



## Invitation Letter

### 2025 Annual General Meeting of Shareholders

Monday, March 24, 2025 at 3 p.m.

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Board Meeting Room, 5<sup>th</sup> Floor, No. 1 Q.House Lumpini Building  
South Sathon Road, Thungmahamek, Sathon, Bangkok 10120



# LH BANK

ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)  
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

No. Thor Lor Hor (910)015/2025

March 10, 2025

Subject: An Invitation Letter to the 2025 Annual General Meeting of Shareholders

Dear: Shareholders,

- Enclosures:
- (1) A copy of the minutes of the Extraordinary General Meeting of Shareholders No. 1/2024
  - (2) 2024 annual report and a copy of the statements of financial position and the statements of comprehensive income for the year ended December 31, 2024
  - (3) Supporting documents for agenda 1 to 7 and the biographies of directors and certified public accountants proposed to the shareholders for appointment
  - (4) Bank's Articles of Association specifically for the shareholders meeting
  - (5) 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 and definition of independent directors
  - (6) Map of venue for the 2025 Annual General Meeting of Shareholders
  - (7) Privacy notice

Land and Houses Bank Public Company Limited's the Board of Directors Meeting No. 2/2025, held on February 24, 2025, resolved to hold the 2025 Annual General Meeting of Shareholders on Monday, March 24, 2025 at 3 p.m. at the Board Meeting Room, 5<sup>th</sup> floor, Q.House Lumpini Building, No. 1, South Sathon Road, Thungmahamek, Sathon, Bangkok 10120. The bank has determined the meeting agenda as follows:

**Agenda 1: To acknowledge the bank's performance of the year 2024**

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders to acknowledge the bank's performance of the year 2024. (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, 2024**

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders to approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2024, which have already been considered by the Audit Committee and audited by the certified public accountants as shown in the 2024 annual report and consented by the Board of Directors. (See Enclosure 2 and 3)

**Agenda 3: To consider and approve the allocation of net profit for the year 2024 to the statutory reserve and no dividend payment**

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders to approve the allocation of net profit for the year 2024 to the statutory reserve and no dividend payment as follows: (See Enclosure 3)

According to the performance of the year 2024, the bank posted the net profit for the year ended December 31, 2024 of Baht 2,010,343,631.62 and therefore, allocated a portion of its annual net profit to the statutory reserve or not less than 5 percent and no dividend payment as follows:

1. Allocate the 2024 net profit to the statutory reserve totaling Baht 100,600,000.00, accounting for at least 5 percent of the annual net profit. The bank previously allocated its net profit of Baht 70,000,000.00 to the statutory reserve. This time, it was deemed appropriate to set aside an additional net profit of Baht 30,600,000.00 to the statutory reserve.

2. No dividend payment given the fund to support the bank's expansion

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

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 from the Nomination and Remuneration Committee, with the selection criteria by considering the qualifications of directorship according to laws and the bank's Articles of Association. As a result, qualified candidates with sound knowledge, ability and experience relevant to the nature of business of the bank have been selected. For the selection of independent directors, the qualifications of independent directors according to relevant laws and the bank's Articles of Association have also been added and they can express their opinions independently. In 2025, 4 directors will retire by rotation and the Board of Directors deemed it appropriate to propose the shareholders to appoint the 4 directors who will retire by rotation in the 2025 Annual General Meeting of Shareholders for another term, namely;

- |               |                     |  |
|---------------|---------------------|--|
| 1. Mr. Naporn | Sunthornchitcharoen | Director<br>Executive Director   |
| 2. Mr. Pichai | Dusdeekulchai       | Independent director<br>Member of the Audit Committee<br>Member of the Sustainability and Corporate Governance Committee<br>Member of the Risk Oversight Committee |
| 3. Ms. Chiu,  | Ya-Ling             | Director<br>Executive Director   |
| 4. Mr. Shih,  | Jiing-Fuh           | Director<br>Executive Director<br>Chief Executive Officer and President  |

The biographies of directors who will be proposed to shareholders to appoint them for another term, are attached herewith 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 the shareholders to approve the directors' remuneration as follows: (See Enclosure 3)

**1. Directors' remuneration for the year 2025**

(Unit: Baht)

Position	Directors' Remuneration (per month)	
	2025	2024
Chairman	100,000	100,000
Vice Chairman	100,000	100,000
Director	40,000	40,000

**2. Meeting allowance for the year 2025**

(Unit : Baht)

Position	Meeting Allowance (per time)													
	Board of Directors		Executive Committee		Audit Committee		Sustainability and Corporate Governance Committee		Nomination and Remuneration Committee		Risk Oversight Committee		Other Committees*	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Chairman	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Vice Chairman	25,000	25,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Non-Executive Director														
Vice Chairman Executive Director	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Note:** \*Other Committees refer to the committee which regulators require, or should have or the Board of Directors deems necessary.

**3. Directors' gratuity for the year 2024**

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

The bank has determined the directors' gratuity of not more than Baht 1,960,000.00 which is commensurate with their duties, responsibilities and workload. In addition, the allocation is subject to the discretion of the Board of Directors.

#### 4. Other benefits

Referring to the resolution of the Extraordinary General Meeting of Shareholders No. 1/2015 held on January 21, 2015, the bank shall provide other benefits regarding vehicles for the directors including any related expenses such as fuel, insurance premium, maintenance and salary for drivers. The Board of Directors has the authority to consider the appropriateness and approve the remuneration to be effective unless otherwise cancelled or amended by the shareholders meeting.

#### Agenda 6: To consider and approve the appointment of auditors and audit fee for the year 2025

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to propose the shareholders to approve the appointment of auditors and audit fee for the year 2025 which have been consented by the Audit Committee. The auditors of KPMG Phoomchai Audit Limited have been selected as the bank'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 list of certified public accountants is as follows:

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

The certified public accountants no. 1 – 3 have been proposed to act as the bank's auditors for the 2<sup>nd</sup> year and the certified public accountant no. 4 has been proposed to act as the bank's auditor for the first time.

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 bank'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.

The audit fee for the year 2025 is Baht 6,010,000.00, increased by Baht 210,000.00 or 3.62 percent from the year 2024.

**Agenda 7:** To consider and approve the issuance and offering of debt instruments (MTN) with ticket size of not exceeding Baht 50,000 million

Opinion of the Board of Directors: The Board of Directors deems it appropriate to propose the shareholders to approve the issuance and offering of the debt instruments (MTN) with ticket size of not exceeding Baht 50,000 million. (See Enclosure 3)

**Agenda 8** To consider other matters (if any)

Opinion of the Board of Directors: The Board of Directors deemed it appropriate to provide the shareholders with this agenda so that they can ask questions and/or express their opinions on various matters without having to pass any resolution. However, if the shareholders desire 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 bank has provided the rationale for shareholders to consider the agenda item mentioned above. (See Enclosure 3)

If any shareholder prefers granting a proxy to attend the meeting and vote on behalf or is willing to appoint the bank's independent directors to attend the meeting and vote on behalf, he/she should fill out the details in the proxy form affixed with signature. (See Enclosure 5)

Meanwhile, shareholders can study the details of the invitation letter for the 2025 Annual General Meeting of Shareholders and supporting documents via the bank's website at [www.lhbank.co.th](http://www.lhbank.co.th) under the Investor Relation/Shareholders Information/Shareholders Meeting.

The bank would like to invite all shareholders to attend the 2025 Annual General Meeting of Shareholders at the date, time and venue mentioned above. The shareholders' registration will begin on Monday, March 24, 2025, from 2 p.m. until the meeting commences.

Yours sincerely,

(Ms. Chayawan Budsayalap Thaidech)

Company Secretary

By order of the Board of Directors

Company Secretary Department

Tel. 0 2359 0000 Ext. 2021, 2024

Fax. 0 2677 7223

(Translation)

Minutes of the 2024 Annual General Meeting of Shareholders  
Land and Houses Bank Public Company Limited  
Board Meeting Room, 5<sup>th</sup> Floor, 1 Q.House Lumpini Building  
South Sathon Road, Thungmahamek, Sathon, Bangkok, Thailand 10120  
Monday, 18 March 2024

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Meeting started at 3 p.m.

Directors attending in person

1. Dr. Vorapol	Socatiyanurak	Chairman
2. Mr. Lee,	Yu-Chou	Vice Chairman
3. Mr. Pradit	Sawattananond	Chairman of the Audit Committee
4. Dr. Supriya	Kuandachakupt	Independent Director
5. Mr. Pichai	Dusdeekulchai	Independent Director
6. Prof. Piphob	Veraphong	Independent Director
7. Mr. Naporn	Sunthornchitcharoen	Director
8. Mr. Shih,	Jiing-Fuh	Chief Executive Officer and President
9. Mr. Vichian	Amornpoonchai	Director
10. Ms. Chiu,	Ya-Ling	Director

Director attending via Electronic Media Conference

11. Mr. Sirichai	Sombutsiri	Director
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The chairman declared the meeting open and informed the meeting that 18 shareholders were present in person and proxy, representing 2,000,000,000 shares and accounting for 100 percent of the total paid-up share capital, constituting a quorum under the bank's Articles of Association. The bank has submitted the notice to shareholders in advance.

The chairman introduced the directors attending the meeting and assigned Ms. Chayawan Budsayalap Thaidech, company secretary, to conduct the meeting according to the following agenda.

**Agenda 1 To acknowledge the bank's performance of the year 2023**

The company secretary reported to the shareholders meeting to acknowledge the bank's performance of the year 2023 appeared in the 2023 annual report, which had been sent together with the meeting invitation letter as follows:

In 2023, the bank had a net profit of Baht 1,693 million, increased by Baht 599.7 million or 54.9 percent from 2022. The operating income was in the amount of Baht 7,814.3 million, increased by Baht 821.3 million or 11.7 percent from 2022. The other operating expenses were in the amount of Baht 3,603.1 million, increased by Baht 477.8 million or 15.3 percent from 2022. There was a total of 72 branches, decreased by 2 branches from 2022.

