

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 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	619,014	Deposits	320,777,477
Interbank and money market items - net	66,479,169	Interbank and money market items	23,714,222
Financial assets measured at fair value through profit or loss	1,807,397	Liability payable on demand	617,013
Derivatives assets	4,323,150	Financial liabilities measured at fair value through profit or loss	0
Investments - net	38,913,404	Derivatives Liabilities	4,461,757
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	27,298,422
Loans to customers and accrued interest receivables - net	295,268,978	Other liabilities	5,047,730
Properties for sale - net	7,240,662	Total liabilities	381,916,621
Premises and equipment - net	1,063,904		
Other assets - net	7,070,042	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-663,317
		Retained earnings	10,933,501
		Total shareholders' equity	40,869,099
Total assets	422,785,720	Total liabilities and shareholders' equity	422,785,720

	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	47,365,102
(15.43 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	47,365,102
(15.43 (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 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)

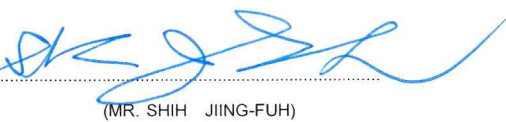
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

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