

**-Translation-**

No. Sor Jor Gor. 001654

Issued on July 11, B.E. 2562 (A.D. 2019)

Copy of this document is attached to the Certificate.

**Objectives of the Company consist of 11 items as follows:**

(1) To conduct the business of commercial banking that commercial banks in Thailand and overseas are permitted to perform, and to transact all matters and things in connection with the commercial banking business as follows:

(a) To receive money to be deposited or paid into a current account, fixed deposit account, savings account or any other account, or to receive money on deposit by issuing certificate of deposit or any instrument of rights with or without allowance for interest.

(b) To lend money, provide overdraft or other credit facilities by any other means or invest in money, with or without security.

(c) To purchase, sell, carry on the business of discounting, or dispose of by any means, foreign currencies, bonds, debentures, bills, letters of credit, notes, warrants, financial instruments, debt instruments, instruments or evidence of right, or any other instruments, shares, debentures, as well as all types of securities issued, executed, purchased or procured by the Company or by any other person by any means whatsoever.

(d) To provide guarantee of debts, liabilities and performances of any persons under any agreements, including issuing or receiving letters of credit or any commercial documents.

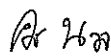
(e) To take deposit, safe-keep or manage assets and all kinds of interest by any means as well as to transact all kinds of business on behalf of persons, groups of persons, funds, organizations or other agencies, both private and governmental sectors, whether in Thailand and overseas.

(f) To act as an advisor and to provide advice, information service, analysis or project planning or appropriate financial investment; to act as an advisor in acquisitions, mergers, amalgamations, applications to be a listed company or listed securities on the Securities Exchange or in any other places where there is trading of securities including the operation or rendering of all kinds of services regarding financial and investment business, whether in Thailand and overseas.

(g) To act as the securities registrar, agent, broker, commission agent or to undertake any other duty in the trading of shares, debentures or other securities, or in any business in financial, investment and commercial transaction or otherwise.

Certified Correct Translation

The Siam Commercial Bank Public Company Limited

  
(Mr. Krongchon Nuanchaoen)

Department of Business Development's logo

Printed at 15:33 hrs.

Department of Business Development, Ministry of Commerce  
Department of Business Development  
Ministry of Commerce  
Tel.02 528 7600

"Smile, Transparency, Service Mind"  
Creative Services  
Hot Line 1570 www.dbd.go.th

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-Signature-

**Objectives of the Company consist of 11 items as follows**

(h) To transact all matters and things as any commercial bank may conduct pursuant to banking customs and practice or as it shall act or be permitted to perform as may appear to be conducive to the attainment of the above objectives or any of them.

(i) To engage in the business of being broker for non-life and life insurance.

(2) To establish branches or appoint agencies to transact all matters described in Clause (1) both in Thailand and overseas and to act as an agent for other commercial banks in operating commercial banking business.

(3) To purchase, provide, receive, lease, hire-purchase, acquire ownership, possess, improve, use, or otherwise acquire, with respect to all types of assets or rights and duties, for the Company's own use or for other benefits of the Company or its employees.

(4) To sell or otherwise dispose of, assign, let on lease, let on hire-purchase, or grant rights to use or make use of all types of assets or rights and duties of the Company or others, including creating any pledges, mortgages, or other encumbrances on the said assets or rights and duties as security for the obligations or for the benefit of the Company's operation.

(5) To hold shares in any private limited company or any public limited company or to engage in any business as described in the Memorandum of Association in all respects with any persons, group of persons, fund, organizations or other agencies, both private and governmental sectors, whether in Thailand and overseas.

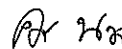
(6) To invest in money by way of deposit, subscribe, purchase or by any manner, in order to acquire any bills, financial instruments, debt instruments, instruments or evidence of right, or any other instruments, shares, debentures, investment units, or other securities.

(7) To provide financial support to any persons, group of persons, funds, organizations or other agencies, both private and governmental sectors, whether in Thailand and overseas.

(8) To make payment by cash or shares of the Company in consideration of any assets or rights purchased, acquired or otherwise obtained by the Company and in the event that the payment is made by delivery of shares, the holder of such shares may or may not be entitled to the dividend or may receive the capital return either before or after.

Certified Correct Translation

The Siam Commercial Bank Public Company Limited



(Mr. Krongchon Nuancharoen)

Department of Business  
Development's logo

Printed at 15:33 hrs.

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*Signature*

Registrar  
Department of

(9) To issue any securities in forms of shares, debentures, investment units, warrants, bills, securities or any other instruments in whatever nature, as permitted or as prescribed or to be prescribed by the laws governing public limited company, securities and securities exchange or other laws, to the existing shareholders, public or any persons, at the price equivalent to the fixed or prescribed value of such instruments or securities, or at the price with discount or the price higher than those of the prescribed value.

(10) To conduct the business of research, study, investigate, collect, create, invent, develop, improve, analyze, tabulate, draw conclusion, prepare data, disseminate data, provide advice, and act as consultant, in connection with technologies and innovations

(11) To conduct all other businesses in relation to, or in connection with, commercial banking business or businesses: which commercial banks customarily conduct; or are advised to or required to conduct; or received permission or consent from the Bank of Thailand and/or relevant Government agencies to conduct; or which will enable the Bank to achieve any one or more of its objectives, as well as any other enterprises as may be permitted by law.

Apart from those stated above, to do any act which is incidental to the business of the Company or conducive to the attainment of any or all of the above objectives.

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The Siam Commercial Bank Public Company Limited

*Mr. Krongchon Nuancharoen*

(Mr. Krongchon Nuancharoen)

Department of Business  
Development's logo

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No. 269981 15 JUL 2019

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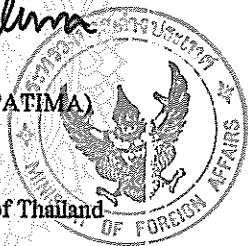
SEEN AT THE MINISTRY OF  
FOREIGN AFFAIRS

*A - Chitapatima*

(MR. AKAVUTH CHITAPATIMA)

Minister

Ministry of Foreign Affairs of Thailand



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