

**Executive Committee Charter**  
**Kiatnakin Phatra Bank Public Company Limited**

**Roles, Duties and Responsibilities**

The Executive Committee has roles, duties and responsibilities as assigned by the Board of Directors as follows:

1. Determine short and long-term business directions and strategic goals of the Group for both financial and non-financial aspects by analyzing the ecosystem and factors prior to proposing to the Board of Directors for consideration.
2. Consider the policy and operating plan of the Bank and Group companies, as proposed by the CEO, prior to proposing to the Board of Directors for consideration by emphasizing on adequate and efficient allocation of key resources and ensure that the CEO operates the business in accordance with the approved policy effectively and efficiently.
3. Consider and approve policies, guidelines and working rules of the Bank and Group companies.
4. Oversee the business operation of the Bank and Group companies in order to carry out business in accordance with the laws and approved policies as well as assign operating matters of the Bank and Group companies to the CEO and sub-committees in order to propose to the Board of Directors for consideration.
5. Establish the overall organizational structure in accordance with the business directions and goals as well as give consent to any revision on the Bank's organizational structure at the group level (in case of setting up a new business or dismissal of any business) prior to proposing to the Board of Directors for consideration. Meanwhile, the CEO and President are authorized to approve the revision on the organizational structure at the department level or group level (excluding setting up a new business or dismissal of any business) according to line authority as deemed appropriate.
6. Supervise the performance and establish the roles and responsibilities of the CEO, sub-committees and executives, who are assigned by the Executive Committee to be responsible for a specific matter.
7. Consider and approve loans, restructuring loans and sales of main foreclosed property; set the asset price to be purchased from auctions; exercise the right to object in accordance with the specified limit; approve the legal expenses and litigation against debtors and approve the

securities underwriting and securities commitment of the Bank or Group companies within the specified limit and propose to the Board of Directors for acknowledgement.

8. Approve the unreviewed/ unaudited financial statements in order to disclose to the SET and relevant supervisory agencies and consider the reviewed/ audited financial statements before proposing to the Board of Directors for approval.

The Executive Committee shall meet at least once a month or as it deems appropriate. The quorum of the Executive Committee's meetings consists of no less than half of the Executive Committee members. The meeting resolution is passed by a majority vote of the committee members attending the meeting. In cases where unanimity is not reached, the committee member may propose such agenda to the Board of Directors for consideration. The Executive Committee may adopt a resolution without holding a meeting if all committee members sign their names on a copy of the text of such resolution and such resolution shall be in the same force and effective as if it has been adopted at a duly convened meeting of the Executive Committee.