

## Supporting Documents

## Agenda 1 To acknowledge the company's performance of the year 2025

**Fact and Rationale**

The company's performance of the year 2025 and other information about the company appears in the 2025 Annual Report Form 56-1 One Report in QR code format which has been sent together with the invitation letter to the 2026 Annual General Meeting of Shareholders. In addition, the 2025 Annual Report Form 56-1 One Report has been published on the company's website ([www.lhfg.co.th](http://www.lhfg.co.th)) under Investor Relations/Financial Info/Annual Report Form 56-1 One Report.

**Opinion of the Board of Directors**

The Board of Directors has considered the company's performance of the year 2025 and relevant information of the company as disclosed in the 2025 Annual Report Form 56-1 One Report, Part 1 Topic 4 Management Discussion and Analysis on Page 129 and Part 3 Financial Statements on Page 216, and deemed it appropriate to propose the meeting to acknowledge the company's performance of the year 2025.

**Voting**

This agenda is for acknowledgement only.

## Supporting Documents

Agenda 2 To consider and approve the statements of financial position  
and the statements of comprehensive income for the year ended December 31, 2025**Fact and Rationale**

The company's and subsidiaries' statements of financial position and statements of comprehensive income for the year ended December 31, 2025 have been audited and certified by the certified public accountants from KPMG Phoomchai Audit Limited, the company's auditor, and reviewed by the Audit Committee and the Board of Directors. The details of which are shown in the 2025 Annual Report Form 56-1 One Report, Part 3 Financial Statements on page 216.

**Opinion of the Board of Directors**

The Board of Directors has considered the company's and subsidiaries' statements of financial position and statements of comprehensive income for the year ended December 31, 2025. The financial statements have shown accurate financial position and performance in the essence of the financial reporting standards and deemed it appropriate to propose to the shareholders to approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2025, which has been audited and certified by auditors.

## Voting

The resolution of this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes. If the votes are tie, the chairman of the meeting can exercise his casting vote.

### Supporting Documents

**Agenda 3 To acknowledge the interim dividend payment, consider and approve the allocation of net profit for the year 2025 to the statutory reserve and dividend payment**

## Fact and Rationale

### Dividend Payment Policy

The company has the dividend payment policy indicating that the company will take into account the operating results, shareholders' returns in the long term and consolidated financial statements.

#### 3.1 To acknowledge the interim dividend payment

1. Allocated the net profit in the amount of Baht 17,500,000.00 to the statutory reserve, which is not less than 5 percent of the annual net profit

2. Paid the cash interim dividend at Baht 0.01 per share in the amount of Baht 211,836,606.00 on September 23, 2025

#### 3.2 To consider and approve the allocation of net profit for the year 2025 to the statutory reserve and dividend payment

According to the 2025 performance ended December 31, 2025, the company had the net profit from the consolidated financial statement in the amount of Baht 2,047,018,093.29 and Baht 975,298,102.31 from separate financial statement without retained loss. After allocating the annual net profit to the statutory reserve not less than 5 percent of the annual net profit, the company still had enough profit to pay dividend which complies with the company's dividend payment policy. The company deemed it appropriate to propose the shareholders meeting to approve the matters as follows:

1. To allocate the net profit of 2025 in the amount of Baht 47,800,000.00 to the statutory reserve, which is not less than 5 percent of the annual net profit, and the company has allocated the net profit of Baht 17,500,000.00 to the statutory reserve. This time, the company will allocate additional net profit of Baht 30,300,000.00 to the statutory reserve.

(As of December 31, 2025, the company had the statutory reserve in the amount of Baht 816,700,000, accounting for 3.86 percent of the registered capital.)

2. To pay the cash dividend at Baht 0.05 per share, in the amount of Baht 1,059,183,029.70

The company will determine the names of shareholders who have the right to receive the dividend on April 28, 2026 (Record Date) and the dividend payment will be made on May 15, 2026.

The company has paid cash interim dividend at the rate of Baht 0.01 per share in the amount of Baht 211,836,606.00. Together with this dividend payment of Baht 0.05 per share, in the amount of Baht 1,059,183,029.70, the company will pay an aggregate dividend of Baht 0.06 per share, amounting to Baht 1,271,019,635.70 in total.

**Table: Comparison of dividend payment for the year 2025 and 2024**

Details of Dividend Payment	Year 2025	Year 2024
Number of shares (Shares)	21,183,660,594	21,183,660,594
Net profit - Consolidated financial statements (Baht)	2,885,869,275.96	2,047,018,093.29
Net profit - Separate financial statements (Baht)	954,421,712.64	975,298,102.31
<u>Less</u> - Allocate 5% of net profit to statutory reserve (Baht)	47,800,000.00	49,000,000.00
Appropriated statutory reserve (Baht)	17,500,000.00	-
Additional statutory reserve (Baht)	30,300,000.00	-
Net profit (Baht)	906,621,712.64	926,298,102.31
<u>Less</u> Interim dividend payment from net profit (Baht)	211,836,606.00	-
Net profit (Baht)	694,785,106.64	926,298,102.31
<u>Less</u> Cash dividend payment (Baht)	1,059,183,029.70	635,509,817.82
From net profit (Baht)	694,785,106.64	926,298,102.31
From retained earnings (Baht)	364,397,923.06	-
Net profit (Baht)	0.00	290,788,284.49
Cash interim dividend payment (Baht : Share)	0.01	-
Annual dividend payment (Baht : Share)	0.05	0.03
<b>Total dividend payment (Baht : Share)</b>	<b>0.06</b>	<b>0.03</b>
<b>Total cash dividend payment (Baht)</b>	<b>1,271,019,635.70</b>	<b>635,509,817.82</b>
Proportion of dividend payment compared to the net profit based on separate financial statements (%)	133.17	65.16
Proportion of dividend payment compared to the net profit based on consolidated financial statements (%)	44.04	31.05

**Note:** Individual shareholders can request a dividend tax credit from the company's corporate income tax payment at 20%.

#### Opinion of the Board of Directors

The Board of Directors has already allocated the net profit for the year 2025 to the statutory reserve and dividend payment and, therefore, deemed it appropriate to propose the shareholders to acknowledge the interim dividend payment and approve the allocation of net profit for the year 2025 to the statutory reserve and dividend payment.

## Voting

The resolution of this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes. If the votes are tie, the chairman of the meeting can exercise his casting vote.

### Supporting Documents

Agenda 4 To consider and approve the appointment of directors to replace those retired by rotation

## Fact and Rationale

The company's Articles of Association, first paragraph of Article 25, states that "At every annual ordinary meeting, one-thirds (1/3) of the directors shall vacate in proportion. If the number of directors is not a multiple of three, the number of directors closest to one-thirds (1/3) shall vacate." And the second paragraph states that "A director who vacates under this section may be re-elected."

In the 2026 Annual General Meeting of Shareholders, 4 directors will retire by rotation, namely:

- |                 |               |   |
|-----------------|---------------|---|
| 1. Prof. Piphob | Veraphong     | Independent Director<br>Chairman of Audit Committee<br>Member of Sustainability and Corporate Governance Committee  |
| 2. Mr. Pradit   | Sawattananond | Independent Director<br>Chairman of Sustainability and Corporate Governance Committee<br>Chairman of the Risk Oversight Committee<br>Member of Audit Committee<br>Member of Nomination and Remuneration Committee |
| 3. Mr. Vichian  | Amornpoonchai | Director  |
| 4. Dr. Supriya  | Kuandachakupt | Independent Director<br>Member of Audit Committee<br>Member of Sustainability and Corporate Governance Committee<br>Member of Nomination and Remuneration Committee   |

## Nomination Process of Directors

1. The company has given the opportunity to the minority shareholders to nominate qualified candidates to be elected as directors and independent directors. However, no shareholders nominated any candidate to be considered.

