

## 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

## For financial business groups

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups

Channel for disclosure Website ([www.lhbank.co.th](http://www.lhbank.co.th))Channel for disclosure Website ([www.lhfg.co.th](http://www.lhfg.co.th))

Date of disclosure 31 October 2025

Date of disclosure 31 October 2025

Information as of 30 June 2025

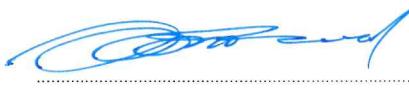
Information as of 30 June 2025

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