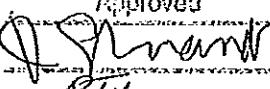
๗๙ GSB MOU and Legal commitments for
Working GSB with Burger Phoenixtry Pte

มติที่ประชุมคณะกรรมการพิจารณาดังนี้

ครั้งที่ ๘๗/๒๕๕๖

วันที่ ๑๖ กันยายน ๒๕๕๖

๑๒ NOV 2012
Date of Meeting.....

Committee	Signature	
	Approved	Rejected
1.CRO		
2.HCOP		
3.HSME		
4.Mr.Nuttawut		
5.Miss Malochan		

Comments:

เห็นชอบ ๑๒.๑๐.๒๕๕๖ ที่ประชุม
คณะกรรมการพิจารณาดังนี้

๙๔/๑๖๕
(นายสมชาย รัตนไกร)
เลขานุการ
คณะกรรมการพิจารณาดังนี้

กบก. กสท. ๑๖๕

๓๘๙๔

- Set up limit :

The first-time set up limit (to be applied till June 2013) shall be equal to two-times of the maximum between average monthly volume financing by Krungsri Auto during a) whole year 2012 OR b) 2 times of average of the latest 3 months.

Readjust set up limit every quarter , the limit will be reset to be equal to the average monthly volume with Krungsri Auto in the last quarter.

- Committed line : for each dealer is calculated based on the minimum between:

- a) 50% of monthly sales of auto dealers (average monthly sales of 2012 based on the company's Por Por 30 OR
- b) Business plan of Hire purchase volume co-set between each dealer and Krungsri Auto

- Year 6 limit reduction: Reduce line 50% of limit on March 2019 and June 2019. (If customer cannot, we still have to present case to court in order to have the right to claim TCG.)

4.2 Inventory Control : Inventory control as per the process set by Krungsri Auto.(Agreed by SME product and SME Risk)

4.3 Collateral

4.3.1 TCG (SBCG): TCG Flood Program is required for all customers participating in this program. Loss coverage of TCG Flood Program is 30% and guarantees up to 7 years.

- a) Customer can cancel line after year 3 without prepayment fee.
- b) Customer have to sign agreement allow Bank to deduct annual TCG fee from their O/D Account.

4.3.2 Personal Guarantor : Owner or director or share holder at least 1 person (not more than 2 persons). This is subjected to CM discretion -to pick the guarantor / guarantors.

4.4 Interest Rate: 1st – 3rd Year : 3%

4th Year onward : MOR

Fee:

Management Fee	: Up to 1.0% per annum
TCG (SBCG) Fee	: Exempted for first 3 years (till Dec 2015), thereafter at 1.75% p.a.
Front-End Fee ,	: None
Cancellation Fee	: None
Prepayment Penalty Fee	: None
Service Fee	: None

4.5 Auto Dealer Selection Criteria

Risk Acceptance Parameters:

A. Financial Criteria:	
A1. Mandatory	<ul style="list-style-type: none"> - Positive Networth - Profit 2 in the latest 3 years
A2. Pass 3 out of the following:	<ul style="list-style-type: none"> a) D/E < 5:1 b) Interest Coverage Ratio >= 1x c) Current ratio >= 1x d) Years in business >= 10 years e) Sales >= 300 million baht
B. Credit Criteria (as per Normal Buyer Financing program)	<ul style="list-style-type: none"> a) Not in blacklist (applicable to the juristic entity and the owners) b) Not in negative list / Blacklist c) Pass bankruptcy check, legal and fraud check: <ul style="list-style-type: none"> - Not have an account status 020, 030, 031, 032, 033, 040 - Never SM in the last 12 months - Max 2 times SM in the last 24 months - Never NPL in last 24 months - No OD over limit for > 30 days consecutively - No claims against LG / LC / AVAL's - Credit Rating not worse than rating 6 d) Not in banks watch list e) Not existing TDR with BAY f) Personal Guarantee of the owner or collateral if MNC
C. Additional Parameters for TCG (SBCG):	<ul style="list-style-type: none"> - Individual or Juristic person with Thai nationality - Fixed asset (excluding land) not over 200 MB

4.6 Credit Application: Short form, same as Buyer Financing Program up to 30 mb

4.7 Monitoring and Trigger

A. Monitoring

- The report of hire purchase volume of each dealer provided by Krungsri Auto on monthly basisTo: CM, Supply Chain Sales
- OD movement report as per other Buyer Financing Program (Attachment)
- Inventory control : Inventory control as per the process set by Krungsri Auto.(Agreed by SME product and SME Risk)

[Handwritten notes: 81, 3, 3]

B. Triggers:

Average quarterly hire purchase volume is less than 100% of OD limit (The period check is end of March, June, September, and December)

Action:

Supply Chain Sales contacts Krungsri Auto/Dealers to check possibility of maintaining future agreed hire purchase business volume by dealers

- in case actual average hire purchase volume is within 20% lower than OD limit, CM and Supply Chain sales will closely monitor and see the trend of business volume in next two following months. The limit reduction is subjected to CM discretion.

- in case actual average hire purchase volume is more than 20% lower than OD limit, the limit will be adjusted down correspondingly to the actual business volume by CM.

Note that the limit can be adjusted up/down to be in line with actual hire purchase volume with Krungsri Auto.

4.8 Delegation of Authority (DOA) : Is the same DOA to approve Buyer (Auto dealer) financing program for Toyota , Honda and Isuzu (Reference: Resolution of credit committee approval No 79/2012 dated 15 October 2012 .)

Your approval is highly appreciate

Proposed By:

Agreed by:

P. Tant

Phongsak Tantbiroj
SVP, Supply Chain Solutions

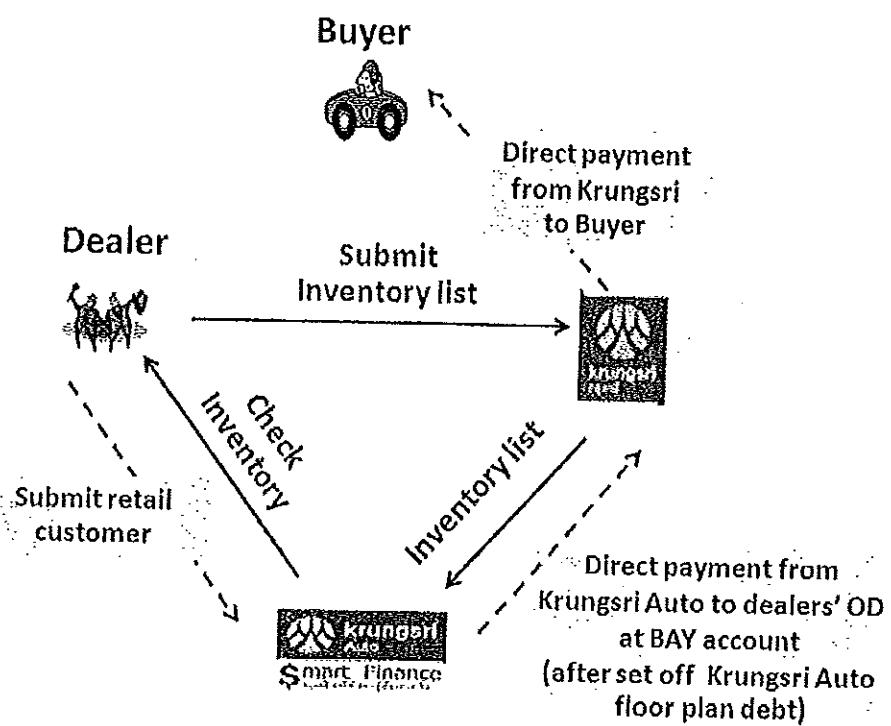
Yuke Sutarat

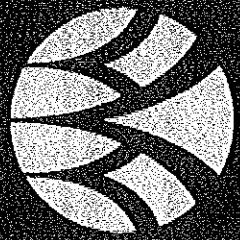
Yuke Sutarat
Executive Vice President
SME Credit Risk Division

Contact Person: Phongsak #3794



Transaction flow and Inventory control





Krungsri
Auto

Inventory Finance 13 dealers to apply loan with BAY

1. Mitsu Ayutthaya (Thaitada) Co.,Ltd
2. Thaitada Motors Co.,Ltd
3. Mitsu Nan (999) Co.,Ltd
4. Mitsu Lampang (999) Co.,Ltd
5. Mitsu Prachinburi Co.,Ltd
6. Mitsu Roongcharoen Co.,Ltd
7. Mitsu Pattaoseng Co.,Ltd
8. Mitsu Vibavadee Co.,Ltd
9. Mitsu Jiang
10. Mitsu E
11. Mitsu F
12. Mitsu G
13. Mitsu H

Mitsu Ayutthaya (Thaitada) Co., Ltd.

Company Profile	: Mitsu Ayutthaya (Thaitada) Co.,Ltd. was established in May 1993 by Pruestitada Family as an authorized Mitsubishi Dealer in Ayutthaya province.
Location	: 1) Wang Noi (HO) 179 Moo 4 ,Lam Sai ,Wang Noi ,Phra Nakhon Sri Ayutthaya. The Showroom property (Title deed No.12657) is owned by the company and under pledged with KTB. 2) Ayudhya Branch 249 Moo 5 Rojana Road ,Phai Ling ,Phra Nakhon Sri Ayutthaya. The Showroom property is under rental agreement ,rental period 1 years. 3) Sai Asia Branch 88 Moo 5 Bann Glod ,Bang Pa-in ,Phra Nakhon Sri Ayutthaya. The Showroom property (Title deed No.2271) is owned by Khun Boontham and under pledged BBL.
Capital/Information	: Registered and fully paid-up capital at THB20MB.
Major Shareholders	: K.Boontham Pruestitada (40%) ,K.Pramuan Pruestitada (26.5%).
Company Directors	: K.Boontham Pruestitada ,K.Pramuan Pruestitada ,K.Kuntorn Pruestitada ,K.Phattha Pruestitada (Either K.Boontham or K.Pramuan ; One signature with company stamp).
Guarantor	: K.Boontham Purestitada. He is a guarantor the company and the major of company's shareholders also. Dealer and guarantor passed our internal blacklist check.
Company Business	: Mitsubishi car and part selling , services center as well as auto repair workshop.
Actual Sales 2010	: 864units or 72 units per month
Actual Sales 2011	: 1,320 units or 132 units per month (Jan – Oct 2011)
HP Conversion 2010	: 86.4 % (Sent HP 747 units from Total retail sale of 864 units)
HP Conversion 2011	: 54% (Sent HP 710 units from Total retail sale of 1320 units) (Jan – Oct 2011)
<i>Delay Payment with AYCAL : No Delay Payment</i>	

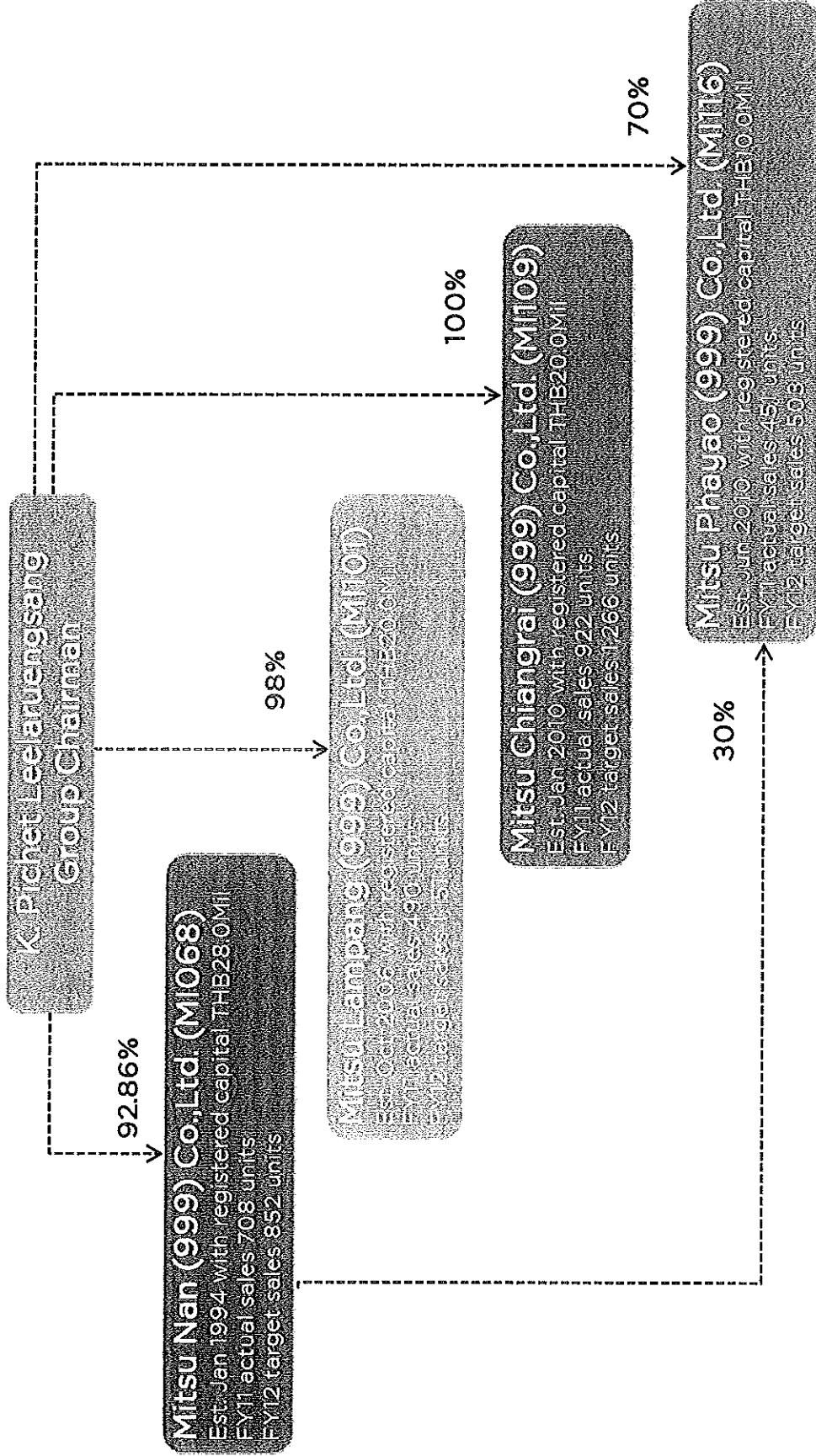


Thaitada Motors Co., Ltd.

Company Profile	: Thaitada Motors Co.,Ltd. was established in January 2002 by Prueithitada Family as Authorized Mitsubishi Dealer in Chachoengsao province. (This is a second MMTH dealer in Thaitada Group after its successful Mitsu Ayutthaya (Thaitada) since 1993)
Location	: HO 9/9 Moo 3,Bang Tin Pet ,Muang Chachoengsao ,Chachoengsao 24000.The Showroom property (Title deed No.12309 45251) is owned by the company and under pledged BBL.
Capital Information	: Registered and fully paid-up capital at THB10.0MB.
Major Shareholders	: The Company is 100% owned Prueithitada's family. K.Boontham Prueithitada (30%) ,K.Kumthorn Prueithitada (25%).
Company Directors	: K.Boontham and K.Kumthorn Prueithitada (Either K.Boontham or K.Kumthorn ; One signature with company stamp).
Key Directors	: K.Kumthorn Pureithitada. He is a guarantor the company and the one of company's shareholders.
Blacklist check	: Dealer and guarantor passed our internal blacklist check.
Company Business	: Mitsubishi car and part selling , services center as well as auto repair workshop.
Dealership Status	: Authorized Mitsubishi dealership agreement was renewed in July 1st ,11 with term expiring Sep 30th ,12.
Actual Sales 2010	: 585 units or 49 units per month.
Actual Sales 2011	: 881 units or 88 units per month. (Jan-Oct 2011)
HP Conversion 2010	: 38% (send HP 219 units from total retail sales of 585 units)
HP Conversion 2011	: 37% (send HP 326 units from total retail sales of 881units)
Delay Payment with AYCAL	: No Delay Payment

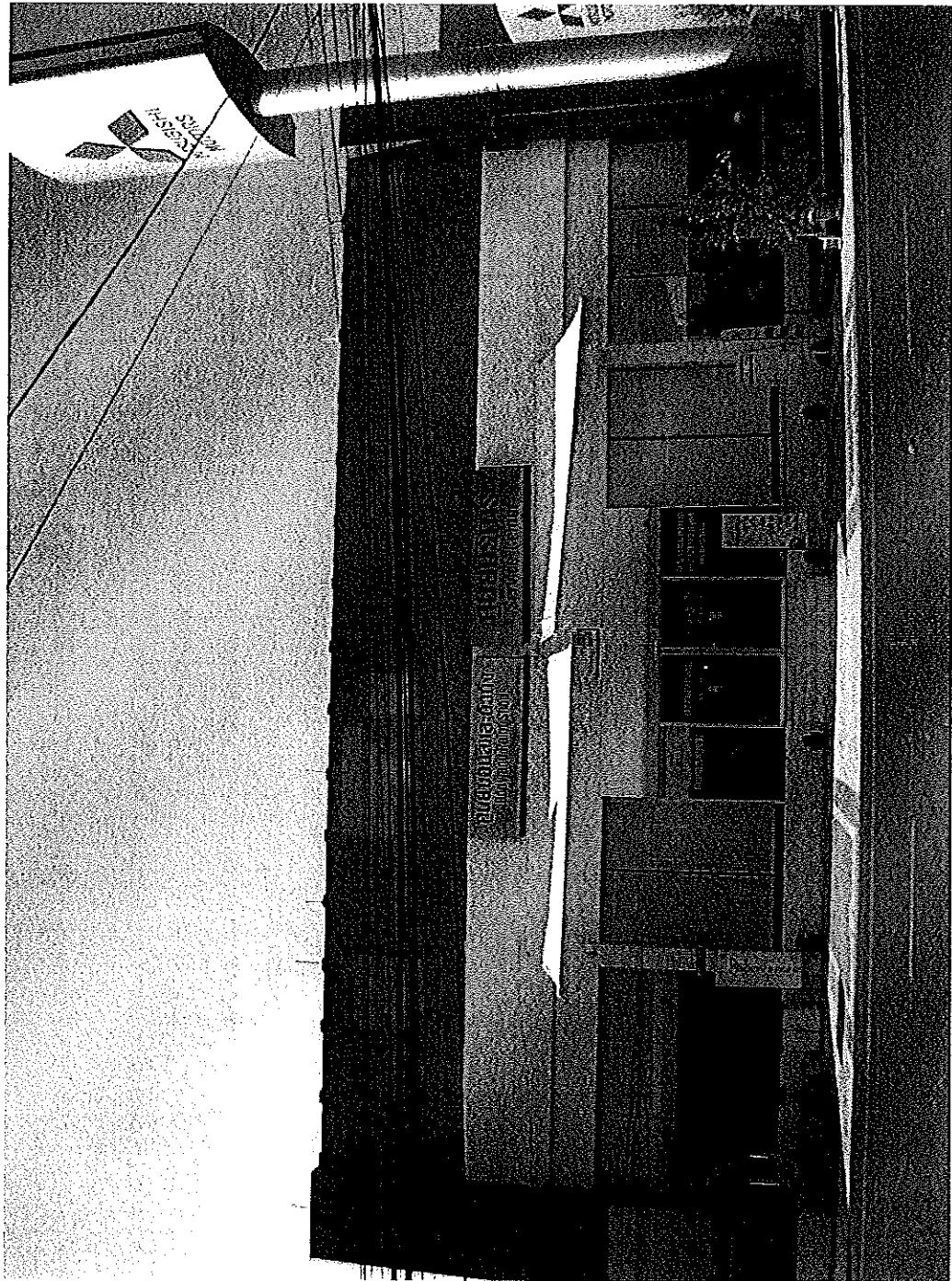
Group Structure

Mitsu 999 Group



Mitsu Nan (999) Co., Ltd.

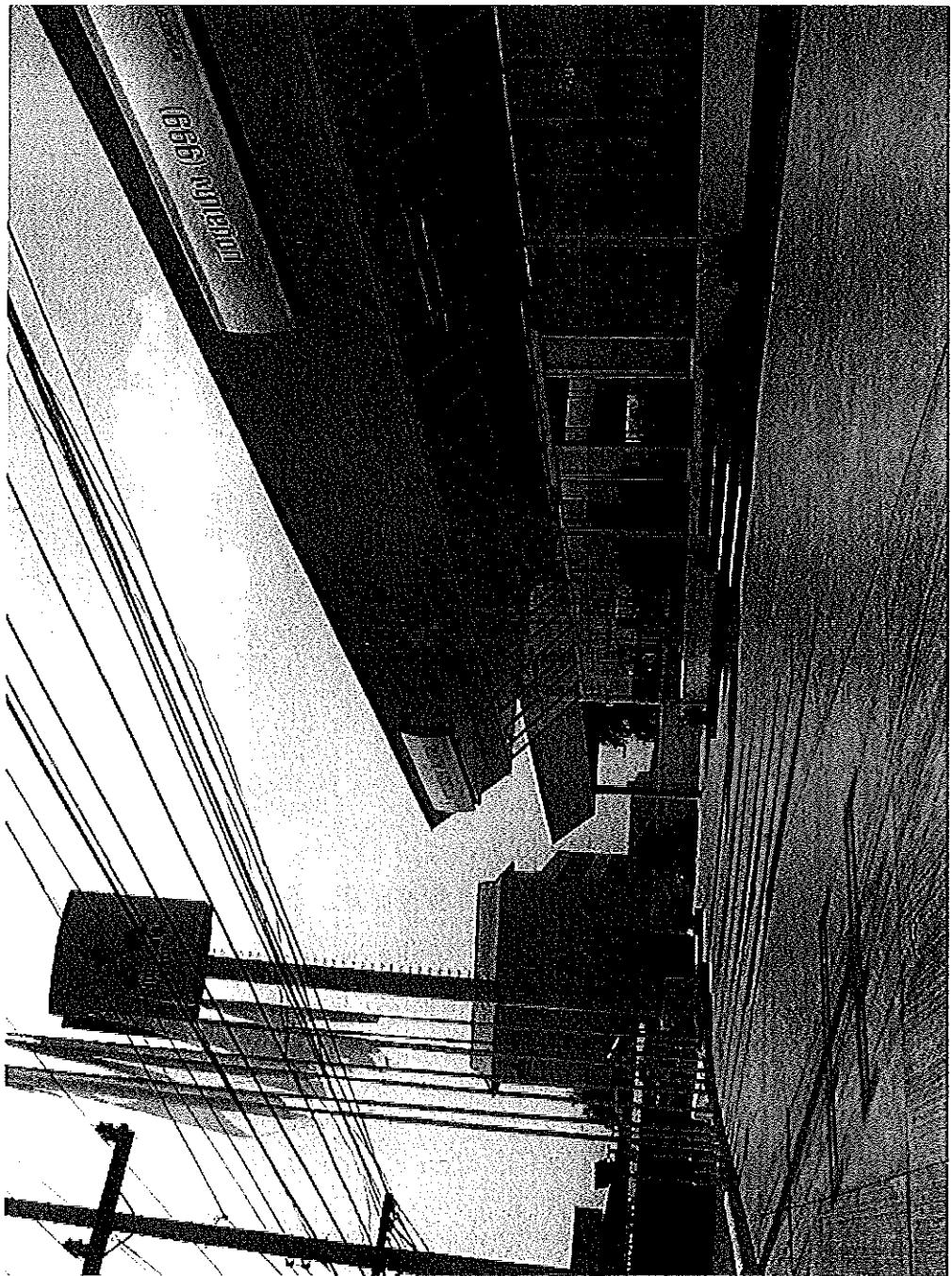
■ Company Profile :	Mitsu Nan (999) Co.,Ltd. was established in Jan 1994 by Leelaruengsang family as a Mitsubishi dealer with the paid-up capital of THB 28.0 MB.(Fully paid-up)
■ Major Shareholders:	The company's shares held by directors as follows : K. Pichet Leelaruengsang with holding proportion of 92.86%.
■ Company Directors:	K.Pichet Leelaruengsang is the key managing person and authorized directors of the company as well.
■ No. of Issued Shares :	280,000 common share, Baht 100 per share.
■ Registered Capital :	Mitsu Nan (999) Co., Ltd. was set up with registered capital of 28 MB.
■ Type of Business :	Mitsubishi car and parts selling, services center as well as auto repair workshop.
■ Location :	HO : 215/1, 215/9 Mahayos Rd. Nai Wiang, Muang, Nan.
■ Title Deed :	Property and leasehold were pledged as collateral against a loan with BAY.
■ Contact number :	Telephone : +66(0) 54 711669 Fax : +66(0) 54 773095
■ Dealership Status :	Authorized Mitsu dealership agreement was made on July 1 st , 2011 with term expiring June 30 th , 2012. The agreement will be renewed year by year, which will be in July of each year.
■ Internal Blacklist :	Mitsu Nan (999) and its director pass the blacklist checks.
■ Actual Sales 2010 :	545 units or 45 units per month.
■ Actual Sales 2011 :	708 units or 59 units per month.
■ HP Contribution 2010 :	19 units from 545 units or 3.49%
■ HP Contribution 2011 :	134 units from 708 units or 18.93%
■ HP Contribution 2012 :	64 units from 115 units or 56%.
■ Delay Payment :	No delay payment in Inventory Finance.
■ Dealer Grading :	The dealer graded was "C" during 2008-2010



Mitsu Lampang (999) Co., Ltd.

