

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 January 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	612,247	Deposits	321,779,883
Interbank and money market items - net	56,488,245	Interbank and money market items	17,484,885
Financial assets measured at fair value through profit or loss	1,702,997	Liability payable on demand	396,543
Derivatives assets	1,937,188	Financial liabilities measured at fair value through profit or loss	0
Investments - net	48,496,342	Derivatives Liabilities	1,560,827
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,393,406
Loans to customers and accrued interest receivables - net	276,261,194	Other liabilities	7,273,104
Properties for sale - net	7,248,135	Total liabilities	356,888,648
Premises and equipment - net	1,129,483		
Other assets - net	3,344,244	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-61,327
		Retained earnings	9,793,839
		Total shareholders' equity	40,331,427
Total assets	397,220,075	Total liabilities and shareholders' equity	397,220,075

	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 (16.58 (percent) ratio of total capital to risk weighted assets)	47,657,422
Capital after deducting capital add-ons for loans to large exposures (16.58 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	47,657,422
Changes in assets and liabilities during the quarter ended 31 January 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 31 October 2025

Information as of 30 June 2025

For financial business groups

(under the Notification of the Bank of Thailand)

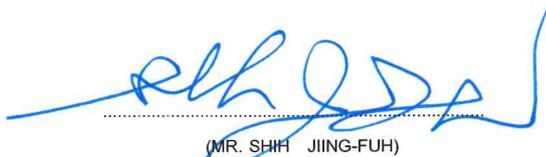
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups

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

Date of disclosure 31 October 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 JHING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP