

Principle 8 Ensure Engagement and Communication with Shareholders

1. The bank will not violate or deprive the shareholders' rights and encourage all shareholders to exercise their basic rights as required by laws.

- The bank recognizes the significance of the basic shareholders' rights, the company committed to ensure their equitable treatment for all shareholders. The shareholders' basic legal rights include buying, selling or transferring shares; receiving their rightful portion of company profits, rights to receive the dividend, rights to appoint a proxy to attend the meeting and vote, rights to attend and vote for the election of appointment, resignation or removing the directors and determining the director's remuneration, appointment the auditors and determining audit fees, rights of proposing an opinion and question in the shareholders' meeting and rights to obtain relevant and adequate information in time via easy communication channels and in the appropriate time.
- The Boards of Directors have given the importance to the rights of all groups of stakeholders, whether they are internal stakeholders such as the directors, the executives and the employees of the bank or external stakeholders such as all groups of shareholders, competitors, government agencies and other related agencies. The bank has a policy to conduct its business transparently with good corporate governance, including supporting the cooperation between the bank and its stakeholders for mutual benefits and to ensure that the stakeholders are well protected and good treated.
- The Board of Directors has given the importance to disclose the bank's information and news which is accurate, complete, timely and transparent. The information and news has been disclosed on the bank's website which is www.lhbank.co.th for all stakeholders in order to perceive the information such as the financial statement report, the management discussion and analysis, the activities for social aid, the annual report, the invitation letters for shareholders meeting, and the bank's activities.
- The bank also encourages shareholders to fully exercise their rights by providing them with convenient access to exercise of the right to participate in the Annual General Meeting of shareholders and voting and not restrict attending and voting opportunities and the voting process has a hassle-free way such as a relevant information via its website, setting up a dedicated bank secretary function for direct communication with shareholders, give an opportunity for shareholder to propose shareholder's meeting agenda and qualified candidates for directors positions and facilitation attendance in shareholders' meetings.

2. The bank will protect the shareholders' rights and equitable treatment of the shareholders
- The bank is obliged to protect and guard the rights of shareholders and the benefits of all shareholders with fairness and encourage all shareholders to exercise their rights, including institutional shareholders which cover the fundamental rights according to the laws of shareholders which are the right of share in profit or dividends according to the shareholding proportion, the right to trade or transfer securities held by them, the right to get the bank information in an appropriate and timely manner through the easily accessible channels. All shareholders are considered the business owners and have the fundamental rights according to the received rights equally. Therefore, consequently, they could make the decisions that impact the bank and themselves. They also have rights to elect and remove the directors, the right to determine directors' remuneration, the right to appoint an auditor, the right to attend the AGM meeting and the right to vote at the shareholders meeting.
 - The bank provided the protective measures to prevent the use of internal information to benefit themselves or others in improper way.
 - The bank provided the channels where all shareholders could exercise their right to report any complaints or suggestions that affect their benefit as the shareholders to the Board of Directors and the Audit Committee.
 - The bank provided the bank's website to provide the up to date information and news which easily access, such as, financial reports, analysis of operating results and financial position, newsletters to shareholders, social activities, annual report, invitation to the Annual General Meeting of Shareholders and the bank activities etc.
 - The bank will inform the shareholders in advance about the rules and procedures for attending the AGM meeting, including preparing necessary and sufficient information for the shareholders to consider in advance and timely. The information is also published on the bank's website in advance before sending the document to allow shareholders to have time to study the information in advance before receiving the documents from the bank. The bank will facilitate and provide channels for all shareholders and institutional investors to exercise their right to attend the meeting and vote or give a proxy to other persons to attend the meeting and vote on their behalf without restrict or discourage opportunities. The bank also provides the easy registration process to attend and vote.