- Company Profile : Mitsu Lampang (999) Co.,Ltd. was established in Oct 2006 by Leelaruengsang family as a Mitsubishi dealer with the paid-up capital of THB 20.0 Mil (fully paid-up)
- Major Shareholders : K.Pichet Leelaruengsang with holding proportion of 98%.
- Company Directors : K.Pichet Leelaruengsang is the key managing person.
- No. of Issued Shares : 200,000 common share, Baht 100 per share.
- Type of Business : Mitsubishi car and parts selling, services center as well as auto repair workshop.
- Location : 2 showrooms located in Lampang Province.
- HO : 270/2 Moo 1 Tumbol Tasala, Amphor Korka, Lampang.
- Branch : 123/1 Phaholyothin Rd., Tumbol Chomphoo, Amphor Muang, Lampang
- Land and Property were pledged as collateral against a loan with SME Bank.
- Title Deed : Authorized Mitsu dealership agreement was made on July 1st , 2011 with term expiring June 30th , 2012. The agreement will be renewed year by year, which will be in July of each year.
- Dealership Status : Mitsu Lampang and its director pass the blacklist checks.
- Internal Blacklist : 325 units or 27 units per month.
- Actual Sales 2010 : 490 units or 41 units per month.
- Actual Sales 2011 : 138 units
- HP Volume 2010 : 161 units
- HP Volume 2011 : 138 units from 325 units or 42%
- HP Contribution 2010 : 161units from 490 units or 33%
- HP Contribution 2011 : No delay payment in Inventory Finance.
- Delay Payment : The dealer graded was "C" during 2008-2010.
- Dealer Grading : Dealer Grading

Mitsu Lampang (999) Co., Ltd.



Mitsu Prachinburi Co., Ltd.

Company Profile	:	Mitsu Prachinburi Co.,Ltd. was established in May 2001 by Suphabunita Family.
Major Shareholders	:	Khun Sorawee Supapanita (80%).
Company Directors	:	Khun Sorawee Supapanita(Old Name is Pisitpong Suphabunita) is a managing director of the company (One director ; One signature with company stamp).
Company Business	:	Mitsubishi car and part selling , services center as well as auto repair workshop.
Location	:	1) HO 90/9 Moo 8 Prachin Thani Road ,Ban Phra ,Muang ,Prachinburi. 2) Branch 99 Moo 8, Suwanasorn Road ,Sa Kaeo ,Muang ,Sakaew.
Capital Information	:	Registered and paid-up capital at 15 MB.
Dealership Status	:	Authorized Mitsubishi dealership agreement was renewed in July 1st ,12 with term expiring Jun 30th ,13.
Blacklist check	:	Dealer and guarantor passed our internal blacklist check.
Target 2011	:	364 units or 30 units per month. (Apr-Mar 2012)
Actual Sales 2011	:	385 units or 32 units per month. (Jan-Dec 2011)
Target 2012 (Prachinburi):	:	776 units or 65 units per month. (Apr-Mar 2013)
Target 2012 (Sakaew)	:	370 units or 46 units per month. (Aug-Mar 2013)
Actual Sales 2012	:	404 units or 58 units per month. (Jan-Jul 2012)
Dealer Grading	:	"C" on 2011

Mitsu Roongcharoen Co., Ltd.

Company Profile	:	Mitsu Runcharoen Co.,Ltd. was established in August 1994 by Chaitrakulthong Family as Authorized Mitsubishi Dealer.
Major Shareholder	:	K.Surapol Chaitrakulthong (56%) and K.Patcharida Chaitrakulthong (34%)
Company Directors	:	K.Surapol ,K.Patcharida and K.Akeadul Chaitrakulthong
Guarantor	:	(Any of Directors : K.Surapol or K.Patcharida one signature with company stamp)
Blacklist check	:	Guarantor by K.Surapol Chaitrakulthong who is a major shareholders and he is the one of Company's Directors also.
Company Business	:	Dealer and guarantor passed our internal blacklist check.
Dealership Status	:	Mitsubishi car and part selling , services center as well as auto repair workshop.
Location	:	Authorized Mitsubishi dealership agreement was renewed on July 1 st , 2010 with term expiring June 30,2012.
Branch	:	HO : 3011 Moo 6 Teparak Road,Teparak,Muang ,Samutprakarn 10270. The Showroom property (Title deed No.81523) is owned by the company and under pledged BBL.
		1) Rangsit Branch 60/4 Moo 2 Praholyothin Road Klong 1,Klongluang ,Phathumthani. The Showroom property is under rental agreement ,rental period 15 years ,expired in December 2012.
		2) Sukhumvit Branch 3598 Sukhumvit Road ,Bangna ,Bangna ,Bangkok .The Showroom property is under rental agreement ,rental period 15 years ,expired in August 2018.
		3) Bangna 26KM Branch 42/5 Moo 7 Bangna-Trad Road ,Bangsaotong ,Bangsaotong ,Samutprakarn. The Showroom property (Title deed No.54369 ,57200 ,49669 ,49667 ,54370 ,75060 ,49668) is owned by the company and under pledged BAY.
Capital Information	:	Registered and paid-up capital THB200Mil.
Target 2012	:	5,321units or 443 units per month.
Actual Sales 2012	:	1,646 units or 329 units per month. (Jan-May 2012)
Actual sales 2011	:	2,866 units or 239 units per month.
HP Contribution 2011	:	365 units from 2,866 units or 13%
HP Contribution 2012	:	131 units from 1,343 units or 10%
Dealer Grading	:	The dealer grade was "B" during 2009-2011.



Mitsu Pattapeethong Co., Ltd.

■ <i>Company Profile</i>	:	Mitsu Pattapeethong Co.,Ltd. was established in Dec 25 th , 1995 by K.Songsak Uraitharakul as a Mitsubishi dealer with the paid-up capital of THB20Mill.(Fully paid-up)
■ <i>Major Shareholders</i>	:	1. K.Songsak Uraitharakul Holding proportion of 30.0% 2. K.Huikung Uraitharakul Holding proportion of 40.0% 3. K.Sombat Uraitharakul Holding proportion of 10.0% 4. K.Somsak Paweeethitkarn Holding proportion of 10.0% 5. K.Bancha Uraitharakul Holding proportion of 10.0%
■ <i>Company Directors</i>	:	K.Songsak Uraitharakul and K.Huikung Uraitharakul are the key managing person as well as authorized directors.
■ <i>No. of Issued Shares</i>	:	200,000 common share, Baht 100 per share.
■ <i>Registered Capital</i>	:	Mitsu Pattapeethong Co., Ltd. was set up with the registered capital of THB20Mill.
■ <i>Type of Business</i>	:	Mitsubishi car and parts selling, services center as well as auto repair workshop.
■ <i>Location</i>	:	2 showrooms located in Nakornratchsima Province.
		1) HO : 1308/5 Mittrapap Rd, Tumbol Nai Muang, Amphur Muang Nakornratchasima 2) Branch : 314/1-2 Moo 2 Rajchsriracha-chokchai Rd, Tumbol Huatay, Amphur Muang Nakornratchasima
■ <i>Contact number</i>	:	Telephone : 0-4362-4188-9,0-4352-5421-2 Fax : 0-4362-4190.
■ <i>Dealership Status</i>	:	Authorized Mitsubishi dealership agreement was made on July 1 st , 2008 with term expiring June 30 th , 2012. The agreement will be renewed year by year, which will be in July of each year.
■ <i>Internal Blacklist</i>	:	Mitsu Pattapeethong Co., Ltd. and its director pass the blacklist checks.
■ <i>Actual Sales 2011</i>	:	879 units or 73 units per month (Jan-Dec)
■ <i>HP Volume 2011</i>	:	385 units (Jan-Dec) Average 32 units/month.
■ <i>Actual Sales FY12</i>	:	545 units (Jan-May),or average 109units/month.
■ <i>HP Volume FY12</i>	:	199 units (Jan-May), or 40units/month.
■ <i>Delay Payment</i>	:	No delay payment record
■ <i>Dealer Grading</i>	:	The dealer graded was "C" during 2006-2011

Mitsu Viphavadee Co., Ltd.

Company Profile

Company Profile : Mitsu Viphavadi Co.,Ltd. was established in July 1993 by Jitpanoluk Family.

