

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 28 February 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	660,479	Deposits	321,442,106
Interbank and money market items - net	60,995,871	Interbank and money market items	18,995,712
Financial assets measured at fair value through profit or loss	903,341	Liability payable on demand	549,629
Derivatives assets	1,635,205	Financial liabilities measured at fair value through profit or loss	0
Investments - net	44,484,339	Derivatives Liabilities	1,284,966
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,394,563
Loans to customers and accrued interest receivables - net	277,432,593	Other liabilities	6,324,642
Properties for sale - net	7,248,135	Total liabilities	356,991,618
Premises and equipment - net	1,119,065		
Other assets - net	3,730,430	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	347,140
		Retained earnings	10,271,785
		Total shareholders' equity	41,217,840
Total assets	398,209,458	Total liabilities and shareholders' equity	398,209,458

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025 (2.44 percent of total loans before deducting allowance for expected credit losses)	8,146,335
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	14,760,989
Regulatory capital (16.86 (percent) ratio of total capital to risk weighted assets)	48,124,338
Capital after deducting capital add-ons for loans to large exposures (16.86 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	48,124,338
Changes in assets and liabilities during the quarter ended 28 February 2026 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	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.lhbank.co.th)	Channel for disclosure Website (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 JING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP