

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 December 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	643,315	Deposits	279,907,724
Interbank and money market items - net	42,391,341	Interbank and money market items	10,146,141
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	107,945
Derivatives assets	404,812	Financial liabilities measured at fair value through profit or loss	0
Investments - net	42,728,152	Derivatives Liabilities	544,959
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	7,217,716
Loans to customers and accrued interest receivables - net	241,882,214	Other liabilities	4,557,907
Properties for sale - net	8,124,222	Total liabilities	302,482,392
Premises and equipment - net	1,070,133		
Other assets - net	3,201,716	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,125,232
		Retained earnings	8,489,830
		Total shareholders' equity	37,963,513
Total assets	340,445,905	Total liabilities and shareholders' equity	340,445,905

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2024 (2.34 percent of total loans before deducting allowance for expected credit losses)	6,763,998
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024	14,379,115
Regulatory capital (15.22 (percent) ratio of total capital to risk weighted assets)	39,811,994
Capital after deducting capital add-ons for loans to large exposures (15.22 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,811,994
Changes in assets and liabilities during the quarter ended 31 December 2024 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)	For financial business groups (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 28 October 2024	Date of disclosure 28 October 2024
Information as of 30 June 2024	Information as of 30 June 2024

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