

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 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	640,971	Deposits	319,210,505
Interbank and money market items - net	73,929,267	Interbank and money market items	23,281,189
Financial assets measured at fair value through profit or loss	1,978,226	Liability payable on demand	723,728
Derivatives assets	3,122,711	Financial liabilities measured at fair value through profit or loss	0
Investments - net	34,652,484	Derivatives Liabilities	2,860,698
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	36,252,004
Loans to customers and accrued interest receivables - net	298,574,210	Other liabilities	5,221,402
Properties for sale - net	7,240,662	Total liabilities	387,549,526
Premises and equipment - net	1,063,260	Shareholders' equity	
Other assets - net	7,512,030	Equity portion	30,598,915
		Other reserves	-696,042
		Retained earnings	11,261,422
		Total shareholders' equity	41,164,295
Total assets	428,713,821	Total liabilities and shareholders' equity	428,713,821

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2026	9,320,540
(2.56 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 2026	15,240,491
Regulatory capital	48,866,175
(15.77 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	48,866,175
(15.77 (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 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)

Channel for disclosure Website (www.lhbank.co.th)

Date of disclosure 30 April 2026

Information as of 31 December 2025

For financial business groups

(under the Notification of the Bank of Thailand)

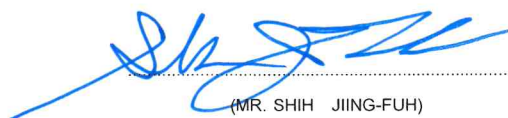
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure Website (www.lhfg.co.th)

Date of disclosure 30 April 2026

Information as of 31 December 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