The meeting acknowledged the bank's performance of the year 2023.

**Agenda 2 To consider and approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2023**

The company secretary proposed the shareholders meeting to approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2023, which was consented by the Audit Committee, audited and certified by the certified public accountants as follows:

In 2023, the bank had total assets of Baht 316,339.1 million, increased by Baht 20,493.0 million or 6.9 percent from 2022. The total liability was Baht 280,721.9 million, increased by Baht 20,205.5 million or 7.8 percent from 2022. The owners' equity was Baht 35,617.2 million, increased by Baht 287.5 million or 0.8 percent from 2022. The net profit was Baht 1,693 million, increased by Baht 599.7 million or 54.9 percent from 2022.

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2023.

The meeting approved the statements of financial position and the statements of comprehensive income for the year ended December 31, 2023 with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		



**Agenda 3 To consider and approve the allocation of net profit for the year 2023 to the statutory reserve with no dividend payment and to acknowledge the interim dividend payment**

The company secretary proposed the shareholders meeting to approve the allocation of the net profit for the year 2023 to the statutory reserve with no dividend payment and to acknowledge the interim dividend payment. According to the 9-month performance ended September 30, 2023 audited by the certified public accountant, the bank posted the net profit of Baht 1,369,946,855.73 without retained losses. The bank, therefore, allocated the net profit to the statutory reserve and paid the interim dividend as follows:

1. Allocated the annual net profit in the amount of Baht 70,000,000.00 or at least 5 percent to the statutory reserve
2. Paid the cash interim dividend at Baht 0.25 per share, in the total amount of Baht 500,000,000.00 on December 25, 2023

**To consider and approve the allocation of net profit for the year 2023 to the statutory reserve with no dividend payment**

According to the performance of the year ended December 31, 2023, the bank posted the net profit of Baht 1,692,978,137.87 and allocated the annual net profit or not less than 5 percent to the statutory reserve with no dividend payment as follows:

1. Allocated the 2023 annual net profit in the total amount of Baht 85,000,000.00 or at least 5 percent to the statutory reserve for which the bank had previously allocated Baht 70,000,000.00. This time, it was required to allocate an additional Baht 15,000,000.00 to the statutory reserve.
2. No dividend payment since it was required to support the bank's expansion

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the allocation of net profit for the year 2023 to the statutory reserve with no dividend payment and to acknowledge the interim dividend payment.

The meeting acknowledged the interim dividend payment and approved the allocation of net profit for the year 2023 to the statutory reserve with no dividend payment with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

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

The company secretary proposed the shareholders meeting to approve the appointment of directors to replace those retired by rotation to align with the bank's Articles of Association which states that one-thirds of the directors shall vacate in proportion each year. In 2024, 4 directors who retired by rotation were as follows:

1. Dr. Vorapol Socratyanurak Chairman
2. Mr. Lee, Yu-Chou Vice Chairman  
Member of Executive Committee
3. Mr. Sirichai Sombutsiri Director  
Chairman of Executive Committee
4. Mr. Vichian Amornpoonchai Director

The Board of Directors, excluding the directors who had conflicts of interest in this matter, considered the proposal from the Nomination and Remuneration Committee and deemed appropriate to propose the 2024 Annual General Meeting of Shareholders to appoint the 3 directors, namely Mr. Lee, Yu-Chou, Mr. Sirichai Sombutsiri and Mr. Vichian Amornpoonchai for another term and Mr. Liao, Jen-Wen to replace Dr. Vorapol Socratyanurak, because they were qualified with knowledge and capabilities beneficial to the bank and meet the qualifications of directorship required by relevant laws and the bank's Articles of Association.

The biographies of directors who were proposed to shareholders to appoint them for another term, are attached herewith for consideration. (See Enclosure 3)

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the appointment of directors individually as follows:

1. Mr. Lee, Yu-Chou

The meeting approved to re-appoint Mr. Lee, Yu-Chou as director for another term with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

2. Mr. Sirichai Sombutsiri

The meeting approved to re-appoint Mr. Sirichai Sombutsiri as director for another term with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

3. Mr. Vichian Amornpoonchai

The meeting approved to re-appoint Mr. Vichian Amornpoonchai as director for another term with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

4. Mr. Liao, Jen-Wen

The meeting approved to appoint Mr. Liao, Jen-Wen as director with majority votes of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

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

The company secretary proposed the shareholders meeting to approve the directors' remuneration. The Nomination and Remuneration Committee already considered the directors' remuneration based on the appropriateness, work experience, knowledge, abilities, dedications and benefits that directors can contribute to the bank. The Board of Directors deemed it appropriate as follows:

