

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 November 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	579,914	Deposits	309,323,194
Interbank and money market items - net	49,713,212	Interbank and money market items	17,048,717
Financial assets measured at fair value through profit or loss	2,587,439	Liability payable on demand	515,260
Derivatives assets	809,550	Financial liabilities measured at fair value through profit or loss	0
Investments - net	49,732,716	Derivatives Liabilities	809,654
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	7,394,372
Loans to customers and accrued interest receivables - net	267,569,003	Other liabilities	7,409,038
Properties for sale - net	8,119,497	Total liabilities	342,500,235
Premises and equipment - net	1,116,739	Shareholders' equity	
Other assets - net	3,290,061		
Total assets	383,518,131	Equity portion	30,598,915
		Other reserves	1,052,782
		Retained earnings	9,366,199
		Total shareholders' equity	41,017,896
		Total liabilities and shareholders' equity	383,518,131

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2025	7,799,052
(2.47 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2025	15,340,030
Regulatory capital	48,713,747
(17.35 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	48,713,747
(17.35 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 2025 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)

Channel for disclosure Website (www.lhbank.co.th)

Date of disclosure 31 October 2025

Information as of 30 June 2025

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.lhfg.co.th)

Date of disclosure 31 October 2025

Information as of 30 June 2025

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



(MR. SHIH JIING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP