

*(Translation)***Minutes of the Extraordinary General Meeting of Shareholders No.1/2026****Land and Houses Bank Public Company Limited****Board Meeting Room, 5<sup>th</sup> Floor, No.1, Q.House Lumpini Building****South Sathon Road, Thungmahamek, Sathon, Bangkok, Thailand 10120****Friday, 23 January 2026****Meeting started at 3 p.m.****Directors attending in person**

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

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

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

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## **Agenda 1 To acknowledge the interim dividend payment**

The company secretary reported to the shareholders meeting to acknowledge the interim dividend that according to the performance for the 9-month period ended September 30, 2025, audited by the certified public accountant, the bank had the net profit of Baht 1,905,285,998.46 without retained losses and therefore allocated the net profit to the statutory reserve and pay interim dividend as follows:

1. Allocated the net profit of Baht 95,300,000.00 to the statutory reserve or at least 5 percent of net profit
2. Paid the interim cash dividend at Baht 0.55 per share or Baht 1,100,000,000.00 on December 4, 2025.

The meeting acknowledged the interim dividend payment.

## **Agenda 2 To approve the issuance and offering of Tier-2 subordinated debentures**

The company secretary proposed the shareholders meeting to approve the issuance and offering of Tier-2 subordinated debentures in the amount of Baht 2,400 million with the greenshoe option of Baht 200 million and a 10-year tenor to replace the existing Tier-2 subordinated debentures worth Baht 2,400 million, which the bank planned to redeem it in 2026 to maintain capital adequacy as follows:

Issuer	Land and Houses Bank Public Company Limited
Type of Debt Instruments	Tier-2 subordinated debentures in the type that specifies the name of holders, unsecured subordinated debt, no proxy holder of fixed income fund, with ability to tolerate the loss of the issuer when the issuer has the operating results indicating that the issuer cannot continue its operation. This amount can be written off as bad debt (in whole or in part) once the regulator decides to provide financial assistance to the issuer according to the regulations of the Bank of Thailand.
Objective	To replace the existing Tier-2 subordinated debentures that are about to be matured to maintain capital adequacy
Total credit line	Baht 2,400 million with greenshoe option of Baht 200 million
Currency	Thai Baht
Coupon rate	Depending on market condition
Tenor	10 years from the date of issuance
Offering Method	Institutional investors and/or high net worth investors

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Redemption of Debentures before Maturity	5 years from the date of issuance with the consent from the Bank of Thailand to redeem the debentures before maturity without consent from holders
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The Board of Directors and/or Chief Executive Officer and/or President and/or a person designated shall be entrusted with power and authority to do the following:

1. To determine the details in connection with instrument, among other things, types, names, coupons, maturity, redemption period, appointing the representative of instrument holders as well as details regarding an offer for sale including but not limited to price, method and period to offer and allot such instruments
2. To appoint financial advisors, and/or underwriter, and/or credit rating agencies to credit rating of issuer and/or security, and/or other persons where such appointment is required under related rules and regulations or in any event as they deem fit.
3. To contact, negotiate, enter into, execute, and amend contracts and/or documents as well as to contact, furnish information, submit documentation to the Office of SEC and /or other agencies relating to the issuance and offering of such instruments and to do any and all acts and things necessary or requisite as they deem fit."

There were no questions from any shareholders.

The company secretary proposed the shareholders meeting to vote on the issuance and offering of Tier-2 subordinated debentures.

The meeting approved the issuance and offering of Tier-2 subordinated debentures with votes of not less than three-fourths (3/4) of shareholders who attended the meeting and had the voting right as follows:

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

### **Agenda 3 To consider other matters**

- None

The chairman opened the session for opinions and questions.

There were no other matters for consideration. The chairman thanked the shareholders for their participation in the Extraordinary General Meeting of Shareholders No.1/2026 and announced the meeting closed.

**Meeting ended at 3.40 p.m.**

Sign\_\_\_\_\_

(Mr. Lee, Yu-Chou)

Chairman

Sign\_\_\_\_\_

(Ms. Chayawan Budsayalap Thaidech)

Company Secretary

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