

Attachments

2024 Annual Report Form 56-1 One Report LH Financial Group Public Company Limited

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Attachment 1

1. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of LH Financial Group Public Company Limited as of December 31, 2024
2. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of Land and Houses Bank Public Company Limited (Subsidiary) as of December 31, 2024
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1. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of LH Financial Group Public Company Limited as of December 31, 2024

Name: Dr. Vorapol Socatiyanurak

Position: Chairman

Appointed as Director: October 25, 2021

Age (Years): 69

Education:

- Ph.D., The Wharton School, University of Pennsylvania
- Master Degree, The Wharton School, University of Pennsylvania
- Bachelor Degree, Chulalongkorn University

Training:

- Director Accreditation Program (DAP) 1/2003 : IOD
- Director Certification Program (DCP) 42/2004 : IOD
- Chairman Program (RCP) 10/2004 : IOD
- PDPA Update 2023 : LH Bank
- ESG & Climate Risk Management 2023 : Deloitte
- AML/CFT Risk and Anti-Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
2022 - Present	Chairman Chairman of the Risk Management committee Independent Director	Thai Coconut PLC
2021 - Present	Chairman	LH Financial Group PLC
2019 - Present	Chairman Independent Director Chairman of the Strategy and Risk Management Committee Chairman of the Sustainability Committee	Siamese Asset PLC

• Current Position in Non-listed Companies on the Stock Exchange of – None

Period	Position	Organization/Company
2021 - Mar. 2024	Chairman	Land and Houses Bank PLC
2014 - 2019	Member of the National Legislative Assembly Chairman of the Finance, Banking, Financial Institutions and Capital Market Sub-committee Chairman of the Parliamentary Committee for Considering the Payment System Act Chairman of the Parliamentary Committee for Considering the Foreign Account Tax Compliance Act (FATCA) Chairman of the Parliamentary Committee for Considering People Bank Act	National Legislative Assembly
2011 - 2015	Secretary - General Chairman of the Capital Market Supervisory Board	The Securities and Exchange Commission

Name: Mr. Wu, Kuo-Chin

Position: Vice Chairman (Authorized Director)
Director

Appointed as Director: August 1, 2017

Age (Years): 70

Education:

- Master of Business Administration, University of San Francisco, USA
- Bachelor of Arts in Business Administration, National Cheng Kung University, Taiwan

Training:

- Director Accreditation Program (DAP) 146/2018 : IOD
- PDPA Update 2023 : LH Bank
- ESG & Climate Risk Management 2023 : Deloitte
- AML/CFT Risks and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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	Vice Chairman	LH Financial Group PLC
Aug. 2017 - Present	Director	
Sep. 2018 - Mar. 2019	Member of the Nomination and Remuneration Committee	

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

Period	Position	Organization/Company
Oct. 2021 - Aug. 2023	Vice Chairman	Land and Houses Bank PLC
Aug. 2017 - Aug. 2023	Director Member of the Executive Committee	
Feb. 2018 - Jul. 2018	Member of the Nomination and Remuneration Committee	
Mar. 2020 - Present	Special Professional, Office of the Chairman	CTBC Bank Co., Ltd.
2017 - Feb. 2020	Chief Representative, Bangkok Representative Office	

Name: Professor Piphob Veraphong

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

Appointed as Director: June 29, 2022

Age (Years): 62

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
- AML/CFT Risk and Money Laundering Trends : AMLO
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
Jun. 2022 - Present	Independent Director Chairman of the Audit Committee Chairman of the Sustainability and Corporate Governance Committee	LH Financial Group PLC
2004 - Present	Independent Director Member of the Audit Committee	Bangkok Chain Hospital PLC

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

Period	Position	Organization/Company
Jun. 2022 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
2002 - Present	Partner	Law Alliance Ltd.

Name: Mr. Pradit Sawattananond

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

Appointed as Director: April 23, 2018

Age (Years): 76

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
- How to Develop a Risk Management Plan (HRP) 4/2013 : IOD
- Cyber Resilience Leadership: Mission for Embracing the Future of AI & Cybersecurity : BOT
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

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
Oct. 2021- Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	LH Financial Group PLC
Apr. 2018- Present	Independent Director Member of the Audit Committee 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

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

Period	Position	Organization/Company
Apr. 2020 - Present	Chairman of the Audit Committee Chairman of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
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	

Name: Dr. Supriya Kuandachakupt

Position: Independent Director
Member of the Audit Committee
Member of the Sustainability and Corporate Governance Committee
Member of the Nomination and Remuneration Committee

Appointed as Director: August 1, 2017

Age (Years): 71

Education:

- Ph.D. in Economics, University of Hawaii, USA
- Master of Arts in Economics (English Program), Thammasat University
- Bachelor of Economics, University of Tasmania, Australia
- Diploma of Tertiary Education University of New England, Australia
- Certificate of Population Studies University of Hawaii, USA
- Director Accreditation Program (DAP) 56/2006 : IOD
- Director Certification Program (DCP) 97/2007 : IOD
- Financial Statements for Directors (FSD) 10/2010 : IOD
- How to Develop a Risk Management Plan (HRP) 4/2013 : IOD
- Advanced Audit Committee Program (AACP) 31/2018 : IOD
- Risk Management Program for Corporate Leaders (RCL) 26/2022 : IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AML0
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years

• Current Position in 2 Listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee Member of the Nomination and Remuneration Committee	LH Financial Group PLC
Sep. 2018 - Oct. 2021	Member of the Risk Oversight Committee	
2006 - Present	Independent Director Member of the Audit Committee	Asia Sermkij Leasing PLC

• Current Position in 2 Non-listed Companies 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
Oct. 2021 - Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	Land and Houses Bank PLC
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	
Jul. 2018 - Aug. 2018	Member of the Nomination and Remuneration Committee	
Aug. 2017 - Feb. 2018	Member of the Nomination and Remuneration Committee	
2002 - 2021	Director	P.A.K. Supply Co., Ltd.
2013 - Sep. 2018	Special Senior Fellows, Faculty of Economics	Kasetsart University
1986 - Sep. 2018	Associate Professor, Economics Department Faculty of Economics	

Name: Mr. Pichai Dusdeekulchai

Position: Independent Director
Chairman of the Nomination and Remuneration Committee
Member of the Audit Committee
Member of the Risk Oversight Committee

Appointed as Director: June 22, 2020

Age (Years): 63

Education:

- Master of Business Administration, Ashland University, Ohio, USA
- Bachelor of Arts in Mathematics and Statistics, Thammasat University

Training:

- Global Management Program, APTD 2015
- Director Certification Program (DCP) 278/2019 : IOD
- Advanced Audit Committee Program (ACCP) 38/2020 : IOD
- Cyber Resilience Leadership “Tone from the Top” 2020 : BOT
- PDPA Update 2023 : LH Bank
- ESG & Climate Risk Management 2023 : Deloitte
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers’ Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
2022 - Present	Independent Director Chairman of the Audit Committee Chairman of the Nomination and Remuneration Committee Member of the Risk Management Committee	Kijcharoen Engineering Electric PLC
Jul. 2020 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee Member of the Risk Oversight Committee	LH Financial Group PLC
May 2021 - Present	Member of Environmental, Social and Governance Committee Independent Director Member of the Audit Committee	Banpu PLC

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

Period	Position	Organization/Company
Jun. 2022 - Present Mar. 2020 - Present	Member of the Risk Oversight Committee Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
May 2018 - Mar. 2019 Apr. 2002 - May 2018	General Manager Deputy to Country Head of Thailand Head of Business Promotion (Non-Japanese Corporate)	Sumitomo Mitsui Banking Corporation, Bangkok Branch

Name: Mr. Naporn Sunthornchitcharoen

Position: Director (Authorized Director)

Appointed as Director: May 3, 2011

Age (Years): 66

Education:

- Master of Business Administration, Thammasat University
- Bachelor of Engineering Program in Civil Engineering, Chiangmai University

Training:

- Stanford Executive Program (SEP),
- Stanford Graduate School of Business Stanford University, USA
- National Defense College of Thailand, Class of 2006
- Director Accreditation Program (DAP) 25/2004: IOD
- Director Certification Program (DCP) 53/2005: IOD
- Financial Institutions Governance Program (FGP) 2/2011: IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years

● **Current Position in 5 Listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Aug.2017 - Present	Chairman Chairman of the Executive Committee	Land and Houses PLC
1992 - Present	Director	
May.2013 - Aug. 2017	Member of the Executive Committee President (Operations)	
Mar.2024 - Present	Member of the Nomination and Remuneration Committee	Quality Houses PLC
Jun. 2017 - Present	Director	
May. 2011 - Present	Director	LH Financial Group PLC
Sep.2018 - Mar. 2019	Member of the Nomination and Remuneration Committee	
May. 2011 - Jul. 2018	Member of the Nomination and Remuneration Committee	
May. 2011 - Jun. 2017	Member of the Executive Committee	
2015 - Present	Member of the Nomination and Remuneration Committee	Home Product Center PLC
2011 - Present	Member of the Executive Committee	
1995 - Present	Director	
1994 - Present	Director	Quality Construction Products PLC

• Current Position in 15 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
2022 - Present	Director	L&H Property Co., Ltd.
Dec. 2013 - Jun. 2023	Director	Land and Houses Securities Public Company Limited
2012 - Present	Director	Land and Houses USA, INC.
2012 - Present	Director	Land and Houses Property and Loan Fund - II
2005 - Present	Director	Land and Houses Bank PLC
	Member of the Executive Committee	
2005 - Jul. 2018	Member of the Nomination and Remuneration Committee	
2004 - Present	Director	LH Asset Co., Ltd.
2003 - Present	Director	LH Mall Co., Ltd.
2002 - Present	Director	Land and Houses Property Fund 2
2000 - Present	Director	Land and Houses Property Fund 1
1995 - Present	Director	Land and Houses North-East Co., Ltd.
1995 - Present	Director	Land and Houses North Co., Ltd.
1995 - Present	Director	LH Muang Mai Co., Ltd.
1993 - Present	Director	Siam Tanee Real Estate Co., Ltd.
1990 - Present	Director	Siam Tanee Property Co., Ltd.
1987 - Present	Director	Atlantic Real Estate Co., Ltd.
1986 - Present	Director	LH Mall & Hotel Co., Ltd.

Name: Mr. Khunawut Thumpomkul

Position: Director

Appointed as Director: August 14, 2013

Age (Years): 67

Education:

- Master of Business Administration, National Institute of Development Administration

Training:

- Bachelor's Degree in Economics, Ramkhamhaeng University
- Director Certification Program (DCP) 8/2001 : IOD
- IT Governance and Cyber Resilience Program (ITG) 8/2018 : IOD
- Information Technology Security Awareness Training 2023 : LH Bank
- PDPA Update 2024 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association

Relationship with executives: None

Work experiences in the past 5 years

● **Current Position in 2 Listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Aug.2013 - Present	Director	LH Financial Group PLC
Jan. 2023 - Present	Chairman of the Executive Committee	Home Product Center PLC
May. 2001 - Present	Director	
May. 2001 - Dec. 2022	Executive Director	
2001 - Dec. 2022	Managing Director	

● **Current Position in 4 Non-listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Sep. 2013 - Present	Chairman	DC Service Center Co., Ltd.
Jul. 2012 - Present	Chairman	Mega Home Center Co., Ltd.
Jul. 2011 - Present	Chairman	Home Product Center (Malaysia) SDN. BHD
May 2005 - Present	Chairman	Market Village Co., Ltd

Name: Mr. Yu-Chou Lee

Position: Director (Authorized Director)

Appointed as Director: July 3, 2023

Age (Years): 70

Education:

- Master of Comparative Law, University of Illinois at Urbana-Champaign, USA
- LL.B., National Taiwan University
- Director Accreditation Program (DAP) 211/2023 : IOD
- PDPA Update 2023 : LH Bank

Training:

- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
Jul. 2023 - Present	Director	LH Financial Group PLC

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

Period	Position	Organization/Company
Apr. 2024 - Present	Chairman	Land and Houses Bank PLC
Jul. 2023 - Mar. 2024	Vice Chairman Member of the Executive Committee	
2020 - Jun. 2023	Chairman	CTBC Bank (Canada) Corp.
2015 - 2020	CEO, Retail Banking Group	CTBC Bank Co., Ltd.
2013 - 2015	Senior Advisor to Bank President	
2011 - 2013	Chairman	Threadneedle SICE Taiwan
2011 - 2012	Senior Advisor	Nomura International (Hong Kong)
2007 - 2009	Chairman and Country CEO	Merrill Lynch (Securities) Taiwan

Name: Mr. Vichian Amornpoonchai

Position: Director (Authorized Director)

Appointed as Director: October 25, 2021

Age (Years): 63

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
- Refreshment Training Program (RFP) 10/2023 : IOD
- Hot Issue for Directors : Climate Governance 1/2023 : IOD
- PDPA Update 2023 : LH Bank
- Successful Formulation & Execution of Strategy (SEF) 45/2024 : IOD
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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 2 Non-listed Companies 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 - Present	Director	Land and Houses Advisory Co., Ltd.

