

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 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	579,119	Deposits	326,098,310
Interbank and money market items - net	83,033,184	Interbank and money market items	22,691,000
Financial assets measured at fair value through profit or loss	507,958	Liability payable on demand	897,992
Derivatives assets	4,096,792	Financial liabilities measured at fair value through profit or loss	0
Investments - net	33,670,901	Derivatives Liabilities	3,442,037
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	36,236,173
Loans to customers and accrued interest receivables - net	299,592,368	Other liabilities	5,488,597
Properties for sale - net	7,232,969	Total liabilities	394,854,109
Premises and equipment - net	1,050,872	Shareholders' equity	
Other assets - net	6,220,627	Equity portion	30,598,915
		Other reserves	-845,798
		Retained earnings	11,377,564
		Total shareholders' equity	41,130,681
Total assets	435,984,790	Total liabilities and shareholders' equity	435,984,790

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2026	9,584,535
(2.48 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 2026	15,431,268
Regulatory capital	48,693,953
(15.78 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	48,693,953
(15.78 (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 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	For financial business groups
(under the Notification of the Bank of Thailand)	(under the Notification of the Bank of Thailand)
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)	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 30 April 2026	Date of disclosure 30 April 2026
Information as of 31 December 2025	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