2. The Nomination and Remuneration Committee has scrutinized qualified candidates with proper qualifications, knowledge, experience in various fields, understanding of banking, finance, economics, laws, etc., by taking into consideration the organization requirements and good corporate governance. The directors have fulfilled qualifications according to related laws and the company's Articles of Association and the qualifications of independent director according to relevant laws and Articles of Association have also been considered.

The Nomination and Remuneration Committee has nominated the list of candidates to the Board of Directors for consent before proposing the list to the shareholders meeting for approval.

#### **Opinion of the Board of Directors**

The Board of Directors, excluding the directors who have conflicts of interest in this matter, agreed with the proposal of the Nomination and Remuneration Committee to propose the shareholders to appoint the 3 directors who will retire in the 2026 Annual General Meeting of Shareholders, including Prof. Piphob Veraphong, Mr. Pradit Sawattananond, and Mr. Vichian Amornpoonchai to resume their position for another term and appoint Ms. Nidaporn Assawateerakiat as independent director to replace Dr. Supriya Kuandachakupt who has completed her 9-year term as independent director.

The biographies of directors are attached herein. (See Enclosure 3)

#### **Voting**

The resolution of this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes according to the criteria and method of the company's Articles of Association. If the votes are tie, the chairman of the meeting can exercise his casting vote.

In case a shareholder granted a director who has direct interests in this agenda as proxy, he/she can exercise the right to vote as usual, unless otherwise specified in the Proxy Form.

### Supporting Documents

#### Agenda 5 To consider and approve the directors' remuneration

#### **Fact and Rationale**

According to the Public Limited Companies Act B.E. 2535 (1992), the first paragraph of Section 90 states that "The company shall not pay money or any other property to the directors, except payment as remuneration under the Articles of Association of the company." The second paragraph states that "In the case where the Articles of Association of the company contain no provision on the said matter, payment of remuneration under paragraph one shall be in accordance with the resolution of the meeting of shareholders, supported by votes not less than two-thirds ( 2 / 3 ) of the total votes of shareholders who are present."

According to the Articles of Association of the company, the first paragraph of Article 36 states that “Remunerations and gratuity of directors shall be in accordance with those specified by the meeting of shareholders”. The second paragraph states that “Directors are entitled to receive remuneration from the company in form of reward, meeting allowance, gratuity or benefits in other forms as stipulated in the Article of Association or under consideration of the meeting of shareholders, which shall be fixed or under the criteria to be determined from time to time or be permanent unless otherwise changed, together with allowances and welfares according to the company’s regulations.”

#### Criteria for director’s remuneration

To determine the director’s remuneration, the Nomination and Remuneration Committee shall consider based on working experiences, knowledge, abilities, intention, dedication and various benefits that each director has contributed to the company, comparing with the SET-listed companies with the same scale in the same industry.

The determination of remuneration has passed the proper order as to avoid conflicts of interest and ensure transparency. The Nomination and Remuneration Committee shall consider the appropriateness of remuneration prior to proposing it to the Board of Directors for consent before proposing it to the shareholders meeting for approval.

To align with the roles and responsibilities of the Board of Directors in the oversight of the company’s operations for the best interest of the company and its shareholders, the Board of Directors has considered the matter together with the proposal of the Nomination and Remuneration Committee and agreed with the directors’ remuneration as follows:

#### 1. Directors’ remuneration for the year 2026 and 2025

(Unit : Baht)

Position	Directors’ Remuneration (per month)		Meeting Allowance (per time)											
			Board of Directors		Audit Committee		Sustainability and Corporate Governance Committee		Nomination and Remuneration Committee		Risk Oversight Committee		Other Committees*	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
Chairman	200,000	200,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Vice chairman Non-Executive Directors	40,000	40,000	25,000	25,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Vice chairman Executive Directors	40,000	40,000	-	-	-	-	-	-	-	-	-	-	-	-

Note: \*Other committees refer to the committee required by regulators or should have or the Board of Directors deems necessary.

