



Profile of the Retiring Director nominated for Re-election

| | | | |
|---|---|---|---|
| Name | : | Mr. Chanchai Leetavorn |  |
| Position | : | - Chairman - Authorized Director | |
| Age | : | 79 years | |
| Nationality | : | Thai | |
| Education | : | - Bachelor of Science in Banking and Finance, University of Illinois, U.S.A. | |
| Experience | : | - Minister, Ministry of Commerce - Permanent Secretary, Ministry of Finance - Deputy Minister, Ministry of Finance - Secretary General to the Office of the Board of Investment | |
| Other Present Positions | | | |
| • Listed Company | : | None | |
| • Non-Listed Companies | : | Positions in the subsidiaries which may cause conflict of interest - Chairman, ACL Securities Co., Ltd. - Chairman, Leasing Sinn Asia Co., Ltd. Positions in other companies - Director, Minibea Aviation Co., Ltd. - Director, Siam Piwat Holding Co., Ltd. - Director, Siam Piwat Co., Ltd. - Chairman, Bangkok BTMU Co., Ltd. - Director, BIHC Trading Co., Ltd. | |
| Legal Dispute | : | None | |
| Shareholding in ACL Bank | : | 1,000,000 ordinary shares (0.06%) | |
| Tenure | : | 23 years | |
| Meeting Attendance, 2006 | : | - Annual General Meeting of the Shareholders 1 / 1 time - Board of Directors 13 / 13 times | |
| Performance | : | - Provided useful opinions and recommendations for the Board of Directors' performance. - Considered on and approved important matters related to the Bank's operations, strategic plan, business plan and oversaw the management to efficiently and effectively perform according to the approved policies and plans. - Oversaw the Bank to conduct business with ethics based on the policy on Good Corporate Governance of the Bank. | |
| Type of Director nominated for Re-election | : | Director | |

Profile of the Retiring Director nominated for Re-election

| | | | |
|---|---|--|---|
| Name | : | Mr. Thongchai Ananthothai |  |
| Position | : | - President - Executive Director - Member of the Risk Management Committee - Authorized Director | |
| Age | : | 45 years | |
| Nationality | : | Thai | |
| Education | : | - MBA, University of Notre Dame, U.S.A. - BS (Electrical Engineering), University of Colorado, U.S.A. | |
| Training Course | : | - Director Certification Program Thai Institute of Directors Association | |
| Experience | : | - President, BSL Leasing Co., Ltd. - Executive Vice President, Nava Finance Plc. - Second Vice President, Chase Manhattan Bank | |
| Other Present Positions | | | |
| • Listed Company | : | None | |
| • Non-Listed Companies | : | Positions in the subsidiaries which may cause conflict of interest - Director, ACL Securities Co., Ltd. - Director, Leasing Sinn Asia Co., Ltd. | |
| Legal Dispute | : | None | |
| Shareholding in ACL Bank | : | 1,000,000 ordinary shares (0.06%) | |
| Tenure | : | 4 years 8 months | |
| Meeting Attendance, 2006 | : | - Annual General Meeting of the Shareholders 1 / 1 time - Board of Directors' Meetings 13 / 13 times - Board of Executive Directors' Meetings 45 / 47 times - Risk Management Committee's Meetings 4 / 4 times | |
| Performance | : | - Took a lead in setting strategic plan, business plan and policies on the operations of the Bank. - Managed the operations of the Bank in compliance with the strategic plan, business plan and corporate goals approved by the Board of Executive Directors and/or the Board of Directors. - Regularly monitored and assessed the performance of the Bank, assessed both internal and external factors having impacts on the operations of the Bank, including recommended appropriate guidelines. - Improved and developed the organization structure to enhance maximum benefits to the operations of the Bank. | |
| Type of Director nominated for Re-election | : | Director | |