Name: Mr. Shih, Jiing-Fuh

Position: Director (Authorized Director)

Appointed as Director: August 1, 2017

Age (Years): 60

Education:

- Master of Business Administration, University of Texas at Austin, USA
- Bachelor of Economics, National Taiwan University, Taiwan
- CTBC Executive Program 2016 : CTBC BANK & Wharton Business School
- Director Accreditation Program (DAP) 146/2018 : IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends: AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

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	Member of the Risk Oversight Committee	LH Financial Group PLC
Aug. 2017 - Present	Director	
Oct. 2021 - Nov. 2024	President	
Sep. 2018 - Oct. 2021	Chairman of the Risk Oversight Committee	
Mar. 2019 - Oct. 2021	Member of the Nomination and Remuneration Committee	

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

Period	Position	Organization/Company
Sep.2023 - Present	CEO and President	Land and Houses Bank PLC
Oct. 2021 - Present	Member of the Executive Committee	
	Member of the Risk Oversight Committee	
Aug. 2017 - Present	Director	
Sep.2018 - Oct. 2021	Member of the Nomination and Remuneration Committee	
	Chairman of the Risk Oversight Committee	
2017 - 2021	Head of Global Operations Group	CTBC Bank Co., Ltd.
2013 - 2017	Head of Southeast Asia	
2013 - 2017	Chief Strategy Officer	
2017 - 2018	Commissioner	PT Bank CTBC Indonesia
2013 - 2017	Director	CTBC Bank (Philippines) Corp.
2013 - 2017	Director	CTBC Capital Corp.

Profiles of the Executives of LH Financial Group PLC as of December 31, 2024

Name: Mr. Waravoot Tocharoentanapol
Position: President
Appointed: November 18, 2024
Age (Years): 55
Education:

- Master of Business Administration, University of Tennessee
- Bachelor of Accounting, Thammasat University

Training:

- Information Technology Security Awareness Training 2024 : LH Bank

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. 2024 - Present	President	LH Financial Group PLC
Dec. 2022 - Present	Head of Finance and Accounting Group	

- Current Position in Listed Company on the Stock Exchange of Thailand – None –

Name: Mr. Vichian Amornpoonchai

Position: Director (Authorized Director)
Deputy President, Corporate Affairs Group
Company Secretary

Appointed as Deputy President: February 1, 2021

Age (Years): 63

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
- Refreshment Training Program (RFP) 10/2023 : IOD
- Hot Issue for Directors : Climate Governance 1/2023 : IOD
- PDPA Update 2023 : LH Bank
- Successful Formulation & Execution of Strategy (SEF) 45/2024 : IOD
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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 2 Non-listed Companies 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 - Present	Director	Land and Houses Advisory Co., Ltd.

Name Ms. Thanawan Teekautamakorn

Position Head of Internal Audit Group

Date of Appointment September 8, 2021

Age (Years) 60

Education

- Master of Arts (Business Law) Chulalongkorn University
- Master of Management, Mahidol University
- Bachelor of Accountancy, University of the Thai Chamber of Commerce
- CIA Certification, Federation of Accounting Professions of Thailand
- TFRS : IFRS
- Personal Data Protection Act 2019
- Integrated Risk Management & Strategy
- COSO 2013 & Anti-Corruption Master Class
- Internal Audit Best Practices
- IT Governance and Cyber Resilience Program (ITG)
- IT Risk Management Implementation Guideline
- Corruption Risk and Control Workshop (CRC)
- CAE Forum 2023 : Perspective from Experience and Expectation Towards CAE
- PDPA for Internal Audit 2020 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Training

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
2021 - Present	Head of Internal Audit Group	LH Financial Group PLC
2018 - 2020	Executive Vice President, Internal Audit Group	Thanachart Capital PCL Thanachart Bank PLC
2013 - 2017	Chief Audit Officer	TMB Bank PLC

● **Current Position in Listed Company on the Stock Exchange of Thailand – None –**

Name Ms. Apinya Pawangkanan

Position Head of Risk Management Group

Date of Appointment February 1, 2022

Age (Years) 58

Education

- Bachelor of Science (Statistics), Thammasat University
- Master of Business Administration Program, Thammasat University

Training

- Basel III, Risk assessment and Stress Testing Masterclass
- PDPA for Internal Audit 2019 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

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
Feb. 2022 - Present	Head of Risk Management Group	LH Financial Group PLC
Feb. 2021 - Jan. 2022	First Senior Vice President, Risk Management Group	
May 2019 - Feb. 2021	Senior Vice President, Risk Management Group	

● **Current Position in Listed Company on the Stock Exchange of Thailand – None –**

Period	Position	Organization/Company
Mar. 2015 - Apr. 2019	Senior Vice President, Risk Management	Land and Houses Bank PLC
Dec. 2006 - Feb. 2015	Vice President, Risk Management	

Name Ms. Nuanprae Sueayai

Position Head of People Group

Date of Appointment June 1, 2023

Age (Years) 46

Education

- Master of Sciences in Human Resources Development, NIDA
- Bachelor of Sciences in Agriculture, Kasetsart University

Training

- Director Accreditation Program 2023 : IOD
- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank
- Board Nomination and Compensation Program Class 20/2024 : IOD

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
Jun. 2023 - Present	Head of People Group	LH Financial Group PLC
Sep. 2019 - May 2023	Head of HR Business Partner	Siam City Cement Public Company Limited
Oct. 2016 - Aug. 2019	Human Resources Organizational Culture and Change Management Head (HR-OCCM)	Bank of Ayudhya Public Company Limited (KrungsriAuto)
Sep. 2011 - Aug. 2013	Human Resources Business Partner	Ayudhya Capital Auto Lease Public Company Limited
Oct. 2005 - Aug. 2011	Division Manager, Human Resources	Big C Supercenter PCL

• **Current Position in Listed Company on the Stock Exchange of Thailand – None –**

Period	Position	Organization/Company
Aug. 2013 - Nov. 2015	HR Leader	Krungsri Leasing Services Company Limited, Vientiane, Laos PDR

Profiles of Person Taking the Highest Responsibility in Finance and Accounting and Person Supervising Accounting of LH Financial Group PLC as of December 31, 2024

Name	Mr. Waravoot Tocharoentanapol
Position	President Head of Finance and Accounting Group
Appointed as the Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting	November 18, 2024
Age (Years)	55
Education	<ul style="list-style-type: none"> ● Master of Business Administration, University of Tennessee ● Bachelor of Accounting, Thammasat University
Training	<ul style="list-style-type: none"> ● Information Technology Security Awareness Training 2024 : LH Bank
Relationship with executives	None
Work experiences in the past 5 years	<ul style="list-style-type: none"> ● Current Position in 1 Listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Nov. 2024 - Present	President	LH Financial Group PLC
Dec. 2022 - Present	Head of Finance and Accounting Group	

- Current Position in Listed Company on the Stock Exchange of Thailand – None –

Profiles of Company Secretary of LH Financial Group PLC as of December 31, 2024

Name	Mr. Vichian Amornpoonchai
Position	Director (Authorized Director) Deputy President, Corporate Affairs Group Company Secretary
Appointed as Company Secretary	May 15, 2009
Age (Years)	63
Education	<ul style="list-style-type: none"> • Master of Business Administration, Mahanakorn University of Technology • Bachelor of Accounting, Dhurakijpundit University
Training	<ul style="list-style-type: none"> • 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 • Refreshment Training Program (RFP) 10/2023 : IOD • Hot Issue for Directors : Climate Governance 1/2023 : IOD • PDPA Update 2023 : LH Bank • Successful Formulation & Execution of Strategy (SEF) 45/2024 : IOD • Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD • AML/CFT Risk and Money Laundering Trends : AMLO • Sustainable Finance 2024 : Thai Bankers' Association • Information Technology Security Awareness Training 2024 : LH Bank
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 2 Non-listed Companies 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 - Present	Director	Land and Houses Advisory Co., Ltd.

2. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of Land and Houses Bank Public Company Limited (Subsidiary) as of December 31, 2024

Name:	Mr. Lee Yu-Chou
Position:	Chairman
Appointed as Director:	July 3, 2023
Age (Years):	70
Education:	<ul style="list-style-type: none"> • Master of Comparative Law, University of Illinois at Urbana-Champaign, USA • LL.B., National Taiwan University
Training:	<ul style="list-style-type: none"> • Director Accreditation Program (DAP) 211/2023 : IOD • PDPA Update 2023 : LH Bank • AML/CFT Risk and Money Laundering Trends : AMLO • Sustainable Finance 2024 : Thai Bankers' Association • Information Technology Security Awareness Training 2024 : LH Bank
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
Jul. 2023 - Present	Director	LH Financial Group PLC

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

Period	Position	Organization/Company
Apr. 2024 - Present	Chairman	Land and Houses Bank PLC
Jul. 2023 - Mar. 2024	Member of the Executive Committee	
2023 - Mar. 2024	Vice Chairman	
2020 - Jun. 2023	Chairman	CTBC Bank Corp.(Canada)
2015 - 2020	CEO, Retail Banking Group	CTBC Bank Co., Ltd.
2013 - 2015	Senior Advisor to Bank President	
2011 - 2013	Chairman	Threadneedle SICE Taiwan
2011 - 2012	Senior Advisor	Nomura International (Hong Kong)
2007 - 2009	Chairman and Country CEO	Merrill Lynch (Securities) Taiwan

Name: Dr. Supriya Kuandachakupt

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

Appointed as Director: August 1, 2017

Age (Years): 71

Education:

- Ph.D. in Economics, University of Hawaii, USA
- Master of Arts in Economics (English Program), Thammasat University
- Bachelor of Economics, University of Tasmania, Australia
- Diploma of Tertiary Education University of New England, Australia
- Certificate of Population Studies University of Hawaii, USA
- Director Accreditation Program (DAP) 56/2006 : IOD
- Director Certification Program (DCP) 97/2007 : IOD
- Financial Statements for Directors (FSD) 10/2010 : IOD
- How to Develop a Risk Management Plan (HRP) 4/2013 : IOD
- Advanced Audit Committee Program (AAP) 31/2018 : IOD
- Risk Management Program for Corporate Leaders (RCL) 26/2022 : IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years

• Current Position in 2 Listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee Member of the Nomination and Remuneration Committee	LH Financial Group PLC
Sep. 2018 - Oct. 2021	Member of the Risk Oversight Committee	
2006 - Present	Independent Director Member of the Audit Committee	Asia Sermkij Leasing PLC

• Current Position in 2 Non-listed Companies 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
Oct. 2021 - Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	Land and Houses Bank PLC
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	
Jul. 2018 - Aug. 2018	Member of the Nomination and Remuneration Committee	
Aug. 2017 - Feb. 2018	Member of the Nomination and Remuneration Committee	
2002 - 2021	Director	P.A.K. Supply Co., Ltd.
2013 - Sep. 2018	Special Senior Fellows, Faculty of Economics	Kasetsart University
1986 - Sep. 2018	Associate Professor, Economics Department Faculty of Economics	

Name: Mr. Pradit Sawattananond

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

Appointed as Director: March 21, 2018

Age (Years): 76

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 (AACP) 13/2013 : IOD
- How to Develop a Risk Management Plan (HRP) 4/2013 : IOD
- Cyber Resilience Leadership: Mission for Embracing the Future of AI & Cybersecurity : BOT
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AML0
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

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
Oct. 2021- Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	LH Financial Group PLC
Apr. 2018- Present	Independent Director Member of the Audit Committee 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

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

Period	Position	Organization/Company
Apr. 2020 - Present	Chairman of the Audit Committee Chairman of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
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	

Name: Professor Piphob Veraphong

Position
Independent Director
Chairman of Nomination and Remuneration Committee
Member of the Audit Committee
Member of the Sustainability and Corporate Governance Committee

Appointed as Director: June 29, 2022

Age (Years): 62

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
- AML/CFT Risk and Money Laundering Trends : AMLO
- Enhancing Governance, Standards, and Financial Insights 2/2024 : IOD
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
Jun. 2022 - Present	Independent Director Chairman of the Audit Committee Chairman of the Sustainability and Corporate Governance Committee	LH Financial Group PLC
2004 - Present	Independent Director Member of the Audit Committee	Bangkok Chain Hospital PLC

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

Period	Position	Organization/Company
Jun. 2022 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	Land and Houses Bank PLC
2002 - Present	Partner	Law Alliance Ltd.