#### 2. Directors’ gratuity for the year 2025

The Board of Directors together with management plays a key role in supporting the policies and making decisions on important issues for the company. As a result, the company has reflected sound performance and good image continuously.

In addition, the company has determined the directors' gratuity in the total amount of not more than Baht 12,000,000.00 which is commensurate with their duties, responsibilities and workload. The allocation is subject to the discretion of the Board of Directors.

Table: The comparison of directors' gratuity in 2025 and 2024

Directors' Gratuity (Baht)	
2025	2024
12,000,000	8,000,000

3. Other benefits (Directors) - None

Table: The comparison of other benefits in 2026 and 2025

2026	2025
None	None

Opinion of the Board of Directors

The Board of Directors agreed with the proposal of the Nomination and Remuneration Committee and deemed it appropriate to propose the shareholders to approve the directors' remuneration with the view that the director's gratuity was appropriate and commensurate with their duties and responsibilities.

Voting

The resolution of this agenda requires a vote of no less than two-thirds (2/3) of the total number of votes of the shareholders.

All directors who have direct conflicts of interest shall refrain from voting for this agenda. In case a shareholder granted a director who has direct interests in this agenda as proxy, he/she can exercise the right to vote as usual, unless otherwise specified in the Proxy Form.

Supporting Documents

Agenda 6 To consider and approve the appointment of auditors and audit fee for the year 2026

Fact and Rationale

According to the Public Companies Limited Act B.E. 2535 (1992) and the company's Articles of Association, the appointment criteria for the company's auditors and audit fee are defined as follows:

Section 120 states that "The Annual General Meeting of Shareholders shall appoint an auditor and determine the audit fee for the auditor of the company every year. The existing auditor can be re-appointed."

Section 121 states that "The auditor shall not be a director, staff, employee or a person holding any position in the company."

The first paragraph of section 40 of the company's Articles of Association states that "Auditors shall be appointed by the Annual General Meeting of Shareholders every year. In appointing the auditor, the existing auditor may be re-appointed. This shall comply with that the regulations of the Bank of Thailand or other relevant governmental agencies. The second paragraph indicates that "The remuneration of the auditor shall be determined by the meeting of shareholders". The third paragraph states that "A director, staff, employee or a person holding any position or having any duty in the company shall not be elected as the company's auditor."

The Board of Directors has proposed the meeting to appoint the auditors from KPMG Phoomchai Audit Limited to be the auditors of the company for the year 2026. The list of certified public accountants is as follows:

- |                  |                |   |
|------------------|----------------|---|
| 1. Ms. Orawan    | Chotiwiriyakul | CPA Registration No. 10566<br>has been proposed as auditor in 2025 and/or |
| 2. Mr. Chokechai | Ngamwutikul    | CPA Registration No. 9728<br>has been proposed as auditor in 2025 and/or  |
| 3. Ms. Thitima   | Pongchaiyong   | CPA Registration No. 10728<br>has been proposed as auditor in 2025 and/or |
| 4. Mr. Jedsada   | Leelawatanasuk | CPA Registration No. 11225<br>has been proposed as auditor in 2025        |

The certified public accountants no. 1 - 3 have been proposed to act as the company's auditors for 3 years and the certified public accountant no. 4 has been proposed to act as the company's auditor for 2 years. The biographies of certified public accountants are attached herein. (See Enclosure 3)

In case the above auditors cannot perform their duties, KPMG Phoomchai Audit Limited shall supply other certified public accountants from the company to audit and express their opinions on the company's financial statements to substitute for them.

These 4 auditors above have no relationship and/or conflicts of interest with the company/ subsidiaries/ executives/ major shareholders or their connected persons.

In addition, KPMG Phoomchai Audit Limited is the auditor of the company and its subsidiaries.

The audit fee for the year 2026 is Baht 1,050,000.00, increased by Baht 30,000.00 or 2.94 percent from the year 2025.

Other charges – None

In this regard, it is deemed appropriate to delegate authority to the Board of Directors to consider the audit fee that may arise following the regulatory requirements apart from the audit fee above at their discretion.

Table: The comparison of audit fees for the year 2026 and 2025

Audit Fee (Baht)		Changes Increase (Decrease)	
2026	2025	Amount (Baht)	(%)
1,050,000.00	1,020,000.00	30,000.00	2.94

Table: The comparison of other charges in 2026 and 2025

2026	2025
None	None

#### Opinion of the Board of Directors

The Board of Directors has considered the matter together with the proposal from the Audit Committee and deemed it appropriate to propose the shareholders to approve the appointment of auditors of KPMG Phoomchai Audit Limited as the company's auditor and audit fee for the year 2026 in the amount of Baht 1,050,000.00 with the opinion that they have sound audit standards, work independently with accountability and audit the financial statements in a timely manner. In addition, the audit fee is commensurate with the scope of audit functions.

#### Voting

The resolution of this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes. If the votes are tie, the chairman of the meeting can exercise his casting vote.

## Biographies of directors

who will be proposed to the shareholders for appointment



**Name:** Professor Piphob Veraphong

**Position:** Independent Director  
Chairman of the Audit Committee  
Member of the Sustainability and Corporate Governance Committee

**Age: (Years)** 63

**Education:**

- LL.M., Harvard University
- LL.M., Taxation, Boston University
- Bachelor of Law (Honors), Chulalongkorn University
- Barrister - at - Law, Thai Bar Association

**Training:**

- Certificate of International Taxation, Harvard University
- Director Accreditation Program (DAP) 50/2006 : IOD
- Director Certification Program (DCP) 238/2017 : IOD
- PDPA Update 2023 : LH Bank
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Sustainable Finance 2024 : Thai Bankers' Association
- AML/CFT Risk and Money Laundering Trends : AMLO 2025
- The Evolving Role of Audit Committee in Fostering Trust and Transparency : IOD 1/2025
- Information Technology Security Awareness Training 2025 : LH Bank

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Relationship with executives:** - None

## Work experiences in the past 5 years

## ❖ Current Position in 3 Listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
2015 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee	Land and Houses PLC
Jan. 2026 - Present	Member of the Sustainability and Corporate Governance Committee	LH Financial Group PLC
Jun. 2022 - Present	Independent Director Chairman of the Audit Committee	
Jun. 2022 - Dec. 2025	Chairman of the Sustainability and Corporate Governance Committee	
2004 - Present	Independent Director Member of the Audit Committee	Bangkok Chain Hospital PLC

**Biographies of directors  
who will be proposed to the shareholders for appointment**

❖ **Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Jan. 2026 - Present	Chairman of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
Jun. 2022 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee	
Jun. 2022 - Dec. 2025	Member of the Sustainability and Corporate Governance Committee	
Sep. 2025 - Present	Senior Partner	Chandler Mori Hamada Limited
2002 - Aug. 2025	Independent Lawyer	Law Alliance Ltd.

➤ **Holding the positions in other companies that may cause conflicts of interest or may have a business competition with the company**

- None

➤ **Conflicts of interest**

Having no conflicts of interest in any agenda to be proposed at the 2026 Annual General Meeting of Shareholders except;

1. To consider and approve the appointment of directors to replace those retired by rotation in Agenda 4
2. To consider and approve the directors' remuneration in Agenda 5

➤ **Term and years of directorship**

Assume the directorship for 2 terms or 3.6 years from 2022 to present, retired by rotation in 2026

➤ **Attendance records of the Board of Directors and sub-committees in 2025**

List of Committees	2025				
	Number of Meetings	Number of Attendance (Total)	Number of Physical Attendance	Number of Attendance via Electronic Media Conference	Percentage of Attendance (%)
Board of Directors	12	12	10	2	100
Audit Committee	12	12	-	12	100
Sustainability and Corporate Governance Committee	12	12	-	12	100