1. Directors' remuneration for the year 2024

Table: Directors' remuneration for the year 2024 and year 2023

(Unit : Baht)

Position	Directors' remuneration (per month)	
	2024	2023
Chairman	100,000	300,000
Vice Chairman	100,000	100,000
Directors	40,000	40,000

## 2. Directors' meeting allowance for the year 2024

Table: Directors' meeting allowance for the year 2024 and 2023

(Unit : Baht)

Position	Meeting Allowance (per time)													
	Board of Directors		Executive Committee		Audit Committee		Sustainability and Corporate Governance Committee		Nomination and Remuneration Committee		Risk Oversight Committee		Other Committees*	
	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023
Chairman	30,000	50,000	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 Director	25,000	25,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Vice Chairman Executive Director	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Note:** \* Other sub-committees refer to the committees that regulators require, or should have or the Board of Directors deems appropriate.

## 3. Directors' gratuity for the year 2023

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

As LH Financial Group Public Company Limited, the parent company of the bank, has also determined the directors' gratuity, any directors holding directorships for LH Financial Group Public Company Limited receives the directors' gratuity only from LH Financial Group Public Company Limited.

Therefore, the Nomination and Remuneration Committee consented to the directors' gratuity in the total amount of no more than Baht 1,400,000, which was commensurate with their duties, responsibilities and workload. The allocation is subject to the discretion of the Board of Directors. The bank would pay the directors' gratuity for 3 directors as follows:

1. Mr. Sirichai Sombutsiri
2. Mr. Suei, Jung-Hsin
3. Ms. Chompoonoot Pathomporn

## 4. Other benefits

Unchanged.

Referring to the resolution of the Extraordinary General Meeting of Shareholders No. 1/2015 held on January 21, 2015, the bank shall provide other benefits regarding vehicles for the directors including any related expenses such as fuel, insurance premium, maintenance and salary for drivers. The Board of Directors had the authority to consider the appropriateness and approved the remuneration to be effective unless otherwise cancelled or amended by the shareholders meeting.

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the directors' remuneration.

The meeting approved the directors' remuneration with votes of not less than two-thirds (2/3) of shareholders who attended the meeting as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes	Equivalent to	-

**Agenda 6 To consider and approve the appointment of auditors and audit fee for the year 2024**

The company secretary proposed the shareholders meeting to approve the appointment of auditors and audit fee for the year 2024. The Board of Directors considered the proposal from the Audit Committee and deemed appropriate to propose the shareholders to appoint the auditors of KPMG Phoomchai Audit Limited as the bank's auditors in 2024 as a replacement for EY Office Limited with the view that KPMG Phoomchai Audit Limited was under the certified list of auditors of the Securities and Exchange Commission, with high standards. In addition, the audit fee was appropriate with the scope of audit functions. The list of certified public accountants was as follows:

1. Ms. Orawan Chotiwiriyakul CPA Registration No. 10566 and/or
2. Mr. Chanchai Sakulkoedsin CPA Registration No. 6827 and/or
3. Mr. Chokechai Ngamwutikul CPA Registration No. 9728 and/or
4. Ms. Thitima Pongchaiyong CPA Registration No. 10728

The audit fee for the year 2024 was Baht 5,800,000.00, equal to the year 2023.

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

These 4 certified public accountants have no relationships and/or have any conflicts of interest with the bank/ subsidiaries/ executives/ major shareholders or their connected persons.

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the appointment of auditors and audit fee for the year 2024.

The meeting approved the appointment of auditors and audit fee for the year 2024 with majority vote of shareholders who attended the meeting and cast their votes as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes		

**Agenda 7 To consider and approve the amendments to the Articles of Association**

The company secretary proposed the shareholders meeting to approve the amendments to the Articles of Association of the bank to align with the Public Limited Companies Act (No. 4) B.E. 2565 stating that public limited companies are allowed to use electronic means to publicize the contents about public limited companies, board meeting, meeting of shareholders, delivery of letters or documents as follows:

**Chapter III: Directors and Directors Authorities**

Article 26. The Board of Directors meeting shall be held in the location where the head office of the Company is located or in a nearby province, or at other places where the chairman of the Board of Directors or his/her designated person specifies. In case the chairman or his/her designated person fails to fix the venue of the Board of Directors meeting, the Company's head office shall be used as the venue of the meeting. The Board of Directors meeting may be organized via electronic means and the Company's head office shall be considered as the venue of the meeting.

Article 27. In calling the Board of Directors meeting, a written notice shall be mailed or sent via electronic means to the directors not less than three (3) days prior to the date of the meeting. Unless necessary or urgent to preserve the rights or benefits of the Company, the meeting may be called by other methods and an earlier meeting date can be chosen.

