

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(has not been audited by a certified public accountant)

As of 28 February 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	671,481	Deposits	278,324,253
Interbank and money market items - net	38,322,084	Interbank and money market items	11,197,920
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	420,382
Derivatives assets	343,296	Financial liabilities measured at fair value through profit or loss	0
Investments - net	48,002,404	Derivatives Liabilities	359,722
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,380,886
Loans to customers and accrued interest receivables - net	242,731,790	Other liabilities	4,237,951
Properties for sale - net	8,119,503	Total liabilities	303,921,114
Premises and equipment - net	1,067,929	Shareholders' equity	
Other assets - net	3,278,666	Equity portion	30,598,915
		Other reserves	-981,305
		Retained earnings	8,998,429
		Total shareholders' equity	38,616,039
Total assets	342,537,153	Total liabilities and shareholders' equity	342,537,153

	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 (17.22 (percent) ratio of total capital to risk weighted assets)	44,943,650
Capital after deducting capital add-ons for loans to large exposures (17.22 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	44,943,650
Changes in assets and liabilities during the quarter ended 28 February 2025 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 28 October 2024

Information as of 30 June 2024

For financial business groups

(under the Notification of the Bank of Thailand

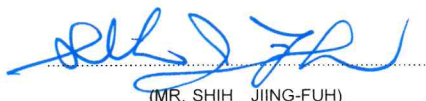
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

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

Date of disclosure 28 October 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