

**LH BANK**ธนาคารแลนด์ แอนด์ เฮาส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**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 October 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	570,287	Deposits	230,148,315
Interbank and money market items - net	14,252,348	Interbank and money market items	16,901,855
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	296,011
Derivatives assets	310,734	Financial liabilities measured at fair value through profit or loss	0
Investments - net	43,459,410	Derivatives Liabilities	499,136
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	3,055,435
Loans to customers and accrued interest receivables - net	218,719,314	Other liabilities	3,652,776
Properties for sale - net	8,314,427	Total liabilities	254,553,528
Premises and equipment - net	951,619		
Other assets - net	3,376,646	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-3,317,593
		Retained earnings	8,119,935
		Total shareholders' equity	35,401,257
Total assets	289,954,785	Total liabilities and shareholders' equity	289,954,785

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023 (2.56 percent of total loans before deducting allowance for expected credit losses)	6,041,813
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2023	13,100,412
Regulatory capital (15.51 (percent) ratio of total capital to risk weighted assets)	37,473,872
Capital after deducting capital add-ons for loans to large exposures (15.51 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	37,473,872
Changes in assets and liabilities during the quarter ended 31 October 2023 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 25 October 2023

Information as of 30 June 2023

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 25 October 2023

Information as of 30 June 2023

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