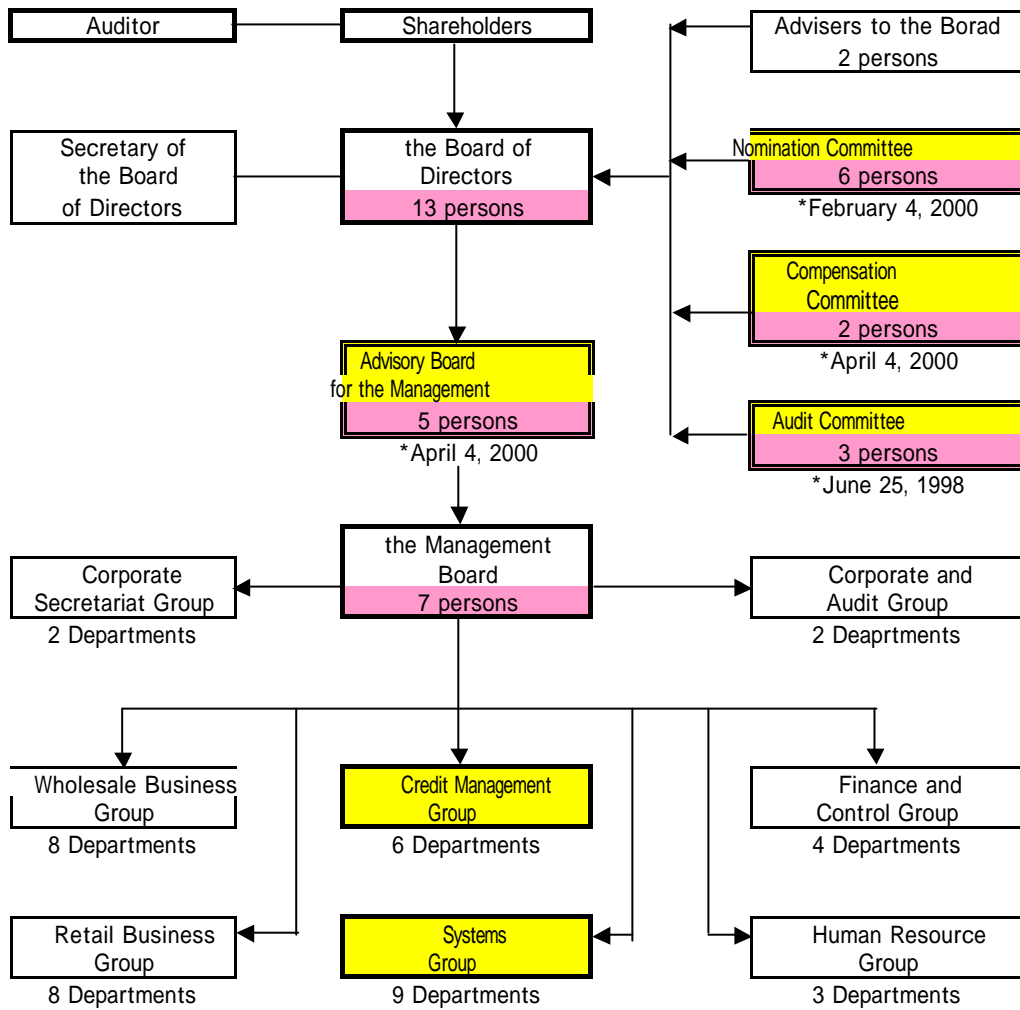


Diagram 3 New Organization Chart of Thai Farmers Bank as of the End of 2000



Notes: 1) Meshed areas were newly introduced after the crisis in accordance with SET good corporate governance's guidance.
 2) In 1996, Thai Farmers Bank had 30 Divisions (fai), but reorganized these 30 Divisions into 8 Groups (Sai-ngan) with 42 Departments (fai).
 Sources: 1) *Thai Farmers Bank Public Company Limited Annual Report 2000* (in Thai and English), pp.138-145.
 2) Kan Ngoen Thanakhan ed., *Thailand Banking Year Book 1997 (in Thai)* , p. 120.