LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 30 June 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	604,448	Deposits	317,065,752
Interbank and money market items - net	66,144,651	Interbank and money market items	22,591,792
Financial assets measured at fair value through profit or loss	1,075,141	Liability payable on demand	984,573
Derivatives assets	4,704,401	Financial liabilities measured at fair value through profit or loss	0
Investments - net	38,939,228	Derivatives Liabilities	5,062,855
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	27,278,735
Loans to customers and accrued interest receivables - net	292,496,946	Other liabilities	5,494,248
Properties for sale - net	7,240,662	**Total liabilities**	**378,477,955**
Premises and equipment - net	1,094,246		
Other assets - net	6,838,831	**Shareholders' equity**	
		Equity portion	30,598,915
		Other reserves	-568,059
		Retained earnings	10,629,743
		Total shareholders' equity	40,660,599
Total assets	**419,138,554**	**Total liabilities and shareholders' equity**	**419,138,554**

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2026	9,320,540
(2.56 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2026	15,240,491
Regulatory capital	47,432,985
(15.62 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	47,432,985
(15.62 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 June 2026 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section	0

Channels for disclosure of information on capital requirement

For commercial banks (under the Notification of the Bank of Thailand Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)		For financial business groups (under the Notification of the Bank of Thailand Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)	
Channel for disclosure	Website (www.lhbank.co.th)	Channel for disclosure	Website (www.lhfg.co.th)
Date of disclosure	30 April 2026	Date of disclosure	30 April 2026
Information as of	31 December 2025	Information as of	31 December 2025

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

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(MR. SHIH JIING-FUH)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT

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(MR. WARAVOOT TOCHAROENTANAPOL)
Position HEAD OF FINANCE AND ACCOUNTING GROUP