When there are reasonable grounds or if it is necessary to preserve the rights or benefits of the Company, at least two (2) directors may jointly request the chairman to summon the Board of Directors meeting by providing the proposed matters and reasons for consideration. In this case, the chairman shall call for the meeting and fix the date within 14 days from the date of receiving the request thereof. In the event that the chairman fails to call and fix the date of Board of Directors meeting, the directors who make the request may jointly call and fix the date of the meeting within 14 days after the end of the period.

If there is no chairman of the Board of Directors for any reason, the vice chairman will call a meeting. If there is no vice chairman, at least two (2) directors may jointly call a meeting.

**Chapter IV: Meeting of Shareholders**

Article 36. The Board of Directors shall call a meeting of shareholders at least one (1) time a year at the location where the Company's head office is located or nearby province or at other places determined by the Board of Directors. This meeting shall be called "Ordinary Meeting" which shall take place within four (4) months of the last day of the fiscal year of the Company.

An ordinary meeting may be conducted via electronic means. In such case, the Company's head office shall be considered as the venue of the ordinary meeting.

Other meetings of shareholders shall be called "Extraordinary Meeting". The Board of Directors may call Extraordinary Meeting on the date, time and place that the Board of Directors deems appropriate. However, a duly written notice calling the meeting is required as prescribed in Article 37 of this Articles of Association.

A shareholder or shareholders, holding shares in aggregate of not less than 10% of the total number of shares sold, may, at any time, subscribe their names in a letter requesting the Board of Directors to call an extraordinary meeting; provided that reasons and objectives for such request shall be clearly stated in the said letter. In this case, the Board of Directors shall convene the shareholders meeting within 45 days from the date of receipt of such letter.

The extraordinary meeting may be conducted via electronic means and the Company's head office shall be considered as the venue of the shareholders' meeting.

Article 37. Regarding the summon for a shareholders' meeting, the invitation for the meeting shall be made in writing or done via electronic method by indicating the venue, date, time and agenda of the meeting and matters to be proposed to the meeting, including other details as may be expedient. The invitation shall also clearly specify whether it is the matter for acknowledgement, matter for approval or matter for consideration as the case may be, including the opinions of the Board of Directors in the said matters. Such invitation shall be submitted to shareholders in advance for at least seven (7) days before the date of the meeting and shall be advertised in newspapers for at least three (3) consecutive days before the date of the meeting. Such advertisement may be done via electronic means.

The Board of Directors may set the form of the shareholders meeting by allowing the meeting to be conducted via electronic means. In such case, the Company's head office shall be considered as the venue of the shareholders' meeting.

Article 39. A shareholder is entitled to authorize other persons as proxy to attend and vote at any meeting on his behalf by submitting the proxy form, designated by the registrar, signed by grantor, to the chairman or to the person designated by the chairman at the place where the meeting takes place before the proxy attends the meeting.

Granting a proxy may be done via an electronic means.

#### **Chapter V: Dividend and Reserve Fund**

Article 48. Announcement of dividend payment shall not be made unless the resolution of shareholders meeting or resolution of the Board of Directors in case of paying interim dividend be made.

The shareholders shall be notified in writing of such payment of dividends, and the notice shall also be published in a newspaper for three (3) consecutive days or advertised via electronic media and payment of dividends shall be made within one (1) month as from the date of the aforesaid resolution.

Article 50 Dividends shall not be paid other than out of profits. In the case where the Company still has an accumulated loss, no dividends shall be paid.

Such dividends shall be equally allocated for each share according to the number of shares unless otherwise provided regarding preferred shares.

In order to complete the registration of amendments to the Articles of Association of the bank, which may contain the amendments to the wordings or statements in the Articles of Association of the bank or in the application for registration according to the orders, recommendations or opinions of the registrar of the Department of Business Development, Ministry of Commerce, the meeting should consider authorizing the Board of Directors to amend the statements as necessary according to the recommendations of the registrar.

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to approve the amendments to the Articles of Association of the bank.

The meeting approved the amendments to the Articles of Association of the bank with votes of not less than three-fourths (3/4) of shareholders who attended the meeting as follows:

Approved	2,000,000,000	Votes	Equivalent to	100.0%
Disapproved	-	Votes	Equivalent to	-
Abstained	-	Votes	Equivalent to	-

**Agenda 8 To consider other matters**

- None

The chairman opened the session for opinions and questions.

There were no more matters for consideration. The chairman thanked the shareholders for their participation in the 2024 Annual General Meeting and announced the meeting closed.

Meeting ended at 3.40 p.m.

Sign\_\_\_\_\_

(Dr. Vorapol Socratyanurak)

Chairman

Sign\_\_\_\_\_

(Ms. Chayawan Budsayalap Thaidech)

Company Secretary



**Supporting documents for  
Agenda 1 To acknowledge the bank's performance of the year 2024**

**Fact and Rationale**

The bank's performance of the year 2024 and other information of the bank appeared in the 2024 annual report have been sent to shareholders together with the invitation letter to the 2025 Annual General Meeting of Shareholders. In addition, the 2024 annual report has been published on the bank's website at [www.lhbank.co.th/Investor Relations/Information for Shareholders/Annual Report](http://www.lhbank.co.th/Investor%20Relations/Information%20for%20Shareholders/Annual%20Report).