Major Shareholders : The company's shares held by directors as follows :

1. K. Suwat Jitpanoluk holding proportion of 26.26%
2. K.Aranya Jitpanoluk holding proportion of 21.19%
3. K.Pornchai Jitpanoluk holding proportion of 0.19%
4. K.Sompong Jitpanoluk holding proportion of 23.08%
5. K.Ancharee Jitpanoluk holding proportion of 3.57%
6. Jitpanoluk Family holding proportion of 25.71%

Company Directors :

Key Directors : Khun Sompong Jipanoruk. is a guarantor the company and company authorized signor.

Blacklist check :

Dealer and guarantor passed our internal blacklist check.

Company Business

Dealership Status : Mitsubishi car and part selling , services center as well as auto repair workshop.

Location : Authorized Mitsubishi dealership agreement was renewed in July 1st ,09 with term expiring Jun 30th ,12.

Bang-or Branch) 709 Jarunsanitwong Rd., Chatujuk Bangkok 10900

Bang-or Branch) 4 Moo 9 Viphavadi Rungsit Rd., Bang-or, Bang-plud, Bangkok 10700

Capital Information : Registered and paid-up capital at 27 MB. (Fully paid-up)

Revised Target 2011 : 1,323units or 111 units per month

Actual Sales 2011 : 1,087 units or 91 units per month.

H/P Conversion 2011 : 294units or 25 units per month.

Dealer Grading : "B" during 2006-2010



Jieng Automobile Group

Shareholders

Automotive

Jieng International Co., Ltd.

Jieng International
Co., Ltd.



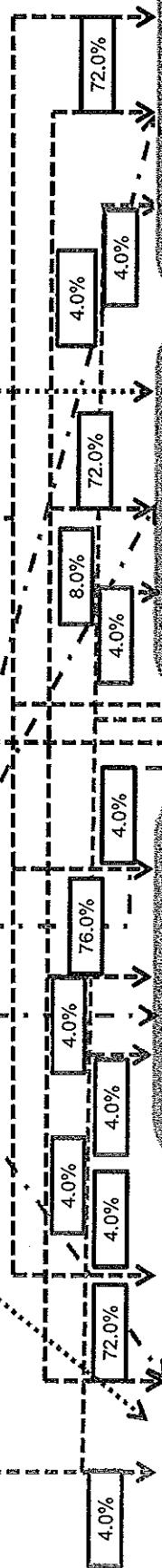
Jieng Automobile Co., Ltd.

Mrs. Aphaporn
Sanguansakphakdee

Mr. Kittipong
Sakulkhoo

Mr. Kittisak
Sakulkhoo

72.0%



MITSUJIENG UDON CO., LTD.
Authorized Mitsubishi Dealer at Udon Thani
Business Established Jan 8th 2009 with registered THB 5.0 MB
2011 Financial Net worth = THB 4.74 MB, Net Profit = THB -0.26 MB

MITSUJIENG NONGKHAI CO., LTD.
Authorized Mitsubishi Dealer at Nongkhai & Udon Thani Business
Established Jul 15, 1993 with registered THB 30.0 MB
2011 Financial Net worth = THB 7.085 MB, Total Revenue = THB 939.37 MB, Net Profit = THB 6.21 MB

SUZUKI JIENG UDON CO., LTD.
Authorized Suzuki Dealer at Udon Thani
Business Established Feb 20th 2001 with registered THB 10.0 MB
2011 Financial Net worth = THB 3.32 MB, Total Revenue = THB 100.11 MB, Net Profit = THB 0.33 MB

JIENG MOTORS CAR CO., LTD.
Authorized Tata Dealer at Nongkhai
Business Established Nov 5th 2003 with registered THB 5.0 MB
2011 Financial Net worth = THB 5.20 MB, Total Revenue = THB 27.64 MB, Net Profit = THB 0.21 MB

SUZUKI JIENG UDON CO., LTD.
Authorized Suzuki Dealer at Udon Thani
Business Established Feb 20th 2001 with registered THB 10.0 MB
2011 Financial Net worth = THB 3.32 MB, Total Revenue = THB 100.11 MB, Net Profit = THB 0.33 MB

Leasing

Mitsubishi

TATA

SUZUKI

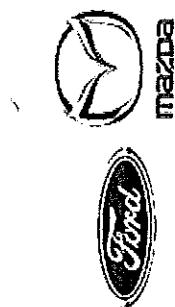
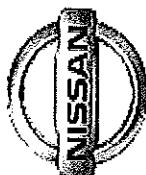
JEANG LEASING CO., LTD.: Local Leasing Business at Nongkhai:
Established in Feb 13th, 2002 with registered THB 20.0 MB
2011 Financial Net worth = THB 29.70 MB, Total Revenue = THB 374.40 MB, Net Profit = THB 1.24 MB



Mitsu Jiang Nongkai Co., Ltd.

Company Profile	:	Mitsu Jieng Nongkhai Co.,Ltd. was established in July 1993 by Sakulkhoo Family.
Major Shareholders	:	Jieng Auto Mobile Co.,Ltd. (72%) ,Khun Kittiphong Sakulkhoo (4%).
Company Directors	:	Khun Kittiphong Sakulkhoo ,Khun Aphaphorn Sanguansakpakdi ,Khun Anuchit Sakulkhoo (Any of Directors ; One signature with company stamp)
Key Directors	:	Khun Kittiphong Sakulkhoo who the one of major shareholders and He is company's key director also.
Blacklist Check	:	Dealer and guarantor passed our internal blacklist check.
Company Business	:	Mitsubishi car and part selling , services center as well as auto repair workshop.
Dealership Status	:	Authorized Mitsubishi dealership agreement was renewed in July 1 st ,11 with term expiring Jun 30 th ,12.
Location	:	1) HO 185 Moo 12 Mitraphap Road. Pho Chai ,Muang Nongkhai ,Nongkhai 43000. The Showroom property (Title deed No.9404 ,19693) is owned by Khun Tanomsri Sakulkhoo (K.Kittiphong's mother) and under pledged with BBL 2) Beungkarn Branch 70 Moo 9 Beungkarn ,Beungkarn ,Nongkhai. The Showroom property (Title deed No.285) is owned by Khun Tanomsri Sakulkhoo. 3) Udon Branch 555/1 Moo 7 Nongbua ,Muang Udonthani ,Udonthani. The Showroom property (Title deed No.22196 ,52314) is owned by Jieng Leasing Co.Ltd. (Related company)
Capital Information	:	Registered and paid-up capital at 5.0 MB.
Target 2010	:	372 units or 31 units per month.
Target 2011	:	802 units or 66 units per month.
Actual Sales 2010	:	600 units or 50 units per month.
Actual Sales 2011	:	1,069 units or 89 units per month.
HP Contribution 2010	:	13% (78 units of Total Retail Sales 600 units)
HP Contribution 2011	:	42% (445 units of Total Retail Sales 1,069 units)
Business with AYCAL	:	
Permanent Line	:	Credit line approval of 25.0 MB in 2011
Delay Payment with AYCAL	:	No Delay Payment
Dealer Grading	:	"C" during 2010

**SNP2000 Group
(K.Prawit Pansachuea's dealer network)**



EASTERN SIAM NISSAN CO.,LTD. Registered and paid-up at 50MB	KRUNGTHEP AUTOMOBILE CO.,LTD. Registered and paid-up at 10MB
SIAM NISSAN YASOTHON CO.,LTD. Registered and paid-up at 10MB	NARA BANGKOK CO.,LTD. Registered and paid-up at 20MB
SIAM NISSAN THAYEE SUB CO.,LTD. Registered and paid-up at 10MB	Mahanakorn Automobile CO.,LTD. Registered and paid-up at 50MB
SIAM NISSAN PHRANAKHON 2000 CO.,LTD. Registered and paid-up at 200MB	SIAM NISSAN MAKANAKORN CO.,LTD. Registered and paid-up at 80MB
HAT YAI MOTORS CO.,LTD. Registered and paid-up at 80MB	

Total FY11 sales at
3,735 units
10M/FY12 at
6,166 units



RANK#1 in Nissan
7,961 units in FY11
10M/FY12 at 10,851 units



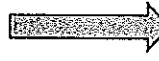
MITSU BANGKOK 2009 CO.,LTD.
Registered and paid-up at 20MB

MITSU CHIANGMAI CO.,LTD.
Registered and paid-up at 5MB

MITSURAYONG CO.,LTD.
Registered and paid-up at 15MB

MITSUBONRATCHTHANI AUTOMOBILE CO.,LTD.
Registered and paid-up at 20MB

MITSUCHAINART AUTOMOBILE CO.,LTD.
Registered and paid-up at 5MB



RANK#1 in Mitsubishi
5,351 units in FY11
10M/FY12 at 8,213 units

Mitsu Bangkok 2009 Co., Ltd.