Name: Mr. Pichai Dusdeekulchai

Position: Independent Director
Member of the Audit Committee
Member of the Sustainability and Corporate Governance Committee
Member of the Risk Oversight Committee

Appointed as Director: March 27, 2020

Age (Years): 63

Education:

- Master of Business Administration, Ashland University, Ohio, USA
- Bachelor of Arts in Mathematics and Statistics, Thammasat University

Training:

- Global Management Program, APTD 2015
- Director Certification Program (DCP) 278/2019 : IOD
- Advanced Audit Committee Program (ACCP) 38/2020 : IOD
- Cyber Resilience Leadership “Tone from the Top” 2020 : BOT
- PDPA Update 2023 : LH Bank
- ESG & Climate Risk Management 2023 : Deloitte
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers’ Association
- Information Technology Security Awareness Training 2024 : LH Bank

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
2022 - Present	Independent Director Chairman of the Audit Committee Chairman of the Nomination and Remuneration Committee Member of the Risk Management Committee	Kijcharoen Engineering Electric PLC
Jul. 2020 - Present	Independent Director Chairman of the Nomination and Remuneration Committee Member of the Audit Committee Member of the Risk Oversight Committee	LH Financial Group PLC
May 2021 - Present	Member of Environmental, Social and Governance Committee	Banpu PLC
Apr. 2019 - Present	Independent Director Member of the Audit Committee	

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

Period	Position	Organization/Company
Jun. 2022 - Present	Member of the Risk Oversight Committee	Land and Houses Bank PLC
Mar. 2020 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	
May 2018 - Mar. 2019	General Manager Deputy to Country Head of Thailand	Sumitomo Mitsui Banking Corporation, Bangkok Branch
Apr. 2002 - May 2018	Head of Business Promotion (Non-Japanese Corporate)	

Name: Mr. Sirichai Sombutsiri

Position: Director
Chairman of the Executive Committee

Appointed as Director: January 2, 2014

Age (Years): 71

Education:

- Master of Business Administration (Finance), University of Southern California
- Bachelor of Accountancy (Honors), Thammasat University
- Advanced Management Program, Harvard Business School
- Director Accreditation Program (DAP) 25/2004 : IOD
- National Defense College, Class 4515
- Cyber Resilience Leadership “Tone from the Top” 2020 : BOT
- Information Technology Security Awareness Training 2023 : LH Bank
- PDPA Update 2023 : LH Bank
- ESG & Climate Risk Management 2023 : Deloitte
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers’ Association

Training:

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
Dec. 2016 - Present Sep. 2016 - Present	Chairman Independent Director	Pre-Built PLC
Jan. 2013 - Present Jan. 2013 - Feb. 2021	Chairman Chairman of the Audit Committee	Buriram Sugar PLC
Apr. 2010 - Present	Independent Director	OHTL PLC
Apr. 2000 - Sep. 2013	Chief Officer	Siam Commercial Bank PLC

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

Period	Position	Organization/Company
Jun. 2017 - Present Jan. 2014 - Present Jan. 2014 - Jun. 2017	Chairman of the Executive Committee Director Member of the Executive Committee	Land and Houses Bank PLC

Name: Mr. Naporn Sunthornchitcharoen

Position: Director (Authorized Director)
Member of the Executive Committee

Appointed as Director: December 19, 2005

Age (Years): 66

Education:

- Master of Business Administration, Thammasat University
- Bachelor of Engineering Program in Civil Engineering, Chiangmai University

Training:

- Stanford Executive Program (SEP), Stanford Graduate School of Business Stanford University, USA
- National Defense College of Thailand, Class of 2006
- Director Accreditation Program (DAP) 25/2004: IOD
- Director Certification Program (DCP) 53/2005: IOD
- Financial Institutions Governance Program (FGP) 2/2011: IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years

- **Current Position in 5 Listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Aug. 2017 - Present	Chairman	Land and Houses PLC
	Chairman of the Executive Committee	
1992 - Present	Director	
May 2013 - Aug. 2017	Member of the Executive Committee	Quality Houses PLC
	President (Operations)	
Mar. 2024 - Present	Member of the Nomination and Remuneration Committee	
Jun. 2017 - Present	Director	LH Financial Group PLC
May. 2011 - Present	Director	
Sep. 2018 - Mar. 2019	Member of the Nomination and Remuneration Committee	
May 2011 - Jul. 2018	Member of the Nomination and Remuneration Committee	
May 2011 - Jun. 2017	Member of the Executive Committee	Home Product Center PLC
2015 - Present	Member of the Nomination and Remuneration Committee	
2001 - Present	Member of the Executive Committee	
1995 - Present	Director	
1994 - Present	Director	Quality Construction Products PLC

• Current Position in 15 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
2022 - Present	Director	L&H Property Co., Ltd.
Dec. 2013 - Jun. 2023	Director	Land and Houses Securities Public Company Limited
2012 - Present	Director	Land and Houses USA, INC.
2012 - Present	Director	Land and Houses Property and Loan Fund - II
2005 - Present	Director	Land and Houses Bank PLC
	Member of the Executive Committee	
2005 - Jul. 2018	Member of the Nomination and Remuneration Committee	
2004 - Present	Director	LH Asset Co., Ltd.
2003 - Present	Director	LH Mall Co., Ltd.
2002 - Present	Director	Land and Houses Property Fund 2
2000 - Present	Director	Land and Houses Property Fund 1
1995 - Present	Director	Land and Houses North-East Co., Ltd.
1995 - Present	Director	Land and Houses North Co., Ltd.
1995 - Present	Director	LH Muang Mai Co., Ltd.
1993 - Present	Director	Siam Tanee Real Estate Co., Ltd.
1990 - Present	Director	Siam Tanee Property Co., Ltd.
1987 - Present	Director	Atlantic Real Estate Co., Ltd.
1986 - Present	Director	LH Mall & Hotel Co., Ltd.

Name: Mr. Vichian Amornpoonchai

Position: Director (Authorized Director)

Appointed as Director: October 25, 2021

Age (Years): 63

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
- Refreshment Training Program (RFP) 10/2023 : IOD
- Hot Issue for Directors : Climate Governance 1/2023 : IOD
- PDPA Update 2023 : LH Bank
- Successful Formulation & Execution of Strategy (SEF) 45/2024 : IOD
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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 2 Non-listed Companies 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 - Present	Director	Land and Houses Advisory Co., Ltd.

Name: Ms. Chiu, Ya-Ling

Position: Director (Authorized Director)
Member of the Executive Committee

Appointed as Director: March 8, 2024

Age (Years): 56

Education:

- MBA, University of Minnesota, Twin Cities, USA

Training:

- PDPA Update 2023 : LH Bank
- AML/CFT Risks and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Mar. 2024 - Present	Director Member of the Executive Committee	Land and Houses Bank PLC
Jun. 2024 - Present	Director	CTBC Bank (Philippines) Corp.
Nov. 2022 - Present	Deputy Chief Executive Officer of Retail Banking	CTBC Bank Co., Ltd.
Oct. 2023 - Present	Head of International Retail Banking Group	
Jan. 2021 - Oct. 2022	Head of Finance Management Group	
Sep. 2013 - Dec. 2020	Head of Global Finance Management Division	
Jan. 2017 - Oct. 2022	Chief Financial Officer	CTBC Financial Holding Co., Ltd.
Oct. 2021 - Nov. 2022	Supervisor	HH-CTBC Capital Management Co., Ltd.
Jun. 2021 - Nov. 2022	Supervisor	CTBC Sports Entertainment Co., Ltd.
Sep. 2018 - Dec. 2022	Supervisor	Xiamen Jinmeixin Consumer Finance Co., Ltd.
Nov. 2013 - Nov. 2022	Supervisor	CTBC Financial Leasing Co., Ltd.
Jul. 2008 - Oct. 2022	Supervisor	Taiwan Lottery Co., Ltd.

Name: Mr. Liao, Jen-Wen

Position: Director
Member of the Executive Committee
Member of the Risk Oversight Committee

Appointed as Director: March 19, 2024

Age (Years): 58

Education:

- MBA, School of Business Administration, University of Michigan, USA

Training:

- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 4 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2024 - Present	Member of the Risk Oversight Committee	Land and Houses Bank PLC
Mar. 2024 - Present	Director	
	Member of the Executive Committee	
Jul. 2023 - Present	Director	CTBC Bank (Philippines) Corp.
Sep. 2022 - Jun. 2024	Director	CTBC Bank Corp. (USA)
Jan. 2022 - Present	Head of International Credit Risk Management Division	CTBC Bank Co., Ltd.
May 2019 - Dec. 2021	Head of International Institutional Credit	
	Risk Management Department	
Jul. 2019 - Present	Senior Vice President of Risk Management Department	CTBC Financial Holding Co., Ltd.
May 2010 - Apr. 2019	Executive Director and Country Credit Officer, Corporate and Investment Bank	JPMorgan Chase Bank (Taipei Branch)

Name: Mr. Shih, Jiing-Fuh

Position: Director (Authorized Director)
Member of the Executive Committee
Member of the Risk Oversight Committee
Chief Executive Officer and President

Appointed as Director: August 1, 2017

Age (Years): 60

Education:

- Master of Business Administration, University of Texas at Austin, USA
- Bachelor of Economics, National Taiwan University, Taiwan

Training:

- CTBC Executive Program 2016 : CTBC BANK & Wharton Business School
- Director Accreditation Program (DAP) 146/2018 : IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends: AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Information Technology Security Awareness Training 2024 : LH Bank

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	Member of the Risk Oversight Committee	LH Financial Group PLC
Aug. 2017 - Present	Director	
Oct. 2021 - Nov. 2024	President	
Sep. 2018 - Oct. 2021	Chairman of the Risk Oversight Committee	
Mar. 2019 - Oct. 2021	Member of the Nomination and Remuneration Committee	

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

Period	Position	Organization/Company
Sep. 2023 - Present	CEO and President	Land and Houses Bank PLC
Oct. 2021 - Present	Member of the Executive Committee	
	Member of the Risk Oversight Committee	
Aug. 2017 - Present	Director	
Sep. 2018 - Oct. 2021	Member of the Nomination and Remuneration Committee	
	Chairman of the Risk Oversight Committee	
2017 - 2021	Head of Global Operations Group	CTBC Bank Co., Ltd.
2013 - 2017	Head of Southeast Asia	
2013 - 2017	Chief Strategy Officer	
2017 - 2018	Commissioner	PT Bank CTBC Indonesia
2013 - 2017	Director	CTBC Bank (Philippines) Corp.
2013 - 2017	Director	CTBC Capital Corp.

Profiles of the Executives of Land and Houses Bank PLC (Subsidiary) as of December 31, 2024

Name:	Mr. Shih, Jiing-Fuh
Position:	Director (Authorized Director) Member of the Executive Committee Member of the Risk Oversight Committee CEO and President
Appointed as CEO and President:	September 1, 2023
Age (Years):	60
Education:	<ul style="list-style-type: none"> ● Master of Business Administration, University of Texas at Austin, USA ● Bachelor of Economics, National Taiwan University, Taiwan
Training:	<ul style="list-style-type: none"> ● CTBC Executive Program 2016 : CTBC BANK & Wharton Business School ● Director Accreditation Program (DAP) 146/2018 : IOD ● PDPA Update 2023 : LH Bank ● AML/CFT Risk and Money Laundering Trends: AMLO ● Sustainable Finance 2024 : Thai Bankers' Association ● Information Technology Security Awareness Training 2024 : LH Bank
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	Member of the Risk Oversight Committee	LH Financial Group PLC
Aug. 2017 - Present	Director	
Oct. 2021 - Nov. 2024	President	
Sep. 2018 - Oct. 2021	Chairman of the Risk Oversight Committee	
Mar. 2019 - Oct. 2021	Member of the Nomination and Remuneration Committee	

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

Period	Position	Organization/Company
Sep.2023 - Present	CEO and President	Land and Houses Bank PLC
Oct. 2021 - Present	Member of the Executive Committee	
	Member of the Risk Oversight Committee	
Aug. 2017 - Present	Director	
Sep.2018 - Oct. 2021	Chairman of the Risk Oversight Committee	
	Committee	
	Member of the Nomination and Remuneration	
2017 - 2021	Head of Global Operations Group	CTBC Bank Co., Ltd.
2013 - 2017	Head of Southeast Asia	
2013 - 2017	Chief Strategy Officer	
2017 - 2018	Commissioner	PT Bank CTBC Indonesia
2013 - 2017	Director	CTBC Bank (Philippines) Corp.
2013 - 2017	Director	CTBC Capital Corp.

Name: Mr. Thanee Phalawong

Position: Chief Information Technology Officer

Appointed: June 10, 2019

Age (Years): 61

Education:

- Master of Public Administration (Public and Private Management)
National Institute of Development Administration (NIDA)
- Bachelor of Science, Chiangmai University

Training:

- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Jun. 2019 - Present	Chief Information Technology Officer	Land and Houses Bank PLC
Jan. 2012 - May 2019	Executive Vice President Information and Technology Group	

Name Mr. Pansalit Trakarnkitvichit

Position Chief Credit Underwriting and Credit Development Officer

Appointed February 17, 2019

Age (Years) 61

Education:

- Master of Business Administration in Finance, Woodbury University
- Bachelor of Arts in Economics, California State University, Northridge

Training:

- AML/CTPF (Anti-Money Laundering & Counter Terrorism and Proliferation of Weapon of Mass Destruction Financing) for Financial Institution Executives
- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

- Current Position in Listed Companies on the Stock Exchange of Thailand - None -

Period	Position	Organization/Company
2014 - 2019	First Executive Vice President	Kiatnakin Bank PLC

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

Period	Position	Organization/Company
2019 - Present	Chief Credit Underwriting and Credit Development Officer	Land and Houses Bank PLC

Name: Mr. Chen, Ching-Ming

Position: Chief Taiwanese Business Development Officer

Appointed: December 14, 2017

Age (Years): 56

Education:

- Master of Arts in Finance, University of Iowa, USA
- Bachelor of Arts in Public Finance, National Chengchi University, Taiwan

Training:

- Pacific Rim Bankers Program (2011) : University of Washington
- Wharton Executive (2012-2017) : Wharton University of Pennsylvania
- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Dec. 2017 - Present	Chief Taiwanese Business Development Officer	Land and Houses Bank PLC
Feb. 2015 - Dec. 2017	CEO & General Manager	CTBC Singapore
Jun. 2008 - Feb. 2015	President and Chief Executive Officer Board Director	CTBC Bank (Philippines) Corp. (ex Chinatrust)

Name: Mr. Kosol Kavayavong

Position: Chief Operations Officer

Appointed: February 15, 2021

Age (Years): 59

Education:

- Bachelor of Economics in Finance and Banking, Ramkhamhaeng University

Training:

- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Feb. 2021 - Present	Chief Operation Officer	Land and Houses Bank PLC
Aug. 2016 - Jan. 2021	Senior Executive Vice President of Operation	
Oct. 2013 - Jul. 2016	First Senior Vice President, Assets and Operation Group	

Name: Mr. Suwat Chritamara

Position: Chief Corporate Strategy and Innovation Officer

Appointed: February 1, 2022

Age (Years): 53

Education:

- Doctor of Business Administration (Finance), Newcastle University
Joint Award with Grenoble Ecole de Management
- Doctor of Engineering in Civil Engineering, Asian Institute of Technology
- Master of Science in Quantitative Finance, University of London
- Master of Engineering in Civil Engineering, University of Texas
- Master of Science in Data Science, Johns Hopkins University
- Master of Business Administration, Chulalongkorn University
- Bachelor of Engineering in Civil Engineering, Chulalongkorn University

Training:

- PDPA Update 2023 : LH Bank
- Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

• **Current Position in Listed Company on the Stock Exchange of Thailand - None -**

Period	Position	Organization/Company
Dec. 2020 - 2022	Senior Executive Vice President of Risk Management and Corporate Strategy Group	LH Financial Group PLC
2019 - Dec. 2020	First Executive Vice President of Risk Management and Corporate Strategy Group	
2013 - 2017	First Vice President of Credit Underwriting	Kasikornbank PLC

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

Period	Position	Organization/Company
2022 - Present	Chief Corporate Strategy and Innovation Officer	Land and Houses Bank PLC
2017 - 2019	Senior Vice President of Risk Policy and Capital Market	Thanachart Bank PLC

Profiles of Person Taking the Highest Responsibility in Finance and Accounting and Person Supervising Accounting of Land and Houses Bank PLC (Subsidiary) as of December 31, 2024

Name: Mr. Waravoot Tocharoentanapol

Position: Person Taking the Highest Responsibility in Finance and Accounting
Person Supervising Accounting

Appointed: November 18, 2024

Age (Years): 55

Education:

- Master of Business Administration, University of Tennessee
- Bachelor of Accounting, Thammasat University

Training:

- Information Technology Security Awareness Training 2024 : LH Bank

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. 2024 - Present	President	LH Financial Group PLC
Dec. 2022 - Present	Head of Finance and Accounting Group	

- Current Position in Non-listed Company on the Stock Exchange of Thailand – None –

Profiles of Company Secretary of Land and Houses Bank PLC (Subsidiary) as of December 31, 2024

Name:	Ms. Chayawan Budsayalap Thaidech
Position:	Company Secretary
Appointed as Company Secretary:	April 24, 2023
Age (Years):	40
Education:	<ul style="list-style-type: none"> • Master Degree of Public Law, Dhurakij Pundit University • Bachelor of Law, Bangkok University
Training:	<ul style="list-style-type: none"> • Advances for Corporate Secretaries 2015 : Thai Secretary Club • Board Reporting Program (BRP) 25/2018 : IOD • Effective Minutes Taking (EMT) 35/2018 : IOD • Company Reporting Program (CRP) 22/2018 : IOD • Professional Development Program for Company Secretary 2022 : Thai Listed Companies Association • ASEAN CG Scorecard Coaching 2023 : IOD
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
Mar. 2023 - Present	Vice President, Company Secretary and Translator	LH Financial Group PLC
2022 - Feb. 2023	Assistant Vice President, Company Secretary and Translator	
2019 - 2022	Division Manager, Company Secretary	

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

Period	Position	Organization/Company
Apr. 2023 - Present	Company Secretary	Land and Houses Bank PLC
2014 - 2019	Senior Officer, Corporate Affairs	

3. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of Land and Houses Fund Management Company Limited (Subsidiary) as of December 31, 2024

Name:	Mr. Rutt Phanijsphand
Position:	Chairman
Appointed as Director:	November 23, 2010
Age (Years):	78
Education:	<ul style="list-style-type: none"> • Master of Science in Business Administration, Fort Hays Kansas State University, USA • Bachelor of Science, Kasetsart University
Training:	<ul style="list-style-type: none"> • National Defense College of Thailand, Class 388 • Director Accreditation Program (DAP) 4/2003 : IOD • Director Certification Program (DCP) 61/2005 : IOD • Financial Institutions Governance Program (FGP) 1/2010 : IOD • Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD • Information Technology Security Awareness Training 2023 : LH Bank
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
May 2019 - Present	Advisor	Banpu PLC
Apr. 2016 - Apr. 2019	Vice Chairman	
Apr. 2014 - Apr. 2019	Member of the Audit Committee	
May 2005 - Apr. 2019	Chairman of the Compensation Committee	
Apr. 2005 - Apr. 2019	Independent Director	
Jun. 2007 - Apr. 2023	Executive Director	Home Product Center PLC
Mar. 2007 - Apr. 2023	Chairman of the Nomination and Remuneration Committee	
Dec. 2001 - Apr. 2023	Director	
Jun. 2017 - Oct. 2021	Chairman	LH Financial Group PLC
Apr. 2009 - Oct. 2021	Director	
Apr. 2009 - Jun. 2017	Chairman of the Executive Committee	

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

Period	Position	Organization/Company
Dec. 2013 - Present	Chairman	Land and Houses Securities PLC
Oct. 2010 - Present	Chairman	Land and Houses Fund Management Co., Ltd.
Jun. 2017 - Oct. 2021	Chairman	Land and Houses Bank PLC
Dec. 2005 - Oct. 2021	Director	
Dec. 2005 - Jun. 2023	Chairman of the Executive Committee	

Name: Mr. Adul Vinaiphat

Position: Independent Director
Chairman of the Audit Committee

Appointed as Director: July 25, 2016

Age (Years): 78

Education:

- Master of Arts in Economics, University of Texas at Austin, USA
- Bachelor of Economics, Thammasat University
- National Defense College of Thailand, Class 388
- Senior Administrator Course, Office of the Civil Service Commission
- Capital Market Academy Leadership Program, CMA 14
- Director Accreditation Program (DAP) 25/2002 : IOD
- Audit Committee Program (ACP) 7/2005 : IOD
- Financial Institutions Governance Program (FGP) 1/2010 : IOD
- Information Technology Security Awareness Training 2023 : LH Bank

Training:

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
May 2010 - Present Jan. 2012 - Apr. 2016	Director Chairman of the Executive Committee	Thai Packaging and Printing PLC
Oct. 2019 - Apr. 2023 Apr. 2018 - Apr. 2023	Chairman of the Nomination and Remuneration Committee Independent Director Member of the Audit Committee	Quality Houses PLC
Aug. 2017 - Apr. 2022 Feb. 2013 - Apr. 2022 Apr. 2009 - Apr. 2022 Jul. 2018 - Sep. 2018 Apr. 2009 - Jul. 2018 Apr. 2009 - Aug. 2017	Chairman of the Audit Committee Chairman of the Corporate Governance Committee Independent Director Member of the Nomination and Remuneration Committee Chairman of the Nomination Remuneration Committee Member of the Audit Committee	LH Financial Group PLC

• **Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Jul. 2016 - Present	Independent Director Chairman of the Audit Committee	Land and Houses Fund Management Co., Ltd.
Apr. 2009 - Present	Director Chairman of the Executive Committee	Evergreen Plus Co., Ltd.
2007 - Present	Director	I.G.S. PLC
2002 - Jul. 2021	Director	Thai Tapioca Development Institute Foundation (TTDI)
Feb. 2013 - Feb. 2018 Dec. 2005 - Feb. 2018 Dec. 2005 - Feb. 2018	Member of the Corporate Governance Committee Independent Director Member of the Audit Committee Chairman of the Nomination and Remuneration Committee	Land and Houses Bank PLC

Name: Mrs. Sasitorn Phongsathorn

Position: Director

Appointed as Director: February 25, 2015

Age (Years): 67

- MBA, Nore Dame de Namur University, USA
- Bachelor of Science, Chulalongkorn University
- Capital Market Academy Leadership Program (CMA) : Class 12
- Director Accreditation Program (DAP) 28/2004 : IOD
- Director Certification Program (DCP) 58/2005 : IOD
- Financial Institutions Governance Program (FGP) 3/2011 : IOD
- Corporate Governance for Capital Market Intermediaries (CGI) 17/2016 (English Program) : IOD
- Advanced Audit Committee Program (AACP) 38/2020 : IOD
- Information Technology Security Awareness Training 2023 : LH Bank

Training:

Relationship with executives:

None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -

Period	Position	Organization/Company
Jan. 2020 - Aug. 2023	Independent Director Member of the Audit Committee Member of the Numeration and Remuneration Committee	Pico (Thailand) PLC
Jan. 2018 - Apr. 2021	Chief Executive Officer President	LH Financial Group PLC
Apr. 2009 - Apr. 2021	Chairman of the Risk Management Committee	
Apr. 2009 - Jun. 2017	Member of the Executive Committee	

- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Jan. 2014 - Present Dec. 2016 - Apr. 2017	Director Chairman of the Executive Committee	Land and Houses Securities PLC
Jun. 2023 - Present Feb. 2015 - Present	Chairman of the Executive Committee Director	Land and Houses Fund Management Co., Ltd.
Jan. 2014 - Present	Director	Land and Houses Advisory Co., Ltd.
Jan. 2018 - May 2019 May 2005 - May 2019	Chief Executive Officer President Member of the Executive Committee Chairman of the Risk Management Committee	Land and Houses Bank PLC

Name: Mr. Kasem Akanesuwan

Position: Independent Director
Member of the Audit Committee

Appointed as Director: May 22, 2023

Age (Years): 76

Education:

- MSc, Roosevelt University, USA
- Bachelor of Accounting, Chulalongkorn University
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2023 - Present	Independent Director Member of the Audit Committee	Land and Houses Fund Management Co., Ltd.
Mar. 2009 - Present	Independent Director	Asia Sermkij Leasing PLC

Name: Mr. Preecha Poramapojn

Position: Independent Director
Member of the Audit Committee

Appointed as Director: June 23, 2023

Age (Years): 77

Education:

- MBA, Thammasat Business School, Thammasat University
- Bachelor of Accounting, Chulalongkorn University
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -

Period	Position	Organization/Company
Jan. 2015 - Apr. 2023	Independent Director Member of the Audit Committee	Indara Insurance PLC

- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Jun. 2023 - Present	Independent Director Member of Audit Committee	Land and Houses Fund Management Co., Ltd.
Oct. 2007 - Present	Managing Director	P4 Business Co., Ltd.
Jul. 2015 - Present	Independent Director Member of the Audit Committee	Quick Leasing Co., Ltd.

Name: Mr. Tan, Shih-Ping
Position: Director (Authorized Director)
Appointed as Director: May 23, 2023
Age (Years): 50
Education:

- Master of Journalism National Cheng-Chi University, Taiwan
- Bachelor of Economics National Taiwan University, Taiwan

Training:

- Information Technology Security Awareness Training 2023 : LH Bank
- Director Accreditation Program (DAP) 225/2024 : IOD

Relationship with executives: None
Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand – None
- Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2023 - Present	Director	Land and Houses Fund Management Co., Ltd.
Jun. 2022 - Present	Vice President	CTBC Investments Co., Ltd.
Jan. 2021 - Jun. 2022	Vice President	Yuanta Futures Co., Ltd.
Mar. 2011 - Dec. 2020	Senior Vice President	Yuanta Securities Investment Trust Co., Ltd.

Name: Mr. Chang, Yu-Tse
Position: Director
Appointed as Director: May 22, 2023
Age (Years): 61
Education:

- MBA, National Taiwan University of Science and Technology
- Information Technology Security Awareness Training 2023 : LH Bank

Training:

- Information Technology Security Awareness Training 2023 : LH Bank

Relationship with executives: None
Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2023 - Present	Director	Land and Houses Fund Management Co., Ltd.
Jul. 2018 - Present	President	CTBC Investments Co., Ltd.
May 2012 - Jun. 2018	Executive Vice President	Yuanta Securities Investment Trust Co., Ltd.