**Opinion of the Board of Directors**

The Board of Directors has considered the bank's performance of the year 2024 and other reports of the bank shown in the 2024 annual report and deemed it appropriate to propose the shareholders to acknowledge the bank's performance of the year 2024.

**Voting**

This agenda is for acknowledgement only.

**Supporting documents for Agenda 2  
To consider and approve the statements of financial position  
and the statements of comprehensive income for the year ended December 31, 2024**

**Fact and Rationale**

The statements of financial position and statements of comprehensive income for the year ended December 31, 2024 have been audited and certified by the certified public accountants from KPMG Phoomchai Audit Limited, the bank's auditor, and reviewed by the Audit Committee and the Board of Directors. The details of which are shown in the 2024 annual report.

**Opinion of the Board of Directors**

The Board of Directors had considered the statements of financial position and the statements of comprehensive income for the year ended December 31, 2024. The statements of financial position and the performance had duly reflected the essence of the financial reporting standards. Therefore, the Board of Directors deemed it appropriate to propose the shareholders to approve the statements of financial position and the statements of comprehensive income for the year ended December 31, 2024 which had been audited and certified by the certified public accountants.

**Voting**

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

Supporting documents for Agenda 3

To consider and approve the allocation of net profit for the year 2024 to the statutory reserve  
and no dividend payment

**Fact and Rationale**

According to the notification of the Bank of Thailand, the criteria for dividend payments are as follows:

1. According to the notification of the Bank of Thailand, Re: Requirements on Accounting for Financial Institutions, Section 8 Dividend Payment, states that:

1. Financial institutions should not pay dividend from unrealized profits or profits without real cash flows.
2. Financial institutions should not pay dividend from gains from sale of assets not considered a true sale which would result in higher-than-normal profits or lower-than-normal losses.

2. According to the Bank of Thailand's Notification, Re: Loan Classification and Provisioning for Financial Institutions detail, details are follows:

"In the period during which financial institutions have not yet written off impaired assets or have not yet set aside provisions for assets and obligations in full, irrespective of whether they are irrecoverable or not, the financial institutions shall neither pay the dividend nor any other forms of returns to its shareholders."

**Dividend Payment Policy**

The bank has the dividend payment policy by taking into account the performance and returns for the shareholders in the long term.

According to the performance of the year 2024, the bank posted the net profit for the year ended December 31, 2024 of Baht 2,010,343,631.62 and therefore, allocated a portion of its annual net profit to the statutory reserve or not less than 5 percent and no dividend payment as follows:

1. Allocated the 2024 net profit to the statutory reserve totaling Baht 100,600,000.00, accounting for at least 5 percent of the annual net profit. The bank previously allocated its net profit of Baht 70,000,000.00 to the statutory reserve. This time, it is deemed appropriate to set aside an additional net profit of Baht 30,600,000.00 to the statutory reserve.

2. No dividend payment to support the bank's expansion

Table: Calculation of net profit allocation for the year 2024 compared to 2023

Descriptions	Year 2024	Year 2023
Number of shares (Shares)	2,000,000,000	2,000,000,000
Net profit	2,010,343,631.62	1,692,978,137.87
(Less) - Allocate 5% of net profit to the statutory reserve	100,600,000.00	85,000,000.00
- Statutory reserve appropriated	70,000,000.00	70,000,000.00
- Additional statutory reserve	30,600,000.00	15,000,000.00
Net profit (Baht)	1,909,743,631.62	1,607,978,137.87
(Less) - Total interim dividend payment	850,000,000.00	500,000,000.00
Net profit available for dividend payment	1,059,743,631.62	1,107,978,137.87
Annual cash dividend payment	-	-
Total dividend payment	850,000,000.00	500,000,000.00
Dividend payout ratio per share (Baht: Share)	0.425	0.25
Proportion of dividend payment to net profit (%)	42.28	29.53

#### Opinion of the Board of Directors

The Board of Directors deemed it appropriate to propose the shareholders meeting to approve the allocation of net profit of the year 2024 to the statutory reserve and no dividend payment.

#### Voting

The resolution in this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes. If the votes are tied, 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 bank's Articles of Association, first paragraph of Article 18, states that "At every annual ordinary meeting, the one-thirds (1/3) of the directors shall retire by rotation. If the number of directors is not a multiple of three, the number of directors closest to one-thirds (1/3) shall retire." And the second paragraph of Article 18, states that "A director who retires by rotation under this section may be elected to resume their position for another term."