- Company Profile :	Mitsu Bangkok 2009 Co.,Ltd. was established in Jun. 2009 by Phansaichuea family as a Mitsubishi dealer with the registered capital of THB 10.0 MB.(Paid-up capital of THB 5.0 MB)
- Major Shareholders :	Phansaichuea family has operated retail sale of motor vehicles business; Siam Nissan Eastern Co.,Ltd. in Yasothon since 1998 K.Prawit-K.Pornchanok Phansaichuea with holding proportion of 100%. K.Prawit or K.Pornchanok is also an authorized director in Mitsu Bangkok 2009 Co., Ltd.
- Company Directors :	K.Prawit-K.Pornchanok Phansaichuea is the key managing person.
- No. of Issued Shares :	50,000 common share, Baht 100 per share.
- Registered Capital :	Mitsu Bangkok 2009 Co., Ltd. was set up with the initial registered capital of 5.0 MB.
- Type of Business :	Mitsubishi car and parts selling, services center as well as auto repair workshop.
- Location :	2 showrooms located in Nonthaburi and Pathumthani province.
- HQ :	99 M.5 Pracha Rat Rd. Talat Kwan, Muang, Pathumthani.
- Branch :	99 M.3 Bangkok-Pathumthani Rd., Bangchang, Muang, Pathumthani.
- Title Deed :	HO : A three-year lease was signed in Nov ; Nov 2009-Dec 2012.
- Contact number :	Branch : A three-year lease was signed in Aug ; Aug 2009-Aug 2012.
- Telephone :	+66(0) 2 9684499 Fax : +66(0) 2 9684700
- Number of Employees :	As of May 2010, total number of employees were 56 persons.
- Dealership Status :	Authorized Mitsu dealership agreement was made on July 1 st , 2009 with term expiring June 30 th , 2010. The agreement will be renewed year by year, which will be in July of each year.
- Internal Blacklist :	Mitsu Bangkok 2009 and its director pass the blacklist checks.
- Actual Sales 2009 :	118 units or 30 units per month.(Sep-Dec)
- Actual Sales 2010 :	365 units or 92 units per month.(Jan-Apr)
- Wholesales Target 2010:	950 units or 80 units per month.
- HP Volume 2009 :	12 units (Nov-Dec)
- HP Volume 2010 :	104 units (Jan-May)
- HP Contribution 2009 :	12 units from 118 units or 10.17%
- HP Contribution 2010 :	104 units from 365 units or 28.49%



Mitsu Auto Nongbualamphoo Co., Ltd.

- Company Profile :	Mitsuauto Nongbualamphoo Co.,Ltd. was established in October 15, 2004 as an authorized Mitsubishi dealership in Nongbualamphoo province with registered and paid-up capital of THB 10 Mil.		
- Major Shareholders :	The company's shares held by directors as follows		
- 1. K. Teerachai Kanakijcharoen	holding proportion of 70.0%		
- 2. K. Kittipong Tankijcharoen	holding proportion of 10.0%		
- 3. K. Natpapas Nirotangsri	holding proportion of 10.0%		
- 4. K. Kulthida Tankijcharoen	holding proportion of 10.0%		
- Company Directors :	President & Owner : Mr. Teerachai Kanakijcharoen Managing Director : Mr. Kittipong Tankijcharoen General Manager (Sales&Service) : Miss. Natpapas Nirotangsri General Manager (Sales&Service) : Miss. Kulthida Tankijcharoen		
- No. of Issued Shares:	10,000 common share, 1,000 Baht per share.		
- Registered Capital :	Mitsuauto Nongbualamphoo Co.,Ltd. was set up with the initial registered capital of 10.0 MB. (Fully paid-up)		
- Type of Business :	Mitsubishi car and parts selling, services center as well as auto repair workshop.		
- Investment Capital :	This dealer use its self-financed to renovate new services centre and diamond used car showroom cost of THB 11.56 MB.		
- Location :	Showroom located in Amphur Muang Nongbualamphoo, Nongbualamphoo Province. HQ : 299/1 Amphur Muang Nongbualamphoo, Nongbualamphoo Province.		
- Contact number	Telephone : +66(0)2482-1158-62 Fax : +66(0)2482-2052 Mobile : 084-5311889		
- Dealership Status	Authorized Mitsubishi dealership agreement was made on October 1, 2010 with term expiring. The agreement will be renewed annually automatically in July.		
- Internal Blacklist	Mitsuauto Nongbualamphoo Co.,Ltd. and its director pass the blacklist checks.		
- 2009 Actual Sales	128 units, average 11 units/month		
- 2010 Actual Sales	195 units, average 16 units/month		
- 2011 Actual Sales	152units (Jan-May 2011), average 30 units/month.		
- 2011 Target	Totally 251 units, Average 21 units/month.		
- HP Contribution 2011:	85 Units (Jan-May 2011)		

Jaw Vinit Co., Ltd.

Company Profile	Jaw Vinit Co.,Ltd. was established in December 1986 by Prasert Family as Authorized Mitsubishi Dealer.
Major Shareholders	K. Vinai Prasert (30%), K. Vinai Prasert (12%) and K. Ranee Prasert (12%)
Company Directors	K. Vinai ,K. Vinai ,K. Ranee Prasert (Any of Directors : One signature with company stamp)
Key Directors	K. Vinai Prasert who is a guarantor the company and the one of Company's shareholders also.
Blacklist check	Dealer and guarantor passed our internal blacklist check (Checked as of August 17, 2010)
Company Business	Mitsubishi car and parts selling ,services center as well as auto repair workshop.
Dealership Status	Authorized Mitsubishi dealership agreement was renewed in July 1st,09 with term expiring Jun 30th,10.
Location	1) HO 20 Phatthanakan Khu Khwang Road ,Nai Muang ,Muang ,Nakhon Sri Thammarat 80000.The Show room property (Title deed No.39792 ,40408) is owned by the company and under pledged with BBL. 2) Tungsong Branch 238 Asia Road ,Chanaei ,Tungsong ,Nakhon Sri Thammarat.The Show room property (Title deed No.10991 ,10593) is owned by K.Vinal 3) Kw ariang Branch 1451 Moo 3 ,Leng Muang(Asia) Road ,Kw ariang ,Hat Yai ,Songkhla.The Show room property (Title deed No.234862) is owned by the company. 4) Kongrian Branch 364 Sri PuwanartRoad ,Hat Yai ,Hat Yai ,Songkhla.The Show room property is under rental agreement ,rental period 1 years .Expired in December 2010. 5) Nathawee Branch 154 Moo 4 ,Nathawee ,Nathawee ,Songkhla.The Show room property is under rental agreement ,rental period 1 years. 6) Patchasem Branch 581/2 Patchasem Road ,Hat Yai ,Hat Yai ,Songkhla.The Show room property is under rental agreement ,rental period 10 years .Expired in 2016.
Capital Information	Registered and paid-up capital at 30 MB.
Actual Sales 2010	1,117 units or 94 units per month
Actual Sales 2011	1,881 units or 157 units per month
H/P Contribution 2010	20% (Sent I-P of 225 units from Total retail sales of 1,117 units)
H/P Contribution 2011	13% (Sent I-P of 239 units from Total retail sales of 1,881 units)
Business with AYCAL	The dealer was first approved credit line of 45 MB in Dec'08 No temporary line at AYCAL No Delay Payment "B" during 2010
Permanent Line	
Temporary Line	
Delay Payment with AYCAL	
Dealer Grading	



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Trakarn Motors Co., Ltd.

Company Profile	: Trakarn Motor Co.,Ltd. was established in April 1974 by Tansirimas Family as Authorized Mitsubishi dealer.
Major Shareholders	: K.Trakarn Tansirimas holds 48% and K.Varunee Tansirimas holds 36%.
Company Directors	: K.Trakarn Tansirimas and K.Varunee Tansirimas (K.Trakarn's signature with company stamp)
Key Directors	: K.Trakarn Tansirimas who is a major shareholder and he is the one of Company's Directors also.
Blacklist check	: Dealer and guarantor passed our internal blacklist check. (Checked as of December 22,2011)
Company Business	: Mitsubishi car and part selling ,services center as well as auto repair workshop.
Dealership Status	: Authorized Mitsubishi dealership agreement was renewed in July 1 st , 2011 with term expiring June 30 th , 2012.
Location	: HO 1541 Sunyawong Road ,Tumbol Nar Mueng, Amphur Muang, Ratchaburi. The Showroom property (Title deed No.17857) is owned by K.Trakarn and under pledged Siam City Bank
Capital Information	: Registered and paid-up capital 5 MB.
Target 2011	: 192 units or 16 units per month.
Actual sales 2011	: 418 units or 38 units per month.
HP Conversion 2010	: 10% (Sent HP of 24 units from Total retail sales of 149 units)
HP Conversion 2011	: 27% (Sent HP of 111units from Total retail sales of 418 units)
Business with AYCAL	:
Permanent Line	: The dealer was first approved credit line of 10 MB in Dec'08
Temporary Line	: No temporary line at AYCAL
Delay Payment with AYCAL	: No Delay Payment
Dealer grading	: The dealer grade was "C" during 2008-2011.



