



Directive No. 38 /2554

Re : Authority to approve Credit Facilities for Supplier Financing Program (Supply Chain Business)

To enhance the efficiency and support the continuity on the underwriting of Supplier Financing program under Supply Chain, The Credit Committee passed the resolution at its meeting no 91/ 2011 on 6 December 2011 to grant the authority to the executives of SME Credit Risk Division of Risk Management Group to approve the facilities of Supplier Financing Program and shall affect customers who join the Supplier Financing Program under Supply Chain. The Bank decides to issue the directive as follows:

1. The executives of SME Credit Risk Division of Risk Management Group as listed below by name and function shall be authorized to approve credit facilities and issue orders related thereto for Supplier Financing Program under Supply Chain. Customers shall have qualifications as per Attachment 1 and the authorities vested in these executives shall be per Attachment 2 and Attachment 3 as follows:

No	Name - Position		Scope of Authorities
1.	Person as per 1. Mr. Yuke Sutarat	Senior Vice President: SME Risk management Group	Metropolitan Region 1-8 and Provincial Region 9-19
2.	Person as per 2. 2.1 Mr. Suvit Chantumrongkul	Senior Vice President and SME Credit Risk Department Manager	Metropolitan Region 1-8
	2.2 Mr. Pattara Khumboonmee	Vice President : SME Credit Risk Department	Provincial Region 9-19
3.	Person as per 3. 3.1 Mr. Poonsak Boonwasin	Vice president and Section Manager: SME Credit Risk	Metropolitan Region 1-8
	3.2 Mrs.Warin Aryukarn	Vice president and Section Manager: SME Credit Risk	
	3.3 Mrs.Pimon Tharapan	Vice president and Section Manager: SME Credit Risk	
	3.4 Mr.Prachitchai Thitikawin	Vice president and Section Manager: SME Credit Risk	Provincial Region 9-19
	3.5 Mr.Sumpan Sirisawad	First Assistance Vice president and Section Manager: SME Credit Risk	

This Directive takes effect from 6 December 2011 onwards until there are any changes thereto.

Issued on 28 December 2011

-Signature -

(Mr. Pornsanong Tuchinda)

Head of Transformation

Qualifications of Supplier Financing customers under the Directive no. 38 / 2554

1. The customers who have been offered Supplier Financing program under Supply Chain
2. New customer who request for new credit limit under Supplier Financing program not more than 40.0 million baht in total credit limit.
3. Existing customers who request for new/ additional credit limit under Supplier Financing program and total credit limit from all credit facilities not exceed 40.0 million baht.
4. A customer and customers within same group of the companies (as specified by the Attachment 3) with credit limit under Supplier Financing program and total group exposure not exceed 40.0 million baht.

(Translation)

Attachment 2

**Authority to Approve Credit Facilities under Supplier Financing Program**

No.	Type of Credit Facilities / Conditions/ Collateral	Authorized Persons	Scope of Authorities	Remarks
1	<u>O/D limit facility</u>  - The authority to grant/ increase / reduce and cancel the facility for both new and existing customer of the Bank  - Extend / review the facility and change in conditions/ collateral/ guarantors  - Extend / review the facility and change in conditions/ collateral/ guarantors  - Hold / reset hold	- Any of the persons as per 1 co-signs with any of the persons as per 2 or any of the persons as per 3  - Any of the persons as per 2 co-signs with any of the persons as per 3	- New credit limit under Supplier Financing program and total group exposure not exceed 40.0 million baht( Forty million baht)	- Interest rate / Fees charge shall be made in accordance with the conditions as per approved Sponsor Credit Application or under discretion of SME Business Department
		- Any of the persons as per 1 or 2 or 3	- New credit limit under Supplier Financing program and total group exposure not exceed 20.0 million baht( Twenty million baht)	

The Definition of Total Group Exposure

1. In case of the Bank granting credit line to the following related parties:
  - 1.1 Spouse
  - 1.2 Child or adopted child
    - 1.2.1 Child or adopted child who is not yet reached adulthood
    - 1.2.2 Child or adopted child who is reached adulthood but is in the same business or uses the same source of fund.
  - 1.3 Partnership, limited partnership and/ or other juristic person that the customer or parties in (1.1) and (1.2) are partners
  - 1.4 Limited company and/ or other juristic person that the customer or parties in (1.1), (1.2), and (1.3) hold more than 20% of paid-up shares
  - 1.5 Limited company and/ or other juristic person that the customer or parties in (1.1), (1.2), (1.3) and (1.4) hold more than 20% of paid-up shares.
  - 1.6 Persons or Juristic persons who are guarantors and guaranteed, except guarantee of non-commercial loans such as Personal Loan, Housing Loan or Mortgage Loan, etc.
  - 1.7 Persons or Juristic persons in (1.1) to (1.6) will be presumed to be a related party except for that proven not related.
2. If one party holds greater than 20% of paid-up shares of other party, both parties shall be considered as related parties (Shareholding)
3. If one party holds less than 20% of paid-up shares of the second party, but hold greater than 20% of paid-up shares of the third party and the third party holds greater than 20% of paid-up shares of the second party, all three parties shall be considered as related parties (Cross Shareholding)
4. All parties who share the same collateral or guarantors are considered as related parties (Linkage Support)
5. In case that 1-4 are not applied, even if an executive of one party is not an executive of another but has the following controls over a second party, both parties shall be considered as related party.
  - 5.1 Have power to advice or order any directors in the second party
  - 5.2 Have power to control the majority voting right of more than 50% of the second party Board of Directors or the second party's related party
  - 5.3 Have power to control the appointment or dismissal of directors
  - 5.4 Other parties with characteristics as specified by the Bank of Thailand

In credit approval document preparation, the information of all the related parties in 1-5 shall be included.