

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 August 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	613,313	Deposits	293,805,008
Interbank and money market items - net	49,868,657	Interbank and money market items	15,948,270
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	536,870
Derivatives assets	641,488	Financial liabilities measured at fair value through profit or loss	0
Investments - net	48,813,440	Derivatives Liabilities	628,051
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	7,394,100
Loans to customers and accrued interest receivables - net	254,137,466	Other liabilities	5,025,071
Properties for sale - net	8,120,157	Total liabilities	323,337,370
Premises and equipment - net	1,072,528		
Other assets - net	3,050,684	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	2,570,658
		Retained earnings	9,810,790
		Total shareholders' equity	42,980,363
Total assets	366,317,733	Total liabilities and shareholders' equity	366,317,733

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2025	7,771,145
(2.59 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 2025	15,209,325
Regulatory capital	50,455,649
(18.31 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	50,455,649
(18.31 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 August 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 30 April 2025

Information as of 31 December 2024

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 30 April 2025

Information as of 31 December 2024

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