**Note:** Professor Piphob Veraphong has been appointed as director since June 29, 2022.

## Biographies of directors

who will be proposed to the shareholders for appointment



**Name:** Mr. Pradit Sawattananond

**Position:** Independent Director  
 Chairman of the Sustainability and Corporate Governance Committee  
 Chairman of the Risk Oversight Committee  
 Member of the Audit Committee  
 Member of the Nomination and Remuneration Committee

**Age: (Years)** 77

**Education:**

- Master of Business Administration, Central State University, USA
- Bachelor of Commerce, Chulalongkorn University

**Training:**

- Director Certification Program (DCP) 3/2000 : IOD
- Advanced Audit Committee Program (AAP) 13/2013 : IOD
- PDPA Update 2023 : LH Bank
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- AML/CFT Risk and Money Laundering Trends : AMLO 2025
- The Evolving Role of Audit Committee in Fostering Trust and Transparency 1/2025 : IOD
- ESG Risks Mitigation: Essential knowledge for directors before risks evolve into pivotal changes for the company 4/2025 : IOD
- Information Technology Security Awareness Training 2025 : LH Bank

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Relationship with executives:** - None

**Work experiences in the past 5 years:**

❖ Current Position in 3 Listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Jan. 2026 - Present	Chairman of the Sustainability and Corporate Governance Committee	LH Financial Group PLC
Oct. 2021 - Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	
Apr. 2018 - Present	Independent Director Member of the Audit Committee	
Apr. 2018 - Dec. 2025	Member of the Sustainability and Corporate Governance Committee	
Jul. 2018 - Sep. 2018	Member of the Nomination and Remuneration Committee	
2004 - Present	Independent Director Chairman of the Audit Committee	Asia Sermkij Leasing PLC
2000 - Present	Independent Director Member of the Audit Committee	KGI Securities (Thailand) PLC
2015 - Nov. 2020	Independent Director Chairman of the Audit Committee	Nusasiri PLC
2004 - Dec. 2019	Independent Director Member of the Audit Committee	Thai Film Industries PLC

**Biographies of directors  
who will be proposed to the shareholders for appointment**

**Current Position in 1 Non-listed Company on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Jan. 2026 - Present	Member of Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
Apr. 2020 - Present	Chairman of the Audit Committee	
Apr. 2020 - Dec. 2025	Chairman of the Sustainability and Corporate Governance Committee	
Jul. 2018 - Present	Member of the Nomination and Remuneration Committee	
Mar. 2018 - Present	Independent Director	
Sep. 2018 - Oct. 2021	Member of the Risk Oversight Committee	
Mar. 2018 - Mar. 2020	Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	

➤ **Holding the positions in other companies that may cause conflicts of interest or may have a business competition with the company**

- None

➤ **Conflicts of interest**

Having no conflicts of interest in any agenda to be proposed at the 2026 Annual General Meeting of Shareholders except;

1. To consider and approve the appointment of directors to replace those retired by rotation in Agenda 4
2. To consider and approve the directors' remuneration in Agenda 5

➤ **Term and years of directorship**

Assume the directorship for 3 terms or 8 years from 2018 to present, retired by rotation in 2026

➤ **Attendance records of the Board of Directors and sub-committees in 2025**

List of Committees	2025				
	Number of Meetings	Number of Attendance (Total)	Number of Physical Attendance	Number of Attendance via Electronic Media Conference	Percentage of Attendance (%)
Board of Directors	12	12	12	-	100
Audit Committee	12	12	-	12	100
Sustainability and Corporate Governance Committee	12	12	-	12	100
Nomination and Remuneration Committee	6	6	-	6	100
Risk Oversight Committee	6	6	6	-	100

**Note:** Mr. Pradit Sawattananond has been appointed as director since April 24, 2018.

## Biographies of directors

who will be proposed to the shareholders for appointment



**Name:** Mr. Vichian Amornpoonchai

**Position:** Director (Authorized Director)

**Age: (Years)** 64

**Education:**

- Master of Business Administration, Mahanakorn University of Technology
- Bachelor of Accounting, Dhurakijpundit University

