

Sor Gor 35 /61

31 August 2018

To the Attention of the Manager and Director of the **Securities Exchange of Thailand**

Subject Information Summary for Related Party Transaction concerning ECL's
Payment of Corporate Guarantee Fee for ECL's credit application, to
Premium Group Co., Ltd. (PG)

Attachment Information for Related Party Transaction concerning ECL's payment of
Corporate Guarantee Fee for ECL's credit application to Premium Group Co.,
Ltd. (PG).

The Board at its 2/2561 meeting on 11 May 2018 resolved to approve ECL's borrowing from the Sumitomo Mitsui Banking Corporation (SMBC) amounting to Baht 150 million at the rate of 2.5% per annum under Premium Group Co., Ltd. (PG) guarantee. ECL is required to pay a guarantee fee for the credit application to PG at 1.5% per annum of the total amount of credit granted, equal to Baht 2.25 million.

The transaction is considered related party transaction of the classification of receiving financial support pursuant to announcement of the Securities Exchange of Thailand with details per attachment.

Please be informed accordingly.

Sincerely Yours,



Mrs. Duangrat Jaengmongkol,
Director and Company Secretary
Eastern Commercial Leasing PLC

Attachment

Information Summary Regarding Related Party Transaction

EASTERN COMMERCIAL LEASING PLC

Subject: ECL's Payment of Corporate Guarantee Fee for its Credit Application to Premium Group Co., Ltd.

1. Date of transaction: 31 August 2018

2. Contract Parties

Recipient: Premium Group Co., Ltd. (PG)

Payer: Eastern Commercial Leasing PLC (ECL)

Relationship: Premium Group Co., Ltd. or PG is the 100% holding company of the Premium Financial Services Co., Ltd. or PFS who is an ECL shareholder, holding 25.4% of ECL's paid up capital.

3. Nature of transaction

PFS has contacted Sumitomo Mitsui Banking Corporation (SMBC) for credit extension to ECL. SMBC shall approve credit limit to ECL amounting to Baht 150 million at the rate of 2.5% p.a. with the condition of having PG providing corporate guarantee. ECL shall be required to pay a guarantee fee of 1.5% per annum of the total amount of credit limit of Baht 150 million.

4. Total value and basis for the establishment of total transactional value

Value of transaction is ECL's payment to PG at 1.5% per annum of the total amount of Baht 150 million credit limit or Baht 2.25 million equivalent to 0.14% of net tangible asset of the company as at 30 June 2018 of Baht 1,648.75 million per company's financial report.

5. Name list of the related party

PFS is the related party legal entity having one representative holding the position of director in the ECL Board.

6. Meeting attendance and voting at the Board of Directors' Meeting by related parties

Directors who have vested interest per item 5 did not attend and vote in the Board of Directors' Meeting in consideration of the agenda mentioned.

7. Nature and scope of vested interest in the related parties for participating in the related transaction

The transaction is considered related party transaction of the classification of receiving financial support for value exceeding Baht 1 million but below Baht 20 million or greater than 0.03% but less than 3% of net tangible asset of the company. The announcement of the Board of Governors of the Securities of Exchange of Thailand requires the company to seek approval from the Board of Directors in engaging in the transaction, and disclosure of information via the Securities of Exchange of Thailand.

8. The Board of Directors' opinion on decision to participate in the related party transaction

The borrowing has the objective of supporting hire purchase credit expansion. Interest rate at 2.5% is lower than borrowing cost from other commercial banks. The all-in rate of 4%, inclusive of the 1.5% guarantee fee, is considered not high and beneficial to credit expansion and reduction of costs of finance of the company.

9. The Audit Committee opinion and /or company directors' opinion contradicting with the Board of Directors' opinion referred to in item 8.

- None -