Name: Mr. Monrat Phadungsit

Position: Director (Authorized Director)
President

Appointed as Director: December 23, 2024

Age (Years): 59

Education:

- MBA, SASIN Graduate institute
- Bachelor of Accounting, Chulalongkorn University
- CFA level II
- Top Executive Program in Commerce and Trade (TEPCOT) : Class 6
- Top Executive Program, Capital Market Academy Programs (CMA 22)
- Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD
- Top Executive Program Thailand Energy Academy Class 14/2019
- Information Technology Security Awareness Training 2023 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2018 - Present	Director President	Land and Houses Fund Management Co., Ltd.
Jan. 2015 - Sep. 2018	Managing Director	

Name: Mr. Lai, Guang-Hua

Position: Director (Authorized Director)

Appointed as Director: April 4, 2018

Age (Years): 53

Education:

- Master of Business Administration University of Wisconsin-Madison, US
- BBA Department of Finance, National Cheng-Chi University, Taiwan
- Director Accreditation Program (DAP) 225/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Training:

Relationship with executives: None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand – None
- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2022 - Present	FSVP, Retail Business Management	Land and Houses Bank PLC
Oct. 2017 - Jan. 2021	FSVP, Wealth Management	
Apr. 2018 - Present	Director	Land and Houses Fund Management Co., Ltd.
Jun. 2023 - Present	Director	Land and Houses Securities PLC
Jun. 2017 - Dec. 2017	Senior Vice President of Office of the Bank CEO	CTBC Bank
Jul. 2016 - May 2017	Head of Credit Card and Personal Loan	ANZ Bank

Profiles of Executives of Land and Houses Fund Management Company Limited (Subsidiary) as of December 31, 2024

Name: Mr. Monrat Phadungsit
Position: Director (Authorized Director)
 President
Appointed as Director: December 23, 2024
Age (Years): 59
Education:

- MBA, SASIN Graduate Institute
- Bachelor of Accounting, Chulalongkorn University

Training:

- CFA level II
- Top Executive Program in Commerce and Trade (TEPCOT) : Class 6
- Top Executive Program Capital Market Academy Programs (CMA 22)
- Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD
- Top Executive Program Thailand Energy Academy Class 14/2019
- Information Technology Security Awareness Training 2023 : LH Bank

Relationship with executives
 None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand – None
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2018 - Present	Director President	Land and Houses Fund Management Co., Ltd.
Jan. 2015 - Sep. 2018	Managing Director	

Name Mr. Chaayasit Nopparujchanodom
Position Executive Vice President, Marketing Group
Appointed October 1, 2024
Age (Years) 54
Education

- Master of Business Administration, Bangkok University
- Bachelor Degree of Business Administration, Ramkhamhaeng University

Training

- Certified Financial Planner (CFP), Thai Financial Planners Association
- Bond Trader License, The Thai Bond Market Association (THAI BMA)
- The Team Leader @ Asset Management Company

Relationship with executives
 None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -

Period	Position	Organization/Company
Oct. 2019 - Sep. 2024	Team Head Private Banking Advisory 4	TMBThanachart Bank PLC
Feb. 2012 - Oct. 2019	First Senior Vice President	MFC Asset Management PLC

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

Period	Position	Organization/Company
Oct. 2024 - Present	Executive Vice President, Marketing Group	Land and Houses Fund Management

Name Ms. Sasiwee Krishnasmith

Position Executive Vice President, Operation Group

Appointed May 25, 2018

Age (Years) 53

Education

- Bachelor of Business Administration in Accounting, Bangkok University

Training

- PDPA Update
- Investment Consultant Training

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Apr. 2019 - Present	Executive Vice President, Operation Group	Land and Houses Fund Management Co., Ltd.
Feb. 2012 - Apr. 2019	Senior Director, Operation	

Name Ms. Pawanud Iamnawachai

Position Executive Vice President, Compliance and Internal Audit and Risk Management Group

Appointed April 1, 2019

Age (Years) 58

Education

- Master of Economics (English Program), Thammasat University
- Bachelor of Arts in Economics (English Program) Thammasat University

Training

- FRM Certificate Holder
- CISA III Investment Analyst Association
- Head of Compliance Course

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Apr. 2019 - Present	Executive Vice President, Compliance and Internal Audit and Risk Management Group	Land and Houses Fund Management Co., Ltd.
May 2008 - Mar. 2019	Assistant Vice President, Risk Investment Management	Government Pension Fund

Name: Ms. Linda Ubolriabroy

Position: Executive Vice President, Investment Group

Appointed: September 1, 2023

Age (Years): 51

Education:

- Master of Business Administration, SASIN Graduate institute
- BBA, Assumption University

Training

- CFA level 1

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2023 - Present	Executive Vice President	Land and Houses Fund Management Company Limited
Jun. 2013 - Aug. 2023	Director	UOB Asset Management (Thailand) Co., Ltd.

Name: Mr. Peerapun Sangpun

Position: Assistant Managing Director, IT Group

Appointed: September 1, 2024

Age (Years): 45

Education: Bachelor's Degree in Computer Science, Ramkhamhaeng University

Relationship with executives: None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Feb. 2025 - Present	Assistant Managing Director, IT Group	Land and Houses Fund Management Co.,Ltd.
Jan. 2024 - Jan. 2025	Senior Vice President, IT Group	
Feb. 2022 - Dec. 2023	Vice President, IT Group	
Jul. 2019 - Jan. 2022	Assistant Vice President, IT Group	
Feb. 2017 - Jun. 2019	Manager, IT Group	

Profiles of Person Taking the Highest Responsibility in Finance and Accounting of Land and Houses Fund Management Company Limited (Subsidiary) as of December 31, 2024

Name: Mr. Monrat Phadungsit
Position: Director (Authorized Director)
 President
Appointed as Director: December 23, 2024
Age (Years): 59
Education:

- MBA, SASIN Graduate Institute
- Bachelor of Accounting, Chulalongkorn University

Training:

- CFA level II
- Top Executive Program in Commerce and Trade (TEPCOT) : Class 6
- Top Executive Program Capital Market Academy Programs (CMA 22)
- Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD
- Top Executive Program Thailand Energy Academy Class 14/2019
- Information Technology Security Awareness Training 2023 : LH Bank

Relationship with executives None

Work experiences in the past 5 years:

- Current Position in Listed Company on the Stock Exchange of Thailand - None -

Period	Position	Organization/Company
Sep. 2018 - Present	Director President	Land and Houses Fund Management Co., Ltd.
Jan. 2015 - Sep. 2018	Managing Director	

Name: Ms. Sasiwee Krishnasmith
Position: Executive Vice President, Operation Group
Appointed: May 25, 2018
Age (Years): 53
Education:

- Bachelor of Business Administration in Accounting, Bangkok University

Training:

- PDPA Update
- Investment Consultant Training

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Apr. 2019 - Present	Executive Vice President, Operation Group	Land and Houses Fund Management Co., Ltd.
Feb. 2012 - Apr. 2019	Senior Director, Operation	

Profiles of Person Supervising Accounting of Land and Houses Fund Management Company Limited as of December 31, 2024

Name	Mr. Waravoot Tocharoentanapol
Position	Person Supervising Accounting
Appointed	November 18, 2024
Age (Years)	55
Education	<ul style="list-style-type: none"> • Master of Business Administration, University of Tennessee • Bachelor of Accounting, Thammasat University
Training	<ul style="list-style-type: none"> • Information Technology Security Awareness Training 2024 : LH Bank

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. 2024 - Present	President	LH Financial Group PLC
Dec. 2022 - Present	Head of Finance and Accounting Group	

- Current Position in Non-listed Company on the Stock Exchange of Thailand – None –

Profiles of the Company Secretary for Land and Houses Fund Management Company Limited (Subsidiary) as of December 31, 2024

Name: Ms. Peraya Harnphanich
Position: Company Secretary
Appointed: May 31, 2022
Age (Years): 38
Education:

- Master of Business Administration, Mongkut's Institute of Technology Ladkrabang
- Bachelor of Business Administration, Assumption University
- Company Secretary Program (CSP) 119/2021 : IOD

Training:
Relationship with executives None
Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2022 - Present	Company Secretary Executive Secretary	Land and Houses Fund Management Co., Ltd.

4. Profiles of Directors, Executives, Controller, Person Taking the Highest Responsibility in Finance and Accounting, Person Supervising Accounting and Company Secretary of Land and Houses Securities Public Company Limited (Subsidiary) as of December 31, 2024

Name:	Mr. Rutt Phanijsphand
Position:	Chairman
Appointed as Director:	December 18, 2023
Age (Years):	78
Education:	<ul style="list-style-type: none"> • Master of Science in Business Administration, Fort Hays Kansas State University, USA • Bachelor of Science, Kasetsart University • National Defense College of Thailand, Class 388
Training:	<ul style="list-style-type: none"> • Director Accreditation Program (DAP) 4/2003 : IOD • Director Certification Program (DCP) 61/2005 : IOD • Financial Institutions Governance Program (FGP) 1/2010 : IOD • Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD • Information Technology Security Awareness Training 2023 : LH Bank
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
May 2019 - Present	Advisor	Banpu PLC
Apr. 2016 - Apr. 2019	Vice Chairman	
Apr. 2014 - Apr. 2019	Member of the Audit Committee	
May 2005 - Apr. 2019	Chairman of the Compensation Committee	
Apr. 2005 - Apr. 2019	Independent Director	
Jun. 2007 - Apr. 2023	Executive Director	Home Product Center PLC
Mar. 2007 - Apr. 2023	Chairman of the Nomination and Remuneration Committee	
Dec. 2001 - Apr. 2023	Director	
Jun. 2017 - Oct. 2021	Chairman	LH Financial Group PLC
Apr. 2009 - Oct. 2021	Director	
Apr. 2009 - Jun. 2017	Chairman of the Executive Committee	

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

Period	Position	Organization/Company
Dec. 2013 - Present	Chairman	Land and Houses Securities PLC
Oct. 2010 - Present	Chairman	Land and Houses Fund Management Co., Ltd.
Jun. 2017 - Oct. 2021	Chairman	Land and Houses Bank PLC
Dec. 2005 - Oct. 2021	Director	Land and Houses Bank PLC
Dec. 2005 - Jun. 2017	Chairman of the Executive Committee	

Name: Mrs. Duangmon Chuengsatiansup

Position: Independent Director
Chairman of the Audit Committee

Appointed as Director: March 1, 2020

Age (Years): 68

Education:

Training:

- Ph.D. in Public and Private Management : NIDA
- Director Certification Program (DCP) : IOD
- Corporate Governance for Capital Market Intermediaries (CGI) : IOD
- Director Accreditation Program (DAP) : IOD
- Board Matters and Trends (BMT) : IOD
- Director Leadership Certification Program (DLCP) : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives

None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2023 - Present	Advisor	Land and Houses Fund Management Co., Ltd.
Nov. 2020 - May 2023	Director	
Jun. 2023 - Present	Chairman of the Audit Committee	Land and Houses Securities PLC
Mar. 2021 - Present	Independent Director	
Mar. 2021 - May 2023	Member of the Audit Committee	
Mar. 2020 - Feb. 2021	Director	
Feb. 2020 - Present	Member of the Audit Committee	DAOL Lend (Thailand) Co., Ltd.
May. 1992 - Jun. 2017	Assistant Secretary General	The Securities and Exchange Commission, Thailand

Name: Dr. Supriya Kuandachakupt

Position: Independent Director
Member of the Audit Committee

Appointed as Director: June 8, 2023

Age (Years): 71

Education:

- Ph.D. in Economics, University of Hawaii, USA
- Master of Arts in Economics (English Program), Thammasat University
- Bachelor of Economics, University of Tasmania, Australia
- Diploma of Tertiary Education University of New England, Australia
- Certificate of Population Studies University of Hawaii, USA

Training:

- Director Accreditation Program (DAP) 56/2006 : IOD
- Director Certification Program (DCP) 97/2007 : IOD
- Financial Statements for Directors (FSD) 10/2010 : IOD
- How to Develop a Risk Management Plan (HRP) 4/2013 : IOD
- Advanced Audit Committee Program (AAP) 31/2018 : IOD
- Risk Management Program for Corporate Leaders (RCL) 26/2022 : IOD
- PDPA Update 2023 : LH Bank
- AML/CFT Risk and Money Laundering Trends : AMLO
- Sustainable Finance 2024 : Thai Bankers' Association
- Enhancing Governance, Standards, and Financial Insights 4/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years

• Current Position in 2 Listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee Member of the Nomination and Remuneration Committee	LH Financial Group PLC
Sep. 2018 - Oct. 2021	Member of the Risk Oversight Committee	
2006 - Present	Independent Director Member of the Audit Committee	Asia Sermkij Leasing PLC

• Current Position in 2 Non-listed Companies 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
Oct. 2021 - Present	Chairman of the Risk Oversight Committee Member of the Nomination and Remuneration Committee	Land and Houses Bank PLC
Aug. 2017 - Present	Independent Director Member of the Audit Committee Member of the Sustainability and Corporate Governance Committee	
Jul. 2018 - Aug. 2018	Member of the Nomination and Remuneration Committee	
Aug. 2017 - Feb. 2018	Member of the Nomination and Remuneration Committee	
2002 - 2021	Director	P.A.K. Supply Co., Ltd.
2013 - Sep. 2018	Special Senior Fellows, Faculty of Economics	Kasetsart University
1986 - Sep. 2018	Associate Professor, Economics Department Faculty of Economics	

Name: Ms. Nidaporn Assawateerakiat

Position: Independent Director
Member of the Audit Committee

Appointed as Director: June 1, 2023

Age (Years): 57

Education:

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

Training:

- Certified Public Accountant : TFAC
- Information Technology Security Awareness Training 2024 : LH Bank

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 Member of the Audit 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
Apr. 2020 - Aug. 2021	Executive Vice President, Supporting Group	KTB Law Co., Ltd.
2019 - 2020	Director, Internal Audit Department	The Securities and Exchange Commission Thailand
2017 - 2018	Director, Accounting Supervision Department	
2015 - 2016	Director, Corporate Finance - Debt Department	
2012 - 2015	Director, General Administration Department	
2002 - 2011	Senior Assistant Director, Accounting Supervision Department	
2000 - 2002	Division Chief, Office of the Chief Accountant	
1996 - 2000	Assistant Division Chief, Marketing Intermediaries Supervision Department	
1994 - 1996	Analyst, Market Intermediaries Supervision Department	

Name: Mrs. Sasitorn Phongsathorn

Position: Director

Appointed as Director: January 7, 2014

Age (Years): 67

Education:

- MBA, Nortre Dame de Namur University, USA
- Bachelor of Science, Chulalongkorn University

Training:

- Capital Market Academy Leadership Program (CMA) : Class 12
- Director Accreditation Program (DAP) 28/2004 : IOD
- Director Certification Program (DCP) 58/2005 : IOD
- Financial Institutions Governance Program (FGP) 3/2011 : IOD
- Corporate Governance for Capital Market Intermediaries (CGI) 17/2016 (English Program) : IOD
- Advanced Audit Committee Program (AACP) 38/2020 : IOD
- Information Technology Security Awareness Training 2023 : LH Bank

Relationship with executives: None

Work experiences in the past 5 years:

- **Current Position in Listed Company on the Stock Exchange of Thailand – None –**

Period	Position	Organization/Company
Jan. 2020 - Aug. 2023	Independent Director Member of the Audit Committee Member of the Numeration and Remuneration Committee	Pico (Thailand) PLC
Jan. 2018 - Apr. 2021	Chief Executive Officer President	LH Financial Group PLC
Apr. 2009 - Apr. 2021	Chairman of the Risk Management Committee	
Apr. 2009 - Jun. 2017	Member of the Executive Committee	

- **Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand**

Period	Position	Organization/Company
Jan. 2014 - Present	Director	Land and Houses Securities PLC
Dec. 2016 - Apr. 2017	Chairman of the Executive Committee	
Jun. 2023 - Present	Chairman of the Executive Committee	Land and Houses Fund Management Co., Ltd.
Feb. 2015 - Present	Director	
Jan. 2014 - Present	Director	Land and Houses Advisory Co., Ltd.
Jan. 2018 - May 2019	Chief Executive Officer	Land and Houses Bank PLC
Dec. 2005 - May 2019	President Member of the Executive Committee Chairman of the Risk Management Committee	

Name: Mr. Wang, Cheng-Hsin

Position: Director

Appointed as Director: April 19, 2018

Age (Years): 70

Education:

- Master of Arts, National Chengchi University

Training:

- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Apr. 2018 - Present	Director	Land and Houses Securities PLC
Sep. 2018 - Present	Advisor	Land and Houses Fund Management Co., Ltd.
Jul. 2017 - Present	Consultant	CTBC Financial Holding
Jun. 2016 - Jun. 2017	Independent Director	Fubon Financial Holding Corp.

Name: Mr. Lai, Guang-Hua

Position: Director (Authorized Director)

Appointed as Director: June 6, 2023

Age (Years): 53

Education:

- Master of Business Administration University of Wisconsin-Madison, US
- BBA Department of Finance, National Cheng-Chi University, Taiwan

Training:

- Director Accreditation Program (DAP) 225/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 3 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2022 - Present	FSVP, Retail Business Management	Land and Houses Bank PLC
Oct. 2017 - Jan. 2021	FSVP, Wealth Management	
Apr. 2018 - Present	Director	Land and Houses Fund Management Co., Ltd.
Jun. 2023 - Present	Director	Land and Houses Securities PLC
Jun. 2017 - Dec. 2017	Senior Vice President of Office of the Bank CEO	CTBC Bank
Jul. 2016 - May 2017	Head of Credit Card and Personal Loan	ANZ Bank

Name: Mr. Lai, Tsao-Lung

Position: Director (Authorized Director)
Chairman of the Risk Management Committee

Appointed as Director: April 1, 2024

Age (Years): 51

Education:

- Master of Actuarial Science, Boston University, USA
- Bachelor of Actuarial Science and Statistics, University of Toronto, Canada

Training:

- Director Accreditation Program (DAP) 225/2024 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2024 - Present	Chairman of the Risk Management Committee	Land and Houses Securities PLC
Apr. 2024 - Present	Director	
Mar. 2022 - Present	Executive Director	CTBC Asia Limited
Sep. 2020 - Feb. 2022	Executive Director	HS Securities Limited
Jan. 2013 - Aug. 2020	Chairman	TC Concord Securities Limited

Name: Mr. Kant Athatamsuntorn

Position: Director (Authorized Director)
Member of the Risk Management Committee
President

Appointed as Director: September 1, 2024

Age (Years): 52

Education:

- MBA, Chulalongkorn University

Training:

- Director Certification Program (DCP) 204/2015 : IOD
- Corporate Governance For Capital Market Intermediaries (CGI) 14/2016 : IOD
- Strategic Board Master Class (SBM) 9/2020 : IOD
- Information Technology Security Awareness Training 2024 : LH Bank

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2024 - Present	Member of the Risk Management Committee	Land and Houses Securities PLC
Nov. 2019 - Present	President	
Sep. 2014 - Present	Director	
Nov. 2019 - Jul. 2024	Chairman of the Risk Management Committee	
Dec. 2016 - Oct. 2019	Chief Marketing Officer	
Nov. 2016 - Oct. 2019	Member of the Risk Management Committee	
Dec. 2016 - Apr. 2017	Executive Director	
Sep. 2014 - Dec. 2016	Managing Director	
Sep. 2014 - Nov. 2016	Chairman of the Risk Management Committee	
Sep. 2014 - Oct. 2016	Acting Chief Executive Officer	
Jan. 2015 - Present	Director	Land and Houses Advisory Co., Ltd.

Profiles of Executives Land and Houses Securities Public Company Limited (Subsidiary) as of December 31, 2024

Name:	Mr. Kant Athatamsuntorn
Position:	Director (Authorized Director) Member of the Risk Management Committee President
Appointed as director	September 1, 2014
Age (Years):	52
Education:	<ul style="list-style-type: none"> • MBA, Chulalongkorn Unniversity
Training:	<ul style="list-style-type: none"> • Director Certification Program (DCP) 204/2015 : IOD • Corporate Governance for Capital Market Intermediaries (CGI) 14/2016 : IOD • Strategic Board Master Class (SBM) 9/2020 : IOD • Information Technology Security Awareness Training 2024 : LH Bank
Relationship with executives	None
Work experiences in the past 5 years	<ul style="list-style-type: none"> • Current Position in Listed Company on the Stock Exchange of Thailand – None – • Current Position in 2 Non-listed Companies on the Stock Exchange of Thailand

Period	Position	Organization/Company
Aug. 2024 - Present	Member of the Risk Management Committee	Land and Houses Securities PLC
Nov. 2019 - Present	President	
Sep. 2014 - Present	Director	
Nov. 2019 - Jul. 2024	Chairman of the Risk Management Committee	
Dec. 2016 - Oct. 2019	Chief Marketing Officer	
Nov. 2016 - Oct. 2019	Member of the Risk Management Committee	
Dec. 2016 - Apr. 2017	Executive Director	
Sep. 2014 - Dec. 2016	Managing Director	
Sep. 2014 - Nov. 2016	Chairman of the Risk Management Committee	
Sep. 2014 - Oct. 2016	Acting Chief Executive Officer	
Jan. 2015 - Present	Director	Land and Houses Advisory Co., Ltd.

Name:	Mr. Pichai Supapong
Position:	Managing Director of Retail Equities
Appointed:	October 1, 2014
Age (Years):	55
Education:	<ul style="list-style-type: none"> • Master of Management Finance, Mahidol University (MMF)
Training:	<ul style="list-style-type: none"> • The 7 Habits of Highly Effective People : PacRim • CMA Class 29 : Capital Market Academy
Relationship with executives	None
Work experiences in the past 5 years	<ul style="list-style-type: none"> • Current Position in Listed Company on the Stock Exchange of Thailand – None – • Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Oct. 2014 - Present	Managing Director of Retail Equities	Land and Houses Securities PLC
Oct. 2014 - Feb. 2023	Member of Risk Management Committee	

Name: Ms. Supicha Hongkulsup

Position: Vice President of Accounting and Finance

Appointed: May 16, 2024

Age (Years): 42

Education:

- Master of Business Administration - Executive Program, Chulalongkorn University
- Bachelor of Business Administration - Accounting, Srinakharinwirot University
- Certified Public Accountant Training

Training:

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2024 - Present	Vice President of Accounting and Finance	Land and Houses Securities PLC
Aug. 2022 - Mar. 2024	Assistant Vice President	DBS Vickers Securities (Thailand) Co., Ltd.
Feb. 2018 - Jul. 2022	Assistant Vice President	Krungsri Securities PLC

Profiles of Person Taking the Highest Responsibility in Finance and Accounting and Person Supervising Accounting of Land and Houses Securities Public Company Limited (Subsidiary) as of December 31, 2024

Name: Ms. Supicha Hongkulsup

Position: Vice President of Accounting and Finance

Appointed: May 16, 2024

Age (Years): 42

Education:

- Master of Business Administration in Executive Program, Chulalongkorn University
- Bachelor of Business Administration in Accounting, Srinakharinwirot University
- Certified Public Accountant Training

Training:

Relationship with executives None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2024 - Present	Vice President of Accounting and Finance	Land and Houses Securities PLC
Aug. 2022 - Mar. 2024	Assistant Vice President	DBS Vickers Securities (Thailand) Co., Ltd.
Feb. 2018 - Jul. 2022	Assistant Vice President	Krungsri Securities PLC

Profiles of Company Secretary of Land and Houses Securities Public Company Limited (Subsidiary)

Name:	Ms. Kansinee Lertchairut
Position:	Vice President of Secretarial and Administrative Office Company Secretary
Appointed as Vice President:	February 1, 2017
Appointed as Company Secretary:	September 2017
Age (Years):	49
Education:	<ul style="list-style-type: none"> ● Bachelor's Degree in Business, Rajamangala Institute of Technology
Training:	<ul style="list-style-type: none"> ● Personnel Management : IHPD Class 418 ● Management Development Program : LHFG ● Regulatory and Enforcement of Laws in Money Markets and Capital Markets : Chulalongkorn University ● Good Corporate Governance for Company Secretary : IOD ● Performance Management : ASCO ● Knowledge Sharing : ASCO ● The 7 Habits of Highly Effective People : PacRim ● HR Capability Development : ASCO
Relationship with executives	None

Work experiences in the past 5 years

- Current Position in Listed Company on the Stock Exchange of Thailand – None –
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
Sep. 2017 - Present	Company Secretary	Land and Houses Securities PLC
Feb. 2017 - Present	Vice President of Secretarial and Administrative Office	
Apr. 2006 - Jan. 2017	Human Resources Manager	TSFC Securities PLC

Attachment 2

Positions of Directors and Management of the Company and its Subsidiaries, Affiliates and Associated Companies



Remarks:

D = Chairman	P = Chief Executive Officer	r = Member of Risk Management Committee
E = Vice Chairman	d = Director	i = Independent Director
M = Chairman of Executive Committee	m = Member of Executive Committee	O = President
A = Chairman of Audit Committee	a = Member of Audit Committee	K = President
C = Chairman of Sustainability and Corporate Governance Committee	c = Member of Sustainability and Corporate Governance Committee	I = Advisor
N = Chairman of Nomination and Remuneration Committee	n = Member of Nomination and Remuneration Committee	s = Company Secretary
R = Chairman of Risk Management Committee	v = Member of Risk Oversight Committee	x = Executive
V = Chairman of Risk Oversight Committee	e = Member of Environment, Social and Governance Committee	/ = Others

List of Subsidiaries

Parent Company	LH Financial Group Public Company Limited	: LHFG
Subsidiary 1	Land and Houses Fund Management Company Limited	: LH Bank
Subsidiary 2	Land and Houses Fund Management Company Limited	: LH Fund
Subsidiary 3	Land and Houses Securities Public Company Limited	: LH Securities
Subsidiary 4	Land and Houses Advisory Company Limited	: LH Advisory

List of Connected Companies

1 = CTBC Financial Holding Co., Ltd.	16 = Siantanee Real Estate Company Limited	31 = Market Village Company Limited
2 = CTBC Bank Co., Ltd.	17 = Land And Houses North Company Limited	32 = Mega Home Center Company Limited
3 = CTBC Investments Co., Ltd.	18 = Land And Houses Northeast Company Limited	33 = DC Service Center Company Limited
4 = CTBC Asia Limited	19 = L.H. MUANG MAI Company Limited	34 = Pre-Built Public Company Limited
5 = CTBC Bank Corp. (Philippines)	20 = Home Product Center (Malaysia) SDN. Bhd.	35 = Real Estate Investment Trust Land and Houses 1
6 = Land And Houses Public Company Limited	21 = Siantanee Property Company Limited	36 = Real Estate Investment Trust Land and Houses 2
7 = Quality Houses Public Company Limited	22 = Quality Construction Products Public Company Limited	37 = KTBST Land Company Limited
8 = Home Product Center Public Company Limited	23 = KGI Securities (THAILAND) Public Company Limited	38 = Bangkok Chain Hospital PLC
9 = Banpu Public Company Limited	24 = Evergreen Plus Company Limited	39 = Law Alliance Limited
10 = Buriram Sugar Public Company Limited	25 = Thai Packaging & Printing Public Company Limited	40 = Kijcharoen Engineering Electric Company Limited
11 = Land and Houses Freehold and Leasehold Property Fund – II	26 = I.G.S. Public Company Limited	41 = Thai Coconut Public Company Limited
12 = LH Mall & Hotel Company Limited	27 = Siamese Asset Public Company Limited	42 = P4 Business Company Limited
13 = Atlantic Real Estate Company Limited	28 = OHTL Public Company Limited	43 = Quick Leasing Company Limited
14 = LH Mall Company Limited	29 = Asia Semkij Leasing Public Company Limited	44 = L&H Property Company Limited
15 = LH Asset Company Limited	30 = Land and Houses USA, INC	

