



LH Financial Group Public Company Limited

Invitation Letter

2026 Annual General Meeting of Shareholders

Monday, April 20<sup>th</sup>, 2026 at 1.30 p.m.

at Sathorn 1 Meeting Room, 4<sup>th</sup> Floor, Q.House Lumpini Building  
No.1, South Sathon Road, Thungmahamek, Sathon, Bangkok 10120

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Any inquiries, please contact the company secretary

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No. Or For 030/2026

March 17, 2026

Subject: An Invitation Letter to the 2026 Annual General Meeting of Shareholders

Dear Shareholders,

- Enclosures:
- (1) A copy of the minutes of the 2025 Annual General Meeting of Shareholders
  - (2) 2025 Annual Report Form 56-1 One Report and a copy of the statements of financial position and the statements of comprehensive income for the year ended December 31, 2025 (QR code is available for downloading the 2025 Annual Report Form 56-1 One Report and invitation letter for 2026 Annual General Meeting of Shareholders.)
  - (3) Supporting documents for the meeting's agenda 1- 6 and the biographies of directors and certified public accountants who will be proposed to shareholders for appointment
  - (4) Details of registration, attendance, proxy, voting and method of vote counting
  - (5) The company's Articles of Association specifically for the shareholders' meeting
  - (6) Three types of proxy forms (Form A, Form B and Form C) (Form B is recommended.) with the biographies of independent directors who will be the proxy to attend the meeting on behalf of shareholders, definition of independent directors (Available via QR code)
  - (7) Map of venue for the 2026 Annual General Meeting of Shareholders
  - (8) Request form for a printed copy of 2025 Annual Report Form 56-1 One Report
  - (9) Privacy notice for the Annual General Meeting of Shareholders

LH Financial Group Public Company Limited's Board of Directors Meeting No.2/2026, held on February 23, 2026, resolved to hold the 2026 Annual General Meeting of Shareholders on Monday, April 20, 2026 at 1.30 p.m. at Sathorn 1 Meeting Room, 4<sup>th</sup> floor, 1 Q.House Lumpini Building, South Sathon Road, Thungmahamek, Sathon, Bangkok 10120 and registration will start at 11.00 a.m.

During September 23, 2025 to December 31, 2025, the company opened an opportunity for the minority shareholders to propose important matters beneficial for business operations via the company's website. The company has also disclosed the information via the Stock Exchange of Thailand since September 22, 2025. The matters to be considered adding into the agenda for the 2026 Annual General Meeting of Shareholders include:

1. To propose the agenda for the Annual General Meeting of Shareholders
2. To nominate qualified candidates for directorship
3. To propose questions in advance

After such period has elapsed, no shareholders propose any matters for the 2026 Annual General Meeting of Shareholders.

Therefore, the company has determined the meeting agenda as follows:

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

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders acknowledge the company's performance of the year 2025 (See Enclosure 2 and 3)

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

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2025 which have already been considered by the Audit Committee, audited by the certified public accountants and consented by the Board of Directors. The details of which are shown in the 2025 Annual Report Form 56-1 One Report. (See Enclosure 2 and 3)

**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**

**3.1 To acknowledge the interim dividend payment**

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders acknowledge the interim dividend payment as follows: (See Enclosure 3)

1. Allocated the net profit of Baht 17,500,000.00 to the statutory reserve or at least 5 percent of net profit

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

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

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders approve the allocation of net profit for the year 2025 to the statutory reserve and dividend payment as follows: (See Enclosure 3)

According to 2025 performance ended December 31, 2025, the company had the net profit from the consolidated financial statement in the amount of Baht 2,885,869,275.96 and Baht 954,421,712.64 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 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.

2. To pay the cash dividend at Baht 0.05 per share, in the amount of Baht 1,059,183,029.70 from the net profit of Baht 694,785,106.64 and retained earnings of Baht 364,397,923.06

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.

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

Opinion of the Board of Directors: At every annual ordinary meeting of shareholders, at least one-thirds (1/3) of the number of directors shall vacate office. If the number of directors is not a multiple of three, then the number nearest to one-thirds shall vacate office. The director who vacates office may be re-elected. At 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   |

The Board of Directors, excluding the directors who have conflicts of interest in this matter, agreed with the proposal from the Nomination and Remuneration Committee, with the selection criteria from their qualifications of directorship according to laws and the company's Articles of Association. As a result, qualified candidates with sound knowledge, ability and experience relevant to the nature of business of the company have been selected. For the selection of independent directors, the qualifications of independent directors according to relevant laws and the company's Articles of Association have also been added and they can express their opinions independently. It is deemed appropriate to propose the shareholders approve the 3 directors who will retire by rotation at 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.

The company has attached the biographies of directors who will be proposed to the shareholders for consideration. (See Enclosure 3)

**Agenda 5: To consider and approve the directors' remuneration**

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 shareholders approve the directors' remuneration as follows: (See Enclosure 3)

**1. Directors' remuneration for the year 2026**

(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 Sub-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 sub-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 gratuity for directors 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.

### 3. Other benefits (For directors)

- None

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

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders approve the appointment of auditors and audit fee for the year 2026 which has been consented by the Audit Committee. The auditors of KPMG Phoomchai Audit Limited have been selected as the company's auditors 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. (See Enclosure 3)

- 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.

List of certified public accountants is as follows:

- |                  |                |                            |  |
|------------------|----------------|----------------------------|--|
| 1. Ms. Orawan    | Chotiwiriyakul | CPA Registration No. 10566 | has been proposed to appoint as auditor in 2026 and/or |
| 2. Mr. Chokechai | Ngamwutikul    | CPA Registration No. 9728  | has been proposed to appoint as auditor in 2026 and/or |
| 3. Ms. Thitima   | Pongchaiyong   | CPA Registration No. 10728 | has been proposed to appoint as auditor in 2026 and/or |
| 4. Mr. Jedsada   | Leelawatanasuk | CPA Registration No. 11225 | has been proposed to appoint as auditor in 2026        |

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.

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.

**Agenda 7: To consider other matters (if any)**

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to keep this agenda open for shareholders so that they can ask questions and/or express their opinions on various matters without having to pass any resolution. However, if shareholders wish to propose any matter which requires a resolution, they are required to fulfill the provisions in the second paragraph of Section 105 of the Public Limited Companies Act B.E. 2535.

The company determined the names of shareholders who have rights to attend the 2026 Annual General Meeting of Shareholders on March 13, 2026.

In addition, if you have any question regarding the agenda, you can submit the questions in advance at e-mail: [Presidentoffice@lhbank.co.th](mailto:Presidentoffice@lhbank.co.th). The company has disclosed the invitation letter together with supporting documents and proxy form on the company website ([www.lhfg.co.th](http://www.lhfg.co.th)) under Investor Relations/ Shareholders Information/ Shareholders Meeting since March 17, 2026.

The company would like to invite all shareholders to attend the 2026 Annual General Meeting of Shareholders at the date, time and venue mentioned above. Registration will start on Monday, April 20, 2026 from 11.00 a.m onwards until the meeting commences.

Yours sincerely,



(Mr. Vichian Amornpoonchai)

Company Secretary by the order of the Board of Directors

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