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Buyer financing : Mitsubishi dealer

This request

1. To request for the waiver on the two following conditions:

Inventory Control : Inventory control as per the process set by Krungsri Auto.(Agreed by SME product and SME Risk)

Because

- This program is O/D limit directly payment to Mitsubishi , BAY cannot control the customer report stock before the customer drawdown O/D.
- We will finance only 13 big dealers , long relation with Krungsri Auto.
The smallest dealer have 480 MB /year

Buyer financing : Mitsubishi dealer

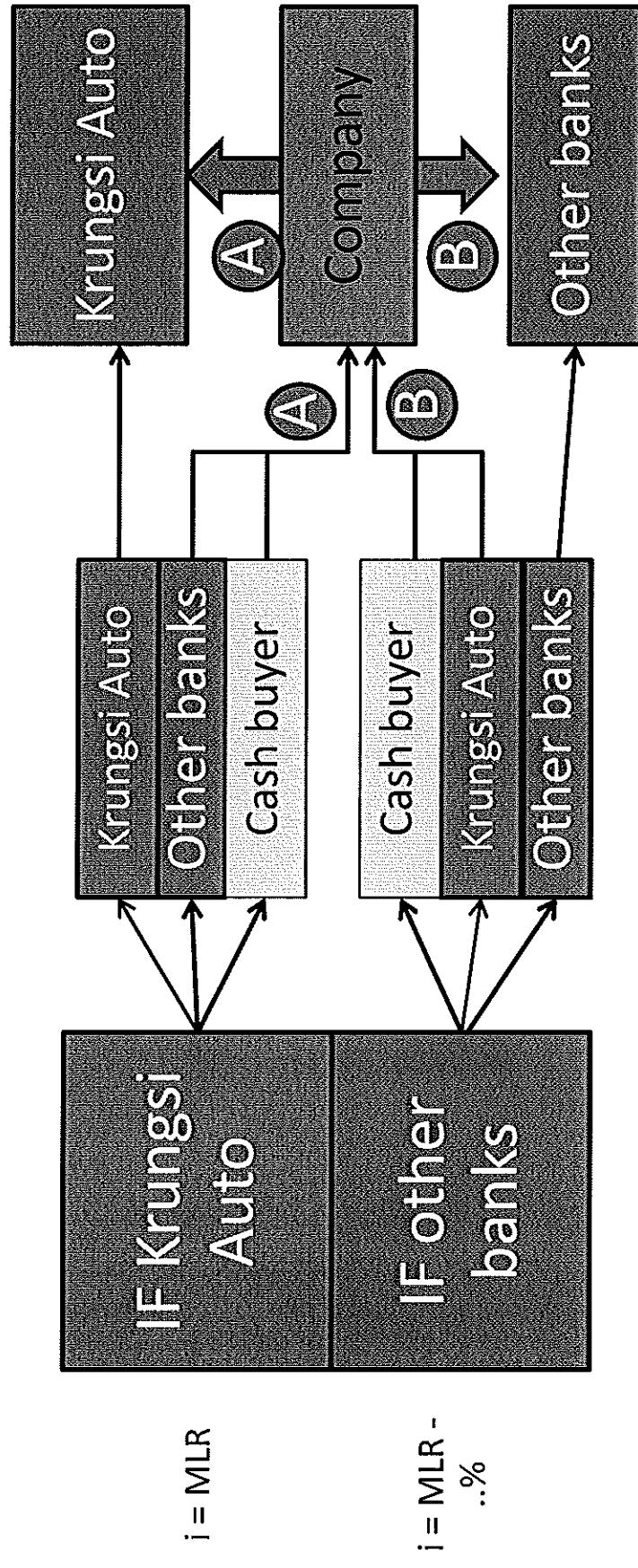
2. To request to change condition :

<u>Existing</u>	<u>This request</u>	<u>Reason</u>
<p><u>Commit limit</u> : for each dealer is calculated based on the <u>minimum</u> between</p> <p>a) 30 MB. OR b) 50% of monthly sales of auto dealers (average monthly sales of 2012 based on the company's Por Por 30 OR b) Business plan of Hire purchase volume co-set between each dealer and Krungsri Auto</p>	<p>Commit line : for each dealer is calculated based on the <u>minimum</u> between</p> <p>a) 30 MB. OR b) 50% of monthly sales of auto dealers (average monthly sales of 2012 based on the company's Por Por 30 OR c) 75% of Hire purchase volume with other bank (Krungsri Auto expect to gain this volume)</p>	<p>Krungsri Auto plan to more share hire purchase volume. So CM set commit limit based on 75% of hire purchase volume with other bank.</p> <p><u>Note</u>. After 6 months , we will review limit if Krungsri Auto volume lower than target . we can set reduce limit.</p>

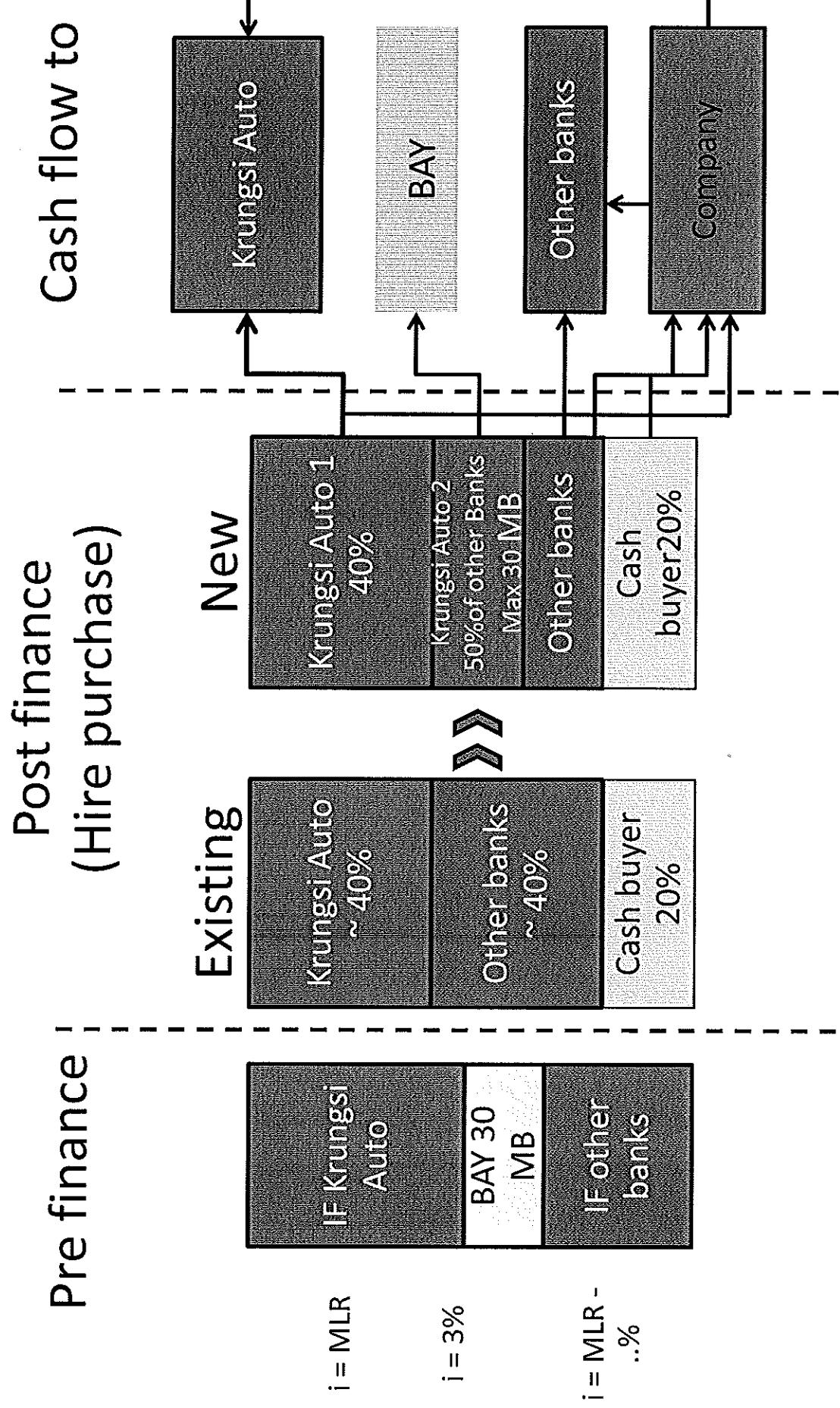
Existing process :

