

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 September 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	575,350	Deposits	296,417,346
Interbank and money market items - net	49,715,904	Interbank and money market items	15,349,029
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	863,030
Derivatives assets	756,602	Financial liabilities measured at fair value through profit or loss	0
Investments - net	47,870,608	Derivatives Liabilities	507,354
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	7,394,189
Loans to customers and accrued interest receivables - net	258,769,512	Other liabilities	5,588,843
Properties for sale - net	8,120,157	Total liabilities	326,119,791
Premises and equipment - net	1,064,465	Shareholders' equity	
Other assets - net	2,352,715		
Total assets	369,225,313	Equity portion	30,598,915
		Other reserves	2,526,645
		Retained earnings	9,979,962
		Total shareholders' equity	43,105,522
		Total liabilities and shareholders' equity	369,225,313

	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	50,410,086
(18.13 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	50,410,086
(18.13 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 September 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)

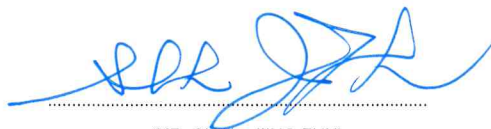
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

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