3. Shareholder's Meeting

- Before the Annual General Meeting of Shareholders, the bank encourages and promotes all groups of shareholders including the shareholders in the type of institutes to attend the shareholders' meeting as the shareholders have right as the bank's owners appointed by the Board of Directors to act on behalf and have right in making the decision on the significant changes of the bank.
- All group of shareholders encourage and support the importance to attend the meeting, the bank delivers an invitation letter in paper to the shareholders together with the annual report not less than 7 days prior to the date of the shareholder's meeting as required by law. The invitation letter specifies the date, time, place of the meeting, documents for meeting, regulations for the shareholders' meetings, proxy form according to the regulation of the Ministry of Commerce and map of the meeting venue. The proxies can use the proxy form attached to this Notice of Meeting for specifying the opinion of vote. The agenda is specified clearly in propose such as for acknowledgement and for approval. Moreover, the agenda includes clearly with fact, reason and opinion of the Board of Directors and the sub-committees for the shareholders to consider and make a decision on voting. The Notice of Meeting has disclosed on the bank's website www.lhbank.co.th 7 days prior to the shareholder's meeting day for giving the shareholders enough time of considering. The bank promulgates in the daily Thai newspaper for three consecutive days at least 3 days prior to the meeting day and disclosed on the bank's website together with the Notice of Meeting and documents for meeting in Thai language.
- With regard to the shareholder meeting, in addition to the annual general meeting of shareholders which must be convened within 4 months of the date ending the accounting period, the company's board of directors may summon an extra-ordinary meeting at such date, time and place as determined by the board. Shareholders who hold an aggregate number of shares not less than one-fifth of total paid-up shares capital may also request that the Board of Directors convene an extra-ordinary meeting by listing their names in a notice and submitting their reasons. Similarly, group of shareholder numbering not less than 25, who hold an aggregate number of shares not less than one-tenth of total paid-up shares, may also request an extra-ordinary meeting. In such case, the Board of Directors shall clearly specify the objective of the meeting and set the date, time and place of the meeting within 1 month of the date of receiving the notice.
- The bank also encourages and promotes all groups of shareholders including the shareholders in the type of institutes to attend the shareholders' meeting as the shareholders have right as the bank's owners appointed by the Board of Directors to act on behalf and have right in making the decision on the significant changes of the bank.

3. Operation on the Date of the Shareholders' Meeting

- The bank implements the meeting to ensure that the meeting can proceed quickly, accuracy and fidelity for provided the convenient and the quickly to the attended shareholders.
- On the date of the shareholders' meeting, the shareholders can register 1 hour before the meeting start. The company provides the convenience for the shareholders prior to the meeting such as preparing place and staffs in order to run the registration smooth and fast.
- The Board of Directors, the chairman of all sub-committees and the top executives are responsible for allocating their time to attend shareholders' meeting and answer questions made by the shareholders attending the shareholders' meeting. The only exception, they cannot attend the meeting because they have other tasks or priorities with greater urgency to attend the meeting.
- For each agenda, the shareholders who attended the meeting present in person or being represented by proxy is entitled to one vote per share, especially the agenda of appointing the directors to replace those retiring by rotation that the voting shall be one by one vote for the transparency and accuracy.
- During the meeting, the shareholders can register to attend in the meeting and can exercise to voting in the agenda not yet voted.
- The bank allocates the time appropriately and encourages the shareholders to have the opportunity in expressing their comments and suggestions. The directors and related executives are responsible for explaining and answering the queries of shareholders.

5. Minutes Taking and Disclosure the Shareholders' Meeting Resolutions

- The bank created the minutes of shareholders' meeting by recording the issues of queries and answers, voting measures, result of the votes in each agenda, and name list of the directors who attended the meeting and the absent directors by publishing the minutes of shareholders' meeting on the bank's website.

6. Equitable Treatment of Shareholders

- The bank ensures that the shareholder are treated and protected in their fundamental rights equally and fairly as well as the measures to prevent the interest conflicts or the use of internal data for taking advantages for their own and other people dishonestly.

7. Information Provision Prior to the Shareholders' Meeting

- The bank prepares the notice of the shareholder's meeting and notifies the meeting details, the agenda and the documents of the meeting which the bank has determined the agenda stating clearly whether they will be for acknowledgement, for approval or for considering including the director's opinion, fact and reason each agenda and publish through the bank's website prior the shareholder's meeting to provide the shareholders study the information adequately.

- The bank shall prepare the Power of Attorney Form as required by law which allows the shareholders to require the intended direction of their voting document.
- To propose at least 2 independent directors with attached personal profiles to be elected by the shareholders attending the meeting and act as proxies to facilitate the shareholders for provided the convenience to the shareholders. The bank provided the Proxies Form B and Form C which the shareholders can determine the direction for voting and the bank sent the proxies together with the invitation. However, the shareholders can download the other Proxies Form from the bank's website.
- The bank shall notify the shareholders about the rules and regulations used in the invitation letter of the shareholder's meeting. The details are about the principles and methods in attending the meeting, the process of resolution voting, the rights in voting, and the vote counting.

8. Protection of the Minorities' rights

- The Board of Directors pays attention of the rights and equitability of the shareholders and treats all group of shareholders with fairly and equally. All shareholders will receive the important and accurate information at the same time fairly.

9. Protection of Internal Information Usage

- The bank determined the internal information usage in writing. Especially, for the directors, the executives and the employees including spouse and any minor children acknowledge the important information and financial statements and must be keep the information as strictly confidential of the bank.
- The bank shall determine the guidelines for the employees to be able to carry out their tasks and perform their duties with honesty, integrity and fairly as well as in accordance with the laws and regulations. The guideline should include explanations that employees shall not prioritize their personal gains over their responsibilities to the bank along with the reasons for employees not to disclose or use internal information of the bank in pursuit of certain personal ends and interests.