Profile of the Retiring Director nominated for Re-election

| | | |
|--|---|---|
| Name | : Mr. Plengsakdi Prakaspesat |  |
| Position | : - Director - Member of the Audit Committee | |
| Age | : 65 years | |
| Nationality | : Thai | |
| Education | : - Commerce, Ross College (Dublin), Ireland - College Degree, National Defence | |
| Training Courses | : - Director Accreditation Program - The Characteristics of Effective Directors Thai Institute of Directors Association | |
| Experience | : - Chairman, Asia Pacific Potash Corporation Ltd. - Chairman, UFM Fuji Super Co., Ltd. - Vice Chairman, United Flour Mill Plc. - Vice Chairman, UMC International Corporation Co., Ltd. - Director, MC Foods Co., Ltd. - Director, Rama Feed Mill Co., Ltd. | |
| Other Present Positions | : - Chairman of the Audit Committee, Bangkok Insurance Plc. - Senior Advisor, Thai Central Chemical Plc. - Advisor, United Flour Mill Plc. | |
| • Listed Companies | : - Chairman of the Audit Committee, Bangkok Insurance Plc. - Senior Advisor, Thai Central Chemical Plc. - Advisor, United Flour Mill Plc. | |
| • Non-Listed Companies | : - Director, Aspac Co., Ltd. - Advisor, MC Industrial Chemical Co., Ltd. - Advisor, Jardine Lloyd Thompson Ltd. - Advisor, Jardine Insurance Brokers (Thailand) Ltd. | |
| Legal Dispute | : None | |
| Family relationship with management / major shareholder of the Bank / subsidiaries | : None | |
| Relationship with the Bank / subsidiaries or juristic person, which may cause conflict of interest for the past 2 years | : None | |
| • Involves in management or serves as staff / advisor who receives monthly salary | : None | |
| • Provides professional service as auditor or legal advisor etc. | : None | |
| • Has significant business relationship which may disrupt ability to independently perform duties | : None | |
| Shareholding in ACL Bank | : 2,374 ordinary shares (0.00015%) | |
| Tenure | : 29 years | |
| Meeting Attendance, 2006 | : - Annual General Meeting of the Shareholders 1 / 1 time - Board of Directors' Meetings 13 / 13 times - Audit Committee's Meetings 6 / 6 times | |

- Performance** :
- Took part in setting strategic plan, business plan and policies on the operations of the Bank.
 - Reviewed the completeness, accuracy and reliability of the quarterly and annually financial statements of the Bank itself and of the consolidated financial statements to ensure the compliance with generally accepted accounting principles with adequate information disclosure.
 - Reviewed the appropriateness, adequacy and efficiency of internal control system of the Bank and subsidiaries as well as the operations in compliance with the regulations governed by the authorities and with the Bank's stipulated policies.

Type of Director nominated for Re-election : Director

- Definition of Independent Director** :
- The Bank's Good Corporate Governance policy provides stricter definition of "Independent Director" than minimum requirements of the Office of the Securities and Exchange Commission / the Stock Exchange of Thailand.
- Holding a stake of not more than 0.5% of paid-up capital of the Bank, its subsidiary or associated company or related company (inclusive of shares held by related persons).
 - Not being involved in management, and not being a staff, an employee or an advisor receiving monthly salary, an auditor or a person who has control over the Bank, its subsidiary and associated company and related company.
 - Having no business relationship as a creditor, debtor, guarantor, or person who has a conflict of interest with the Bank, and not having, for a period of longer than one year, any benefit or interest either directly or indirectly in financial and managerial aspects in the Bank, its subsidiary or associated company, related company or major shareholders.
 - Not being a close relative or a related person to the Management and major shareholders of the Bank, or a representative of the major shareholders, and not having any other relationship in such a way that may cause a lack of independence.

Profile of the Retiring Director nominated for Re-election

Name : **Mr. Vim Tayaputch**

Position : - Executive Director
- Chairman of the Risk Management Committee
- Authorized Director

Age : 63 years

Nationality : Thai

Education : - M.BAE. (Biological & Agricultural Engineering)
North Carolina State University, U.S.A.
- BS (Irrigation Engineering), Kasetsart University

Training Course : Director Accreditation Program
Thai Institute of Directors Association

Experience : - Senior Executive Vice President, TMB Bank Plc.
- Senior Executive Vice President, Industrial Finance Corporation of Thailand
- Director, BNH Hospital
- Executive Director, Small and Medium Enterprise Development Bank of Thailand
- Director, Small Industry Credit Guarantee Corporation

Other Present Position : None

Legal Dispute : None

Shareholding in ACL Bank : None

Tenure : 1 year 4 months

Meeting Attendance, 2006 : - Annual General Meeting of the Shareholders 1 / 1 time
- Board of Directors' Meetings 13 / 13 times
- Board of Executive Directors' Meetings 47 / 47 times
- Risk Management Committee's Meetings 2 / 2 times
(since taking position, Chairman of the Risk Management Committee)

Performance : - Took part in setting strategic plan, business plan and policies on the operations of the Bank.
- Considered and approved credit facilities, debt restructuring and securities investment as delegated by the Board of Directors.
- Oversaw the Bank to procure appropriate risk management system.
- Adjusted the business organization. Appointed and delegated authorities and responsibilities of sub-committees.

Type of Director nominated for Re-election : Director