**Training:**

- Certified Professional Internal Auditor (CPIA) : Institute of Internal Auditors of Thailand (IIAT)
- Modern Managers Program : Chulalongkorn University
- Director Accreditation Program (DAP) 153/2018 : IOD
- Ethical Leadership Program (ELP) 19/2020 : IOD
- Financial Statements for Directors (FSD) 47/2022 : IOD
- Hot Issue for Directors : Climate Governance 1/2023 : IOD
- Successful Formulation & Execution of Strategy (SEF) 45/2024 : IOD
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- Sustainable Finance 2024 : Thai Bankers' Association
- AML/CFT Risk and Money Laundering Trends : AMLO 2025
- Director Certification Program (DCP) 382/2025 : IOD
- Cyber Defense with AI and Innovation Strategies 2025 : SEC
- Information Technology Security Awareness Training 2025 : LH Bank

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Relationship with executives:** - None

**Work experiences in the past 5 years:**

❖ **Current Position in 1 Listed Company on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Oct. 2021 - Present	Director	LH Financial Group PLC
Feb. 2021 - Present	Deputy President Corporate Affairs Group	
May 2009 - Present	Company Secretary	
May 2021 - Oct. 2021	Acting Chief Executive Officer and President	
May 2020 - Jan. 2021	First Executive Vice President, Corporate Affairs Group	
Aug. 2019 - May 2020	First Executive Vice President, Corporate Affairs and Legal Group	

❖ **Current Position in 1 Non-Listed Company on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Oct. 2021 - Present	Director	Land and Houses Bank PLC
Mar. 2008 - Oct. 2021	Company Secretary	
Mar. 2019 - Aug. 2019	First Executive Vice President Corporate Affairs and Legal Group	
Aug. 2017 - Mar.2019	Executive Vice President, Corporate Affairs and Legal Group	
Jan. 2014 - April. 2025	Director	Land and Houses Advisory Co., Ltd.

**Biographies of directors  
who will be proposed to the shareholders for appointment**

- Holding the positions in other companies that may cause conflicts of interest or may have a business competition with the company
  - None
- Conflicts of interest
 

Having no conflicts of interest in any agenda to be proposed at the 2026 Annual General Meeting of Shareholders except;

  1. To consider and approve the appointment of directors to replace those retired by rotation in Agenda 4
  2. To consider and approve the directors' remuneration in Agenda 5
- Term and years of directorship
 

Assume the directorship for 1 term or 4.2 years from 2021 to present, retired by rotation in 2026
- Attendance records of the Board of Directors and sub-committees in 2025

List of Committees	2025				
	Number of Meetings	Number of Attendance (Total)	Number of Physical Attendance	Number of Attendance via Electronic Media Conference	Percentage of Attendance (%)
Board of Directors	12	12	12	-	100

**Note:** Mr. Vichian Amornpoonchai has been appointed as director since October 25, 2021.

**Biographies of directors  
who will be proposed to the shareholders for appointment**



**Name:** Ms. Nidaporn Assawateerakiat  
**Position:** Independent Director  
**Age: (Years)** 58  
**Education:**

- Master of Accountancy, Chulalongkorn University
- Bachelor of Accountancy, Rajamangala University of Technology

**Training:**

- Certified Public Accountant (CPA)
- Director Accreditation Program (DAP) 201/2023 : IOD
- Advanced Audit Committee Program (AACP) 48/2023 : IOD
- Director Certification Program (DCP) 377/2025 : IOD
- Information Technology Security Awareness Training 2025 : LH Bank

**Number of direct holding of shares:** - None  
**Number of spouse and minor child holding of shares:** - None  
**Relationship with executives:** - None

**Work experiences in the past 5 years**

❖ **Current Position in 1 Listed Company on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Nov. 2022 – Present	Independent Director Chairman of the Audit Committee Member of the Risk Management Committee Member of the Nomination and Compensation Committee	Thai Coconut PLC

❖ **Current Position in 1 Non-listed Company on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Jun. 2023 - Present	Independent Director Member of the Audit Committee	Land and Houses Securities PLC
2023 - 2024	Member of Ethics Committee	Thailand Federation of Accounting Professions: TFAC
2020 - 2021	Executive Vice President, Supporting Group	KTBL Law Co., Ltd.
2019 - 2020	Director, Internal Audit Department	The Securities and Exchange Commission
2017 - 2018	Director, Accounting Supervision Department	
2015 - 2016	Director, Corporate Finance - Debt Department	
2012 - 2015	Director, General Administration Department	

Biographies of directors  
who will be proposed to the shareholders for appointment

- Holding the positions in other companies that may cause conflicts of interest or may have a business competition with the company
  - None
- Conflicts of interest
  - Having no conflicts of interest in any agenda to be proposed at the 2026 Annual General Meeting of Shareholders except;
    1. To consider and approve the appointment of directors to replace those retired by rotation in Agenda 4
    2. To consider and approve the directors' remuneration in Agenda 5
- Being a stakeholder with the company/parent company/subsidiaries/joint ventures or juristic persons having some conflicts in the past 2 years
  - None -
- Term and years of directorship
  - None -
- Attendance records of the Board of Directors and sub-committees in 2025
  - None -

**Biographies of certified public accountants  
who will be proposed to shareholders for appointment**



**Name:** Ms. Orawan Chotiwiriyakul  
Partner  
KPMG Phoomchai Audit Limited

**Age (Years):** 42

**Education:**

- Master's Degree of Accounting, Thammasat University
- Bachelor's Degree of Accounting, Kasetsart University

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Work experience** She has more than 20 years of experience providing audit for financial services including banking businesses, securities, asset management and insurance. She works as an engagement quality control reviewer for various companies and a leader in audit banking sector and representative of the firm to discuss with the Bank of Thailand. She has been a TFAC sub-committee working group to support and consider solutions after adopting TFRS 9 financial instruments.



**Name:** Mr. Chokechai Ngamwutikul  
Partner  
KPMG Phoomchai Audit Limited

**Age (Years):** 44

**Education:**

- Master's Degree of Business Administration, Chulalongkorn University
- Bachelor's Degree of Business Administration, Chulalongkorn University

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Work experience** He has more than 22 years of experience providing professional audit services to several companies in accordance with IFRS, US GAAP and Stock Exchange of Thailand (SET) requirements. Also, he has managed several complex audits for clients in a variety of industries, primarily in banking, leasing, insurance, electronics, manufacturing services and non-profit organizations. He is currently the lead engagement partner on publicly traded companies in Thailand, international companies, and various non-public companies. His audit experience ranges from SET filings and financial statement audits to the successful implementation of integrated audits.

**Biographies of certified public accountants  
who will be proposed to shareholders for appointment**



**Name:** Ms. Thitima Pongchaiyong  
Partner  
KPMG Phoomchai Audit Limited

**Age (Years):** 44

**Education:**

- Bachelor Degree of Accountancy, Bangkok University (First Class Honors)
- Certificate from Modern Banking Business Executive Development Program (MOBEX XXIII)

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Work experience** She has over 20 years of auditing experience in financial services, including financial institutions under the supervision of the Bank of Thailand for more than 12 years and is considered one of KPMG's accounting experts. She has provided financial statement audits and audit of internal control and has been an engagement partner for a number of financial services clients.



**Name:** Mr. Jedsada Leelawatanasuk  
Director  
KPMG Phoomchai Audit Limited

**Age (Years):** 39

**Education:**

- Bachelor's Degree of Accounting, Chulalongkorn University

**Number of direct holding of shares:** - None

**Number of spouse and minor child holding of shares:** - None

**Professional experience:** He has more than 16 years of experience providing audit for financial services including banking, manufacturing, leasing, life and non-life insurance businesses. He has been an advisor and an instructor for in-house trainings on the preparation of audit financial statement for clients both insurance business and based on Thai Financial Reporting Standards (TFRS).