

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 October 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	802,527	Deposits	300,364,030
Interbank and money market items - net	46,850,947	Interbank and money market items	16,964,399
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	391,279
Derivatives assets	907,396	Financial liabilities measured at fair value through profit or loss	0
Investments - net	48,862,451	Derivatives Liabilities	831,902
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	7,394,283
Loans to customers and accrued interest receivables - net	263,844,928	Other liabilities	5,369,418
Properties for sale - net	8,119,497	Total liabilities	331,315,311
Premises and equipment - net	1,055,374	Shareholders' equity	
Other assets - net	2,982,582	Equity portion	30,598,915
		Other reserves	1,319,648
		Retained earnings	10,191,828
		Total shareholders' equity	42,110,391
Total assets	373,425,702	Total liabilities and shareholders' equity	373,425,702

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2025 (2.47 percent of total loans before deducting allowance for expected credit losses)	7,799,052
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2025	15,340,030
Regulatory capital (17.75 (percent) ratio of total capital to risk weighted assets)	48,858,592
Capital after deducting capital add-ons for loans to large exposures (17.75 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	48,858,592
Changes in assets and liabilities during the quarter ended 31 October 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