In the 2025 Annual General Meeting of Shareholders, 4 directors who will retire by rotation are as follows:

1. Mr. Naporn Sunthornchitcharoen Director  
Executive Director

2. Mr. Pichai	Dusdeekulchai	Independent director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee Member of the Risk Oversight Committee
3. Ms. Chiu,	Ya-Ling	Director Executive Director
4. Mr. Shih,	Jiing-Fuh	Director Chief Executive Officer and President

**Nomination Process of Directors is as follows:**

The Nomination and Remuneration Committee shall select and screen persons with proper qualifications, knowledge, experiences in various fields, adequate understanding in the area of banking, finance, economics, laws, etc., by taking into consideration the organizational requirements and good corporate governance principles. The directors shall have full qualifications required by laws and the bank's Articles of Association and meet the qualifications of independent directors specified by related laws and the bank's Articles of Association.

The Nomination and Remuneration Committee has nominated the list of qualified persons to the Board of Directors for consent before proposing it 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, together with the proposal of the Nomination and Remuneration Committee, agreed to approve the appointment of directors who will retire by rotation in the 2025 Annual General Meeting of Shareholders for another term because these 4 directors are qualified with experiences and capabilities beneficial to the bank and meet the qualifications of directorship and independent director required by related laws and the bank's Articles of Association.

The biographies of directors who will be proposed to shareholders to appoint them for another term, are attached herewith for consideration. (See Enclosure 3)

**Voting**

The resolution in 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 bank's Articles of Association. If the votes are tied, the chairman of the meeting can exercise his casting vote.

## Supporting documents

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

**Fact and Rationale**

According to the Public 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 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 of the total votes of shareholders present."

According to the Articles of Association of the bank, the first paragraph of Article 34 states "Remunerations and bonus of directors shall be in accordance with those specified by the meeting of shareholders". The second paragraph states that "Director entitled to received remuneration from the bank in form of bonus, meeting allowance, pension, or other benefits in any form, stipulated the Article of Association or under consideration of the meeting of shareholders, which shall be fixed determined, or be under criteria to be determined from time to time, or be permanently determine unless be changed, together with allowances and welfares according to the bank's regulations."

**Criteria for Determining Director's Remuneration are as follows:**

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 directors have contributed to the bank, compared with the listed companies in similar industry in the same size.

The remuneration has passed the respective committee to avoid the 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 submitting it to the shareholders' meeting for approval.

In compliance with the roles and responsibilities of the Board of Directors in overseeing the operation of the bank for the best interest of the bank 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 2025

Table: The comparison of directors' remuneration in 2025 and year 2024

(Unit: Baht)

Position	Directors' Remuneration (per month)	
	2025	2024
Chairman	100,000	100,000
Vice Chairman	100,000	100,000
Director	40,000	40,000

## 2. Meeting allowance for the year 2025

Table: The comparison of meeting allowance in 2025 and 2024

(Unit : Baht)

Position	Meeting Allowance (per time)													
	Board of Directors		Executive Committee		Audit Committee		Nomination and Remuneration Committee		Sustainability and Corporate Governance Committee		Risk Oversight Committee		Other Committees*	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Chairman	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
Vice Chairman Non-Executive Director	25,000	25,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
Vice Chairman Executive Director	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**Note:** \*Other Committees refer to the committee which regulators require, or should have or the Board of Directors deems necessary.

## 3. Directors' gratuity for the year 2024

The Board of Directors plays a key role in supporting the policies and making decisions. As a result, the bank has reflected good performance and good image continuously.

The Nomination and Remuneration Committee's meeting has determined the gratuity to directors in the amount of not more than Baht 1,960,000 which is commensurate with their duties, responsibilities and workload. In addition, the allocation is subject to the discretion of the Board of Directors.

Table: Directors' gratuity for the year 2024 and 2023

(Unit : Baht)

Directors' Gratuity	
2024 (For 5 Directors)	2023 (For 3 Directors)
1,960,000	1,400,000

#### 4. Other benefits

Referring to the resolution of Extraordinary General Meeting of Shareholders No. 1/2015 on January 21, 2015, the bank shall provide other benefits regarding vehicles for directors including any related expenses such as fuel, insurance premium, maintenance, and salary for drivers. The Board of Directors had considered the appropriateness, and approved the remuneration to be effective unless otherwise cancelled or amended by the shareholders meeting.

#### Opinion of the Board of Directors

The Board of Directors has considered the matter accompanied with the proposal of the Nomination and Remuneration Committee and deemed it appropriate to propose the shareholders to approve the directors' remuneration as mentioned above as it was appropriate and commensurate with their duties and responsibilities.

#### Voting

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

All directors who have direct conflicts of interest will be refrained from voting in this agenda. Nonetheless, in case shareholders have appointed directors as proxies, the directors are entitled to vote in this agenda on behalf of shareholders 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 2025

#### Fact and Rationale

The bank's Articles of Association

Section 59, auditors shall be appointed by the annual ordinary meeting of shareholders of every year. In appointing the auditor, the former auditor may be re-appointed, provided this shall be complied with that rules and regulations of the Bank of Thailand or other relevant governmental agencies.

Section 60, the remuneration of the auditor shall be determined by the meeting of shareholders.

The notification of the Bank of Thailand regarding the regulations on the approval of an auditor of a financial institution

The Board of Directors has proposed the meeting to appoint the auditors from KPMG Phoomchai Audit Limited to be the auditors of the bank for the year 2025. The list of the certified public accountants is as follows:

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

The certified public accountants no. 1 – 3 have been proposed to act as the bank's auditors for the 2<sup>nd</sup> year and the certified public accountant no. 4 has been proposed to act as the bank's auditor for the first time. Their biographies are attached herewith for consideration. (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 bank'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.

The audit fee for the year 2025 is Baht 6,010,000.00, increased by Baht 210,000.00 or 3.62 percent from the year 2024.

**Table: Audit fees for the year 2025 and 2024**

Audit Fee (Baht)		Change: Increase (Decrease)	
2025	2024	Amount (Baht)	Percent
6,010,000	5,800,000	210,000	3.62

#### Opinion of the Board of Directors

The Board of Directors has considered the matter together with the proposal of the Audit Committee, and deemed it appropriate to propose the shareholders to appoint KPMG Phoomchai Audit Limited as the bank's auditors for the year 2024 and fix the audit fee in the amount of Baht 6,010,000.00 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 in this agenda requires a majority vote of the shareholders who attend the meeting and cast their votes. If the votes are tied, the chairman of the meeting can exercise his casting vote.

### Supporting documents for Agenda 7

To consider and approve the issuance and offering of debt instruments (MTN) with ticket size of not exceeding Baht 50,000 million

## Fact and Rationale

To support the expansion of the bank, the bank will, therefore, issue and offer the debt instruments (MTN) with ticket size of not exceeding Baht 50,000 million as follows:

<b>Issuer</b>	Land and Houses Bank Public Company Limited
<b>Type of Debt Instruments</b>	All types and forms of debenture and bill of exchange, secured or unsecured with bond representative and without bond representative, depending on market prevailing conditions at such time the debentures are issued and offered.
<b>Purpose</b>	Use as working capital and/or business expansion and/or repayment of any debt and/or any debt redemption
<b>Issue Size</b>	Ticket size issued and offered each time when combined with existing instruments at any moment shall not exceed Baht 50,000 million or equivalents in other currencies. (Revolving)
<b>Currency</b>	Baht and/or any foreign currency by exchange rate prevailing at such time the instruments are issued and offered
<b>Coupon/ Discount Rate</b>	Subject to the prevailing market conditions at the time of issue and offering or under terms and conditions instrument issued at such time. This shall also be subject to notifications of SEC and/or other related notifications, rules and regulations in force at such time the instruments are issued and offered.
<b>Tenor</b>	Not over 10 years from the date of each issuance
<b>Offering Method</b>	The debenture issued pursuant to this plan will be offered in all or in part, and/or as a program, and/or revolving nature, as a public offering and/or a private placement and/or to any foreign and/or local institutional investors and/or high-net-worth investors. Such offerings may be made in one time or several times in accordance with the notifications of SEC and/or other related rules and regulations in force at the time the debentures are offered.

The Board of Directors and/or Chief Executive Officer and/or President and/or a person designated shall be entrusted with power and authority to do the following:

1. To determine the details in connection with instrument, among other things, types, names, coupons, maturity, redemption period, appointing the representative of instrument holders as well as details regarding an offer for sale including but not limited to price, method and period to offer and allot such instruments

2. To appoint financial advisors, and/or underwriter, and/or credit rating agencies to credit rating of issuer and/or security, and/or other persons where such appointment is required under related rules and regulations and/or in any event as they deem fit.

3. To contact, negotiate, enter into, execute, and amend contracts and/or documents as well as to contact, furnish information, submit documentation to the Office of SEC and /or other agencies relating to the issuance and offering of such instruments and to do any and all acts and things necessary or requisite as they deem fit."

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

The Board of Directors deemed it appropriate to propose the shareholders to approve the issuance and offering of debt instruments (MTN) with ticket size of not exceeding Baht 50,000 million.

#### **Voting**

The resolution in this agenda requires a vote of no less than three-fourths (3/4) of the total number of votes of the shareholders who attend the meeting.

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



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

**Age (Years):** 41

**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 19 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):** 43

**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 19 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):** 43

**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 19 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):** 38

**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 15 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).

**ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)**

1 อาคารคิวเฮ้าส์ ลุมพินี ถนนสาทรใต้

แขวงทุ่งมหาเมฆ เขตสาทร กรุงเทพมหานคร 10120

โทรศัพท์ : 0 2359 0000 โทรสาร : 0 2677 7223

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

1 Q.HOUSE LUMPINI BUILDING,

SOUTH SATHON RD., THUNGMAHAMEK, SATHON, BANGKOK 10120

TEL : 0 2359 0000 FAX : 0 2677 7223

[www.lhbank.co.th](http://www.lhbank.co.th)



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☎ 0 2359 0000