Post finance
(Hire purchase)

Pre finance



This request process :



Pre approval list 13 dealers

Audited financial statement 2011

Code	Total Assets	Land, Buildings and Equipment <200 MB (or for SBCC criteria)	Stock	Stock days	Total Liabilities	Equity	Paid-Up Capital	Total Revenue month	Total revenue	Net income	DE Ratio	Current CR	Year in Business
M1044	Mitsu Ayudha (Thaittada) Co.,Ltd	377.06	164.09	9.98	2.93	184.91	192.14	20.0	1,242.17	103.51	7.78	0.96	3.46 1.92 19
M108	Mitsu Krungthep 2009 Co.,Ltd	219.27	11.78	114.49	20.14	190.78	28.48	20.0	2,074.50	172.87	6.27	6.70	1.03 1.63 2
M108	Mitsu Rungjareon Co.,Ltd	455.24	120.66	67.43	10.46	147.15	308.09	200.0	2,352.48	196.04	14.31	0.48	1.32 10.04 18
M109	Thaittada Motor Co.,Ltd	66.35	28.99	6.90	3.15	56.69	9.66	10.0	800.49	66.71	6.46	5.87	2.46 2.95 10
M1068	Mitsu Nan 999 Co.,Ltd	231.91	100.57	36.64	19.89	172.90	59.01	28.0	672.54	56.05	1.66	2.93	0.54 1.55 18
M101	Mitsu Lamhang 999 Co.,Ltd	151.86	52.65	34.21	22.66	126.20	25.66	20.0	551.02	45.92	1.62	4.92	0.91 1.59 6
M1015	J. Vinit Co.,Ltd	227.83	74.04	96.33	20.83	114.91	112.92	30.0	1,687.85	140.65	11.64	1.02	1.18 19.66 26
M1018	Patapee Tong Co.,Ltd	208.29	32.44	NA	NA	168.24	40.05	20.0	723.95	60.33	2.21	4.20	3.17 1.43 17
M1065	Vipavadee Co.,Ltd	122.41	24.11	NA	NA	103.74	18.66	27.0	983.61	81.97	2.64	5.56	1.90 2.43 19
M1029	Mitsu Jeng Nongkai Co.,Ltd	246.50	51.13	98.95	38.45	175.64	70.86	30.0	939.37	78.28	6.22	2.48	0.85 1.97 19
M1035	Trakarn Motor Co.,Ltd	30.57	1.87	9.09	7.95	15.96	14.60	5.0	417.48	34.79	0.96	1.09	1.88 1.69 38
M1075	Mitsu Prajeenburi Co.,Ltd	55.38	15.46	15.44	20.38	32.69	22.68	15.0	276.53	23.04	1.70	1.44	1.57 2.39 11
M1122	Mitsu Auto Nongbualamphoo Co.,Ltd	50.18	19.99	24.77	25.40	34.15	16.03	10.0	355.93	29.66	1.06	2.13	5.69 1.46 8
Average stock days													17.50

S.No.	Name	Average amount held by Director			Non-FI with FCIL	FI with FCIL	Came soon	Fiat	Pre- approva-	Pre- approva-
		1	2	3						
13325	MITSU NIKKO TRADING CO.,LTD	191.57	152.26	75.25	25.62	51.61	76.73	95.73	50.00	30.00
133275	MITSU NIKKO TRADING CO.,LTD	254.40	211.68	85.65	-	85.65	126.05	121.31	30.00	30.00
133285	MITSU NIKKO TRADING CO.,LTD	204.43	243.32	30.80	-	37.80	205.42	152.10	30.00	30.00
133295	MITSU NIKKO TRADING CO.,LTD	115.55	65.30	36.35	18.71	14.81	56.77	53.32	30.00	30.00
133310	MITSU NIKKO TRADING CO.,LTD	63.47	55.82	15.87	6.97	8.86	39.95	34.80	20.00	30.00
133345	MITSU NIKKO TRADING CO.,LTD	74.90	32.92	21.23	5.50	15.73	38.88	37.45	30.00	30.00
133355	MITSU NIKKO TRADING CO.,LTD	133.45	165.74	17.86	6.53	12.05	110.14	114.22	10.00	30.00
133365	MITSU NIKKO TRADING CO.,LTD	109.39	80.26	35.70	28.66	12.04	44.55	50.17	30.00	30.00
133375	MITSU NIKKO TRADING CO.,LTD	161.50	131.60	47.81	-	44.81	88.80	82.35	65.16	30.00
133385	MITSU NIKKO TRADING CO.,LTD	175.40	141.12	49.23	24.81	24.81	91.88	88.20	68.92	30.00
133395	MITSU NIKKO TRADING CO.,LTD	49.32	39.38	8.31	15.12	15.12	16.05	24.20	12.14	15.00
133405	MITSU NIKKO TRADING CO.,LTD	151.34	121.34	41.76	15.23	6.86	14.35	25.57	19.38	20.00
133415	MITSU NIKKO TRADING CO.,LTD	42.33	33.78	6.93	9.80	6.33	22.55	21.12	17.80	20.00
										355.00

Date from : 11/09/2012

Pre approval list 13 dealers

CIF	Krungsri Auto Floor Plan	BAY : Existing limit						Collateral		
		Permanent	Temporary	wic limit	Total limit	Group IF exposure	Total group exposure	Deposit	fixed assets	LTV
188215	Mitsu Ayudha (Thaitrada) Co.,Ltd	100	100	1.36	-	1.36	-	1.36	1.36	-
10882754	Mitsu Krungthep 2009 Co.,Ltd	200	60	-	-	-	145.00	145.00	128.20	100%
250029	Mitsu Rungareen Co.,Ltd	200	70	35.00	-	35.00	-	65.00	100.00	113%
632867	Thaitrada Motor Co.,Ltd	70	70	0.13	-	0.13	-	0.13	0.13	-
667162	Mitsu Nan 999 Co.,Ltd	65	55	41.50	41.50	-	-	41.50	2.00	88%
	Mitsu Lampang 999 Co.,Ltd	70	35	-	-	-	-	-	45.00	-
6364825	J.Vinit Co.,Ltd	100	0	-	-	-	-	-	-	0%
	Patapee Tong Co.,Ltd	80	80	-	-	-	-	-	-	0%
6332694	Mitsu Vipavadee Co.,Ltd	70	0	-	-	-	-	-	-	0%
174945	Mitsu Jeng Nongkai Co.,Ltd	100	0	12.12	12.12	-	218.43	230.55	12.12	-
181779	Trakarn Motor Co.,Ltd	30	30	0.40	-	0.40	-	0.40	0.40	-
8728264	Mitsu Prajeenthri Co.,Ltd	80	0	2.00	-	2.00	-	2.00	2.00	-
10066181	Mitsu Auto Nongbualamphoo Co.,Ltd	60	40	-	-	-	-	-	-	-

unit : MB

Auto Dealer Selection Criteria

Risk Acceptance Parameters:

A. Financial Criteria:	
A1. Mandatory	<ul style="list-style-type: none">- Positive Networth- Profit 2 in the latest 3 years
A2. Pass 3 out of the following:	<ul style="list-style-type: none">a) D/E < 5:1b) Interest Coverage Ratio $\geq 1\times$c) Current ratio $\geq 1\times$d) Years in business ≥ 10 yearse) Sales ≥ 300 million baht

Auto Dealer Selection Criteria (Con't)

B. Credit Criteria (as per Normal Buyer Financing program)	<ul style="list-style-type: none"> a) Not in blacklist (applicable to the juristic entity and the owners) b) Not in negative list / Blacklist c) Pass bankruptcy check, legal and fraud check. - Not have an account status 020, 030, 031, 032, 033, 040 - Never SM in the last 12 months - Max 2 times SM in the last 24 months - Never NPL in last 24 months - No OD over limit for > 30 days consecutively - No claims against LG / LC / AVAL's - Credit Rating not worse than rating 6 d) Not in banks watch list e) Not existing TDR with BAY a) f) Personal Guarantee of the owner or collateral if MNC
C. Additional Parameters for TCG (SBCG):	<ul style="list-style-type: none"> - Individual or Juristic person with Thai nationality - Fixed asset (excluding land) not over 200 MB