Attachment 3

Profile of Head of Internal Audit and Head of Compliance



1. Head of Internal Audit

Name	Ms. Thanawan Teekautamakorn
Position	Head of Internal Audit Group
Age (Years)	60
Education	<ul style="list-style-type: none"> • Master of Arts (Business Law), Chulalongkorn University • Master of Management, Mahidol University • Bachelor of Accounting, University of the Thai Chamber of Commerce
Trainings	<ul style="list-style-type: none"> • Diploma in Internal Audit, Federation of Accounting Professions • Thai Accounting Standards and International Accounting Standards • Personal Data Protection Act B.E. 2562 • Integrated Risk Management & Strategy • COSO 2013 & Anti-Corruption Master Class • Internal Audit Best Practices • IT Governance and Cyber Resilience Program (ITG) • IT Risk Management Implementation Guideline • Corruption Risk and Control Workshop (CRC) • CAE Forum 2023 • PDPA for Internal Audit 2020 • Information Technology Security Awareness Training 2024 : LH Bank • Fraud Fighters Summit with GBG • Audit Guideline for Biometric Technology Adoption in Financial Services • Audit Direction of IT Auditor 2024 / Digital Transformation of Money
Shareholding Proportion (%)	None
Relationship with Executives	None
Work experiences in the past 5 years	<ul style="list-style-type: none"> • Current Position in 1 Listed Company on the Stock Exchange of Thailand

Period	Position	Unit/Company
2021 - Present	Head of Internal Audit Group	LH Financial Group PLC
2018 - 2020	Executive Vice President of Internal Audit Group	Thanachart Capital PLC Thanachart Bank PLC
2013 - 2017	Head of Internal Audit	TMB Bank PLC

- Current Position in Non-listed Companies on the Stock Exchange of Thailand - None -

Duties and Responsibilities:

Wholesale Banking Audit, Retail Banking Audit and Information Technology Audit

- To determine objectives, goals, audit scope and audit plan
- To adjust audit strategies in order to be consistent with and appropriate to risks and business changes
- To develop and update the audit manual to be consistent with regulatory requirements, international standards for internal audit profession and code of ethics for internal auditor and to ensure compliance with standards, manuals and code of ethics
- To manage general audit, branch audit and IT audit and supervise all operations to be in accordance with policies, action plans and operational guidelines
- To evaluate the adequacy and effectiveness of internal control

- To evaluate the reliability and accuracy of financial data and operation information
- To provide advice, comments and guidance on internal control and sound operating procedure
- To report the audit results to top management of the audited units, president, Audit Committee and Board of Directors as appropriate
- To enhance auditors' capacities to be able to keep pace with changes in business, technology and emerging risks
- To provide performance evaluation of auditors at all levels

- To conduct special investigation
- To follow up improvements according to the audit report
- To perform tasks assigned by the Audit Committee

Number of Personnel in the Internal Audit Group as of December 31, 2024

There were 33 auditors in total consisting of 19 in Business Audit, 10 in Information Technology Audit and 4 in Internal Audit Professional Standards and Strategy.

2. Head of Compliance

(The company uses regulatory compliance services from Land and Houses Bank Public Company Limited)

Name	Mr. Jumpon Suwannawong
Position	Head of Legal and Compliance Group and Acting Head of Compliance
Age (Years)	58
Education	<ul style="list-style-type: none"> ● Bachelor of Laws, Thammasat University
Trainings	<ul style="list-style-type: none"> ● Anti-Money Laundering and Counter Terrorism and Proliferation of Weapons of Mass Destruction Financing (AML/CTPF) for Executives ● Fundamental of Operational and IT Risk Management Course for Executives ● Data Governance Framework Introduction (Data Governance) for Executives ● Information Technology Security Awareness Training 2024 : LH Bank

Work experiences in the past 5 years

- Current Position in Listed Companies on the Stock Exchange of Thailand - None -
- Current Position in 1 Non-listed Company on the Stock Exchange of Thailand

Period	Position	Organization/Company
May 2022 - Present	Head of Legal and Compliance Group	Land and Houses Bank PLC
2020 - 2022	First Senior Vice President Legal Consultant and Data Protection	
2019 - 2020	First Senior Vice President Corporate Affairs and Legal	

Duties and Responsibilities:

Wholesale Banking Compliance Department

- To be a center of rules, regulations and regulatory requirements regarding commercial banking business
- To oversee, monitor and control the bank's operations in compliance with the Financial Institutions Business Act, B.E. 2551, Securities and Exchange Act, B.E. 2535, their amendments as well as relevant regulatory requirements
- To analyze the notifications and regulatory requirements, formulate an operational plan for business units such as preparation of policies, regulations, operating manuals to comply with regulations, and monitor the results of operations according to the operational plans relating to wholesales banking business
- To evaluate appropriateness of processes and practices on compliance and to launch new products/services or new businesses relating to wholesales banking business
- To provide advice and recommendation on regulations of the Bank of Thailand and other regulatory requirements relating to wholesales banking business
- To be a center for the preparation of permission/ approval letters, request for waivers and consultations, and report to the Bank of Thailand, relating to wholesales banking business
- To provide the compliance actions and annual plans regarding wholesales banking business as required or requested by regulators

Retail Banking Compliance Department

- To be center of retail product regulations
- To oversee the bank's operations in accordance with the Financial Institutions Business Act B.E. 2551 and its amendment as well as related regulations

- To analyze announcements and regulations, and determine operational plans in accordance with business units, such as the formulation of policies, regulations, operational manuals on retail banking products
- To evaluate the effectiveness of the process or new product launching guidelines relating to retail banking products
- To provide advice on regulations of the Bank of Thailand and other government regulations relating to retail banking products
- To be the center for the preparation of permission letters, request for waivers and advice, and report to the Bank of Thailand and other government regulations relating to retail banking business
- To provide plans, ensure the implementation to be in line with the business plans and supervise the regulatory compliance on matters relating to retail banking products
- To prepare an annual report concerning retail banking business for submission to the Bank of Thailand, the Securities and Exchange Commission and the Office of Insurance Commission
- To regularly organize trainings for employees at all levels on relevant laws and regulations
- To oversee, monitor and review information related to customer complaints and handle such complaints effectively

Information Technology Compliance Department

- To be a data center for information technology regulatory requirements by setting up supervisory guidelines or work regulations in compliance with international standards, rules and regulations, randomly reviewing operations to comply with regulations, monitoring identified defects and proposing solutions
- To request for permission, waiver, consultation and acknowledgement of IT matters from regulators
- To oversee IT operations to comply with laws, policies, rules and regulations
- To oversee the use of IT outsourcing services by supervising and reviewing the draft contract of IT outsourcing services as required by the Bank of Thailand
- To renew the license of smart card reader software
- To compile data set reports used for IT risk oversight and other reports as required by the Bank of Thailand, the Office of Securities and Exchange Commission and the Stock Exchange of Thailand or other regulators

- To report significant events of IT system to the Bank of Thailand and the Office of Securities and Exchange Commission
- To compile the statistical records of IT system failures from 4 channels: mobile banking, internet banking, ATM/CDM and branches, and disclose such statistical records of IT failures affecting critical services
- To prepare the annual report for submission to the Bank of Thailand and the Office of Securities and Exchange Commission

AML/CFT Compliance Department

- To oversee the compliance with international FATF standards in terms of the Anti-Money Laundering and Counter Terrorism and Proliferation of Weapon of Mass Destruction Financing (AML/CTPF) and Foreign Account Tax Compliance Act (FATCA) to align with relevant laws, policies and regulations, to be a center of official data for the said standards and to assess the compliance with relevant laws, policies and regulations
- To randomly review the AML/CFT operations against regulations and monitor identified defects and propose solutions
- To prepare a 1-01, 1-02, 1-03 and 1-05-9 report according to guideline and duration set by the Anti-money Laundering Office
- To inspect financial transactions according to regulatory letters
- To verify information according to orders of regulators such as designated person information and persons with high risk for money laundering from the Anti-money Laundering Office
- To regularly provide trainings on the compliance with the Anti-money Laundering Act, B.E. 2542, the Counter-Terrorism Financing Act, B.E. 2556 and the Guideline on Customer Due Diligence for Financial Institutions, Banking and their amendments as well as relevant regulatory rules and regulations
- To prepare the annual report for submission to the Bank of Thailand
- To conduct a risk assessment of internal anti-money laundering compliance

Governance Compliance and Planning

- To prepare strategic plans as the guideline for operations to comply with policies
- To provide the annual compliance report to the Bank of Thailand, the Office of Securities and Exchange Commission and other regulators as required

Number of Personnel in the Compliance Division as of December 31, 2024

There were 27 staffs in the Compliance Division in total consisting of 3 in Wholesale Banking Compliance, 5 in the Retail Banking Compliance, 5 in the Information Technology Compliance, 12 in the AML/CFT Compliance and 2 in the Governance Compliance and Planning.

Attachment 4

Assets Used in Business and Details of Asset Appraisal



1. Assets Used in Business

1.1 LH Financial Group Public Company Limited

1.1.1 Fixed Assets Used in Business

1.1.1.1 Lands, Premises and Equipments

As of 31 December 2024, the company owned the total freehold land, premises and equipment as follows:

(Unit : Million Baht)

Land, Premises and Equipment	Cost	Accumulated Depreciation	Net Value
1. Land	35.36	-	35.36
2. Premises	2.64	1.81	0.83
3. Leasehold Improvements	3.48	3.38	0.10
4. Furniture and Fixtures	0.67	0.64	0.03
5. Office Equipment	0.57	0.52	0.05
6. Vehicles	6.52	4.14	2.38
Total	49.24	10.49	38.75

1.1.2 Intangible Assets

As of 31 December 2024, the company owned the total freehold intangible assets as follows:

(Unit : Million Baht)

Intangible Assets	Cost	Accumulated Amortization	Net Value
1. Computer Software	3.66	2.13	1.53
2. Computer Software under Development	-	-	-
Total	3.66	2.13	1.53

1.1.3 Securities Investment

The company has the securities investments in 3 companies, namely, Land and Houses Bank Public Company Limited by holding 99.99% of paid up capital, Land and Houses Securities Public Company Limited by holding 99.92% of paid up capital, and Land and Houses Fund Management Company Limited by holding 99.99% of paid up capital.

1.1.4 Investment in Subsidiaries

The company has a policy to invest in other subsidiaries to have the control power over their business and to expand the company's business in order to align with its mission, strategy and business plan of the company. The company will invest in enterprises which show good trends and add value to the financial business group. In addition, long-term returns and risks as well as profitability are also taken into account. Such investments of subsidiaries are subject to approval from the Bank of Thailand.

1.1.5 Lease Agreement

The company has entered into lease agreements and realized the right-of-use assets and lease liabilities under the leasehold agreements as of December 31, 2024 and 2023 are as follows:

(Unit : Million Baht)

Period	2024	2023
Within 1 year	3.27	6.26
Over 1 year but not over 5 years	-	5.41
Over 5 years	-	-
Total	3.27	11.67

1.2 Land and Houses Bank Public Company Limited (Subsidiary)

1.2.1 Fixed Assets Used in Business

1.2.1.1 Land, Premises and Equipment

As of 31 December 2024, the bank owned the total freehold land, premises and equipment as follows:

(Unit : Million Baht)

Land, Premises and Equipment	Cost	Accumulated Depreciation	Net Value
1. Land	40.59	-	40.59
2. Premises	10.21	6.07	4.14
3. Leasehold Improvements	383.58	292.87	90.71
4. Furniture and Fixtures	132.70	101.83	30.87
5. Office Equipment	791.59	534.60	256.99
6. Vehicles	3.71	2.34	1.37
7. Assets in Progress	13.94	-	13.94
Total	1,376.32	937.71	438.61

1.2.2 Intangible Assets

As of 31 December 2024, the bank owned the total freehold intangible assets as follows:

(Unit : Million Baht)

Intangible Assets	Cost	Accumulated Amortization	Net Value
1. Computer Software	1,504.39	1,172.15	332.24
2. Subscription Fee	39.43	37.30	2.13
3. Computer Software under Development	102.00	-	102.00
Total	1,645.82	1,209.45	436.37

1.2.3 Lease Agreement

The bank has entered into lease agreements and realized the right-of-use assets and lease liabilities under the leasehold agreements as of December 31, 2024 and 2023 are as follows:

(Unit : Million Baht)

Period	2024	2023
Within 1 year	239.92	206.95
Over 1 year but not over 5 years	417.89	427.36
Over 5 years	-	42.58
Total	657.81	676.89

1.3 Land and Houses Fund Management Company Limited (Subsidiary)

1.3.1 Fixed Assets Used in Business

1.3.1.1 Leasehold Improvements and Equipment

As of 31 December 2024, the company owned the total leasehold improvements and equipment as follows:

(Unit : Million Baht)

Leasehold Improvements and Equipment	Cost	Accumulated Depreciation	Net Value
1. Leasehold Improvements	12.78	8.43	4.35
2. Furniture and Equipment	44.06	33.13	10.93
3. Vehicles	2.73	2.73	-
4. Assets in Progress	-	-	-
Total	59.57	44.29	15.28

1.3.2 Intangible Assets

As of 31 December 2024, the company owned the total freehold intangible assets as follows:

(Unit : Million Baht)

Intangible Assets	Cost	Accumulated Amortization	Net Value
1. Computer Software	74.65	58.65	16.00
2. Subscription Fee and License Fee	1.52	1.52	-
3. Computer Software under Development	0.23	-	0.23
Total	76.40	60.17	16.23

