

**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 January 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	648,836	Deposits	224,295,758
Interbank and money market items - net	23,222,709	Interbank and money market items	19,886,102
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	339,286
Derivatives assets	818,659	Financial liabilities measured at fair value through profit or loss	0
Investments - net	44,238,824	Derivatives Liabilities	331,273
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,396,096
Loans to customers and accrued interest receivables - net	211,174,464	Other liabilities	2,954,472
Properties for sale - net	1,644,293	Total liabilities	250,202,987
Premises and equipment - net	799,311	Shareholders' equity	
Other assets - net	3,233,874	Equity portion	30,598,915
		Other reserves	-2,220,381
		Retained earnings	7,199,449
		Total shareholders' equity	35,577,983
Total assets	285,780,970	Total liabilities and shareholders' equity	285,780,970

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022 (2.09 percent of total loans before deducting allowance for expected credit losses)	5,248,208
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	11,670,823
Regulatory capital (15.99 (percent) ratio of total capital to risk weighted assets)	38,206,507
Capital after deducting capital add-ons for loans to large exposures (15.99 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	38,206,507
Changes in assets and liabilities during the quarter ended 31 January 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

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 11 October 2022

Date of disclosure 11 October 2022

Information as of 30 June 2022

Information as of 30 June 2022

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

(MISS CHOMPOONOOT PATHOMPORN)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT

(MR. WORAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP