

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 July 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	556,176	Deposits	294,376,229
Interbank and money market items - net	52,472,631	Interbank and money market items	14,692,271
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	531,333
Derivatives assets	1,023,831	Financial liabilities measured at fair value through profit or loss	0
Investments - net	46,536,280	Derivatives Liabilities	967,214
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,391,390
Loans to customers and accrued interest receivables - net	252,533,082	Other liabilities	4,947,902
Properties for sale - net	8,119,344	Total liabilities	324,906,339
Premises and equipment - net	1,074,129		
Other assets - net	2,992,758	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	195,485
		Retained earnings	9,607,492
		Total shareholders' equity	40,401,892
Total assets	365,308,231	Total liabilities and shareholders' equity	365,308,231

	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	47,676,005
(17.74 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	47,676,005
(17.74 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 July 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)

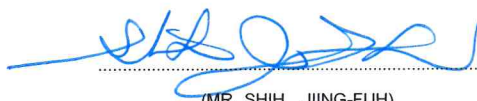
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

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