1.3.3 Lease Agreement

The company has entered into lease agreements and realized the right-of-use assets and lease liabilities under the leasehold agreements as of December 31, 2024 and 2023 are as follows:

(Unit : Million Baht)

Period	2024	2023
Within 1 year	6.23	8.91
Over 1 year but not over 5 years	2.96	12.25
Over 5 years	-	-
Total	9.19	21.16

1.4 Land and Houses Securities Public Company Limited (Subsidiary)

1.4.1 Fixed Assets Used in Business

1.4.1.1 Leasehold Improvements and Equipment

As of 31 December 2024, the company owned the total leasehold improvements and equipment as follows:

(Unit : Million Baht)

Leasehold Improvements and Equipment	Cost	Accumulated Depreciation	Net Value
1. Leasehold Improvements	20.99	19.02	1.97
2. Furniture and Fixtures	5.67	5.53	0.14
3. Office Equipment	13.29	13.09	0.20
4. Computer	47.59	41.94	5.65
5. Phone System	0.26	0.25	0.01
6. Electrical System	0.50	0.50	-
7. Access Control System	0.28	0.28	-
8. Assets in Progress	0.01	-	0.01
Total	88.59	80.61	7.98

1.4.2 Intangible Assets

As of 31 December 2024, the company owned the total freehold intangible assets as follows:

(Unit : Million Baht)

Intangible Assets	Cost	Accumulated Amortization	Net Value
1. Computer Software	46.99	43.30	3.69
2. Subscription Fee	3.41	-	3.41
3. Computer Softwares under Development	0.07	-	0.07
Total	50.47	43.30	7.17

1.4.3 Lease Agreement

The company has entered into lease agreements and realized the right-of-use assets and lease liabilities under the leasehold agreements as of December 31, 2024 and 2023 are as follows:

(Unit : Million Baht)

Period	2024	2023
Within 1 year	4.76	2.08
Over 1 year but not over 5 years	0.48	1.94
Over 5 years	-	-
Total	5.24	4.02

2. Details of Asset Appraisal

- None

Attachment 5

Policy and Guideline for Corporate Governance and Code of Conduct and Ethics (Full Version)



Attachment 5

Policy and Guideline for Corporate Governance and Code of Conduct (Full Version)

Policy and Guideline for Corporate Governance

The company has disclosed the policy and guideline for corporate governance on the company's website at www.lhfg.co.th under Investor Relations Section > Corporate Governance > Corporate Governance Policy or scan QR Code below.



Code of Conduct

The company has disclosed the code of conduct on the company's website at www.lhfg.co.th under Investor Relations Section > Corporate Governance > Code of Conduct or scan QR Code below.





Attachment 6

Board of Directors' Responsibilities for Financial Reports and Sub-committees' Reports

1. Board of Directors' Responsibilities for Financial Reports
2. Audit Committee's Report
3. Nomination and Remuneration Committee's Report
4. Sustainability and Corporate Governance Committee's Report
5. Risk Oversight Committee's Report

1. Board's Responsibilities for Financial Reports

The Board of Directors of LH Financial Group Public Company Limited is responsible for its separate financial statements, consolidated financial statements and financial information disclosed in the annual report Form 56-1 One Report. Such financial statements are prepared in accordance with financial reporting by using the appropriate accounting policy on a regular basis, using the discretion and adequately disclosing material information about accounting policy and the basis for preparing financial statements in the notes to the financial statements for transparency and benefits of shareholders and general investors.

The Board of Directors has established and maintained an appropriate and effective risk management and internal control to ensure with rationale that accounting information is accurate, complete and sufficient to maintain the property.

In this regard, the Board of Directors has appointed the Audit Committee which consists of independent directors to be responsible for ensuring the quality of financial reports and internal control. The opinions of the Audit Committee on this matter appear in the Audit Committee's report contained in the annual report Form 56-1 One Report.

The company's financial statements have been audited by a certified public accountant from KPMG Phoomchai Audit Limited, the Company's auditor. The auditor can audit and express opinion in accordance with the financial reporting standards. The auditor's opinion appeared in the auditor's report of the annual report Form 56-1 One Report.

The Board of Directors viewed that the overall internal control of the company is at an appropriate level, sufficient and able to build a reasonable confidence in the reliability of the company's financial statements as of December 31, 2024.



(Dr. Vorapol Socatiyanurak)
Chairman



(Mr. Waravoot Tocharoentanapol)
President and Head of Finance
and Accounting Group

2. Audit Committee's Report

The Audit Committee consists of 4 independent directors as follows:

1. Prof. Piphop	Veraphong	Chairman
2. Mr. Pradit	Sawattananond	Member
3. Dr. Supriya	Kuandachakupt	Member
4. Mr. Pichai	Dusdeekulchai	Member

Ms. Thanawan Theekauttamakorn, head of Internal Audit Group, is a secretary.

The Audit Committee has fulfilled its duties and responsibilities as assigned by the Board of Directors. In 2024, the Audit Committee held 12 meetings in total and reported its performance to the Board of Directors as follows:

1. Review Financial Reports

Review the financial statements prepared in accordance with the financial reporting standards to ensure the accuracy and completeness of information, adequacy of disclosures, audit results and significant risks.

In addition, the company's operating results are considered on a quarterly basis and a meeting with the auditors is arranged to discuss the independence of their duties and opinions. In this regard, auditors report the audit findings to the Audit Committee for consideration in all aspects.

2. Internal Control and Internal Audit

Review and assess the sufficiency of the internal control by considering the audit findings from the internal audit report and following up on proper corrections including auditor's reports to assess the adequacy, suitability and effectiveness of the internal control as well as evaluating the independence of internal audit unit including internal audit charter.

3. External Auditor

Consider the selection of auditors by taking into account their knowledge, ability, experience, credibility and the sufficiency of resources including the assessment results of independence and quality of audit tasks in the past year. For the auditor's remuneration, the scope of the auditor's responsibility has been accounted for.

In 2024, the company's auditor was KPMG Phoomchai Audit Limited auditing the financial statements for the year 2024 and providing the unqualified reports of financial statements.

4. Connected Transactions or Transactions with Potential Conflicts of Interest

Ensure that the connected transactions or transactions with potential conflicts of interest comply with laws and regulations of the Stock Exchange of Thailand, transparency, reasonableness and protection of the interests of the financial business group and shareholders; and disclosure of the company's information relating to connected transactions or transactions with potential conflicts of interest is accurate.

5. Risk Management

Review the risk management system at the holistic level of the company to the activity level to align with best practices and ensure that the company can achieve its goals with efficiency and effectiveness and comply with laws as well as cooperate with the Risk Oversight Committee in promoting the organization's risk culture to create strength according to the Three Lines of Defense Model so that executives and employees at all levels are aware of and understand their roles as part of risk management, compliance with laws, regulatory requirements, the company's policies and rules, including requirements related to ethics and code of conduct.

6. Self-assessment

The self-assessment is conducted by comparing the key activities of the Audit Committee with the Audit Committee Charter, related regulations and best practices. The evaluation results reflected that the Audit Committee have performed their duties and responsibilities adequately and appropriately as specified in the Audit Committee Charter, relevant regulations, and as assigned by the Board of Directors.

7. Anti-Corruption Measure

Consented to the renewal of CAC membership.

The Audit Committee has performed its roles and duties as assigned by the Board of Directors and deemed that the company's financial reports have been properly prepared in accordance with financial reporting standards with sufficient and appropriate disclosure of information. The auditor is independent in auditing financial statements and performing the role with professionalism. The company has adequate and internal control for suitable for its operations and compliable with laws, rules and regulations related to business operations.



(Prof. Piphop Veraphong)
Chairman

3. Nomination and Remuneration Committee's Report

The Nomination and Remuneration Committee consists of 3 independent directors as follows:

- | | | |
|----------------|---------------|----------|
| 1. Mr. Pichai | Dusdeekulchai | Chairman |
| 2. Mr. Pradit | Sawattananond | member |
| 3. Dr. Supriya | Kuandachakupt | member |

Ms. Nuanprae Sueayai, head of People Group, is a secretary.

The Nomination and Remuneration Committee has performed its duties within the scope of its responsibilities as assigned by the Board of Directors. In 2024, the Nomination and Remuneration Committee held 6 meetings in total and reported its performance to the Board of Directors as follows:

1. Select and nominate candidates for executives and directors
2. Consent to the promotion of senior management positions
3. Consent to the succession plan
4. Consider performance evaluation to approve the bonus payment for 2023 and merit increase for 2024 of CEO and President and propose it to the Board of Directors
5. Consent to the budget for 2024 bonuses for employees, budget for merit increase in case of promotion/adjustment of position and special adjustments for employees to be competitive in the market in 2025 and propose it to the Board of Directors
6. Consent to the directors' remuneration and meeting allowance for 2024 and director's gratuity for 2023
7. Consent to the revision of roles and responsibilities of the Nomination and Remuneration Committee
8. Conduct the individual and collective self-assessment for the year 2024



(Mr. Pichai Dusdeekulchai)
Chairman

4. Sustainability and Corporate Governance Committee's Report

The Sustainability and Corporate Governance Committee consists of 3 directors as follows:

1. Prof. Piphob	Veraphong	Chairman
2. Mr. Pradit	Sawattananond	member
3. Dr. Supriya	Kuandachakupt	member

Mr. Jumpon Suwannawong, head of Legal and Compliance Group of Land and Houses Bank Public Company Limited, is a secretary.

The Sustainability and Corporate Governance Committee has performed its duties under the scope of responsibilities assigned by the Board of Directors. In 2024, the Sustainability and Corporate Governance Committee held 12 meetings in total and reported its performance to the Board of Directors as follows:

1. Review the good corporate governance policy to be in accordance with the corporate governance code (CG Code) of the Securities and Exchange Commission (SEC) and the Corporate Governance of Financial Institutions of the Bank of Thailand by putting emphasis on the good corporate governance and code of conduct of business to increase the competitiveness and confidence for shareholders, investors, stakeholders and all parties involved. These are the fundamentals for operating the business with efficiency, transparency and reliability.

2. Review the corporate social responsibility for business sustainability policy. The company had participated in social responsibility activities in accordance with the Corporate Social Responsibility Institute (CSRI), Office of the Securities and Exchange Commission (SEC) and the Stock Exchange of Thailand (SET).

3. Review the compliance policy and charter so that executives and operators are aware of the scope, power, roles and responsibilities of compliance to comply with laws and relevant regulations, and set operational guidelines and code of conduct of Compliance Division.

4. Consented to the renewal of CAC membership. Foster a concrete anti-corruption culture both inside and outside the organization, review the anti-corruption policy with the commitment to conduct the business under the rules of law, integrity and ethics in compliance with good corporate governance principles and participate in regulators and organizations' activities to express the company's intention and determination to fight against all forms of corruption.

5. Review the whistleblower policy to ensure that an effective supporting system is in place and realize the importance of the protection and alleviate sufferings of the whistleblower as well as annually communicate the policy to the employees.

6. Encourage the company to take into account the environment and climate change, society and good governance (Environmental, Social and Governance : ESG) substantially.

The company is committed to operating its business under the good corporate governance principles which are transparent and verifiable. Moreover, the company also recognizes the accountability to the economy, society, environment and all stakeholders, which are significant factors in creating sustainable business values.

As a result, in 2024, the company received the following awards:

- The company has received the "excellent" score with 5 Stars for the 10th consecutive year from the Corporate Governance Report of Thai Listed Companies.
- The company was evaluated under the SET ESG Ratings and achieved an "A" rating from the Stock Exchange of Thailand. The company has been recognized as a sustainable stock listed for the 4th consecutive year.
- The company has received the ESG100 certificate for the 9th year by Thaipat Institute.
- The company has received the Sustainability Disclosure Recognition by Thaipat Institute.
- The company has received the plaque of honor from the Thailand Greenhouse Gas Management Organization (Public Organization)
- The company has received the Carbon Neutral Certificate
- The company has been granted the certificate of carbon footprint

These awards reflected the company's commitment to grow sustainably under good corporate governance, emphasize the involvement of all stakeholders and be part of greenhouse gases emission reduction.

(Prof. Piphob Veraphong)
Chairman

5. Risk Oversight Committee's Report

The Risk Oversight Committee consists of 3 directors as follows:

- | | | |
|---------------|---------------|----------|
| 1. Mr. Pradit | Sawattananond | Chairman |
| 2. Mr. Pichai | Dusdeekulchai | member |
| 3. Mr. Shih, | Jiing-Fuh | member |

Ms. Apinya Pawangkanan, head of Risk Management Group, is a secretary.

The Risk Oversight Committee has performed its duties in accordance with the scope of responsibilities assigned by the Board of Directors. In 2024, the Risk Oversight Committee held 7 meetings in total and reported its performance to the Board of Directors as follows:

1. Review risk management policies i.e. the risk management policy of the financial business group, intragroup transaction risk management policy, etc., taking into account the risk governance framework, create and cultivate organization's risk culture that is consistent and in accordance with the risk governance guidelines prescribed by the Bank of Thailand
2. Report the result of assessment and monitoring of risk management, efficiency of risk management and ensure the management has measures in place to prevent, correct and limit risks appropriately
3. Report risk status and changes to the risk appetite to assure the Board of Directors about the supervision and management of various aspects of risks



(Mr. Pradit Sawattananond)

Chairman