

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 December 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	585,584	Deposits	318,013,326
Interbank and money market items - net	53,703,002	Interbank and money market items	16,513,838
Financial assets measured at fair value through profit or loss	2,027,685	Liability payable on demand	264,240
Derivatives assets	1,765,965	Financial liabilities measured at fair value through profit or loss	0
Investments - net	50,190,688	Derivatives Liabilities	1,388,132
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,392,130
Loans to customers and accrued interest receivables - net	273,650,552	Other liabilities	7,288,596
Properties for sale - net	7,248,135	<b>Total liabilities</b>	<b>351,860,262</b>
Premises and equipment - net	1,122,563		
Other assets - net	2,621,006	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	843,903
		Retained earnings	9,612,100
		<b>Total shareholders' equity</b>	<b>41,054,918</b>
<b>Total assets</b>	<b>392,915,180</b>	<b>Total liabilities and shareholders' equity</b>	<b>392,915,180</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025	8,146,335
(2.44 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	14,760,989
Regulatory capital	48,727,476
(17.27 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	48,727,476
(17.27 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 December 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