



Risk Management Committee Charter

Objectives

The Board of Directors has appointed the Risk Management Committee to set a policy Risk management framework, supervise and support the implementation of risk management. In accordance with the strategy and business goals to reduce the impact of various risk factors both outside and inside the organization to the Company's business operations including the roles and duties as specified by the Board of Directors so that the Risk Management Committee can perform its duties effectively as assigned by the Board of Directors.

Composition and Qualifications

1. The Risk Management Committee Appointed by the Board of Directors.
2. The Risk Management Committee it consists of at least 3 members, comprising independent directors and/or appropriate executives to ensure that responsibilities are covered.
3. The quorum of the Risk Management Committee must not be less than half of the members.
4. The Chairman of the Risk Management Committee is appointed by the Board of Directors by considering selection from the directors.
5. Chairman of the Risk Management Committee to appoint a secretary of the Risk Management Committee.
6. The Risk Management Committee meets at least twice a year and may have additional meetings if needed.
7. Risk Management Committee others may be invited to the meeting as needed which must be a person who is involved or responsible for the agenda considered in the meeting.
8. Risk Management Committee the term of office is 2 years each member who vacate office may be appointed by the Board of Directors to be able to continue holding the position.



9. Member of the Risk Management Committee everyone has a duty to attend the meeting this can be a meeting in person or a conference call (conference call not counted as a quorum).
10. The Risk Management Committee Independent experts may be consulted if necessary at the expense of the company which has been approved by the Board of Directors.
11. The Secretary of the Risk Management Committee Responsible for preparing for the meeting arrangement prepare agenda meeting documents send agenda and documents for the meeting to all members within a sufficient period of time for members to review the information in detail or request additional information before the meeting after the meeting the secretary must deliver the minutes of the meeting to all members within 7 business days after each meeting. The approval of the meeting minutes will be made at the next Risk Management Committee meeting.

Power Scope, Duties and Responsibilities

1. Determine and review the organization's risk management framework policies.
2. Regulate and support the implementation of corporate risk management to consistent with strategy and business goals including changing circumstances.
3. Consider reporting the results of corporate risk management and expressing opinion on the risks that may arise including guidelines for the determination of control measures or mitigation plan and development of organizational risk management systems for the Risk Management and Internal Control Committee (RMCC): RMCC to make the management system effective continuously.
4. Report the results of corporate risk management to the Board of Directors for acknowledgment and in the case of factors or important events which may have a significant impact on the company must report to the Board of Directors for acknowledgment and consideration as soon as possible.
5. Set risk management policy The Company's risk appetite is proposed to the Board of Directors for consideration on overall risk management liquidity risk market risk operational risk or other risks that is significant to the company.
6. Determine the organizational structure and resources of risk management according to the Company's risk management policy able to analyze, evaluate, measure and monitor risk management processes effectively.



7. Regulate, review and recommend to the Board of Directors regarding risk management policies, standard practice overall risk strategy and measurements to ensure that risk management strategies are properly implemented.
8. Perform any other duties as assigned by the Board of Directors.

Reporting

1. Reporting to the Board of Directors

The Risk Management Committee must report to the Board of Directors in the following

- 1.1 Report on the overall impact and changes in the risk frame including the impact of policy changes and new product development.
- 1.2 Report on risk status and changes that affect the acceptable risk tolerance (Risk Appetite) when appropriate.
- 1.3 Ensuring that Board of Directors acknowledgment and awareness of various factors that may significantly affect the risk position of the financial business group.

2. Reporting to shareholders

The Risk Management Committee must submit an annual report proposed to the shareholders' meeting in name of the Board of Directors which is part or as an appendix to annual reports and financial reports.

Performance appraisal

The Risk Management Committee must assess and report on issues on an annual basis and report problems obstacles that cause operations to fail to achieve objectives for the Board of Directors to acknowledge.

Director's Remuneration

The Nomination and Remuneration Committee Responsible for determining the remuneration of the Chairman of the Risk Management Committee and Risk Management Committee and seek approval from the Board of Directors to propose for approval from the annual general meeting of shareholders.