

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(has not been audited by a certified public accountant)

As of 30 November 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	648,780	Deposits	269,440,527
Interbank and money market items - net	37,820,605	Interbank and money market items	10,466,403
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	356,369
Derivatives assets	572,428	Financial liabilities measured at fair value through profit or loss	0
Investments - net	42,764,525	Derivatives Liabilities	581,929
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,205,649
Loans to customers and accrued interest receivables - net	237,198,943	Other liabilities	4,914,502
Properties for sale - net	8,127,317	<b>Total liabilities</b>	<b>293,965,379</b>
Premises and equipment - net	977,401		
Other assets - net	3,666,194	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	-1,134,439
		Retained earnings	8,346,338
		<b>Total shareholders' equity</b>	<b>37,810,814</b>
<b>Total assets</b>	<b>331,776,193</b>	<b>Total liabilities and shareholders' equity</b>	<b>331,776,193</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2024 (2.29 percent of total loans before deducting allowance for expected credit losses)	5,968,774
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2024	14,327,721
Regulatory capital (15.21 (percent) ratio of total capital to risk weighted assets)	39,701,315
Capital after deducting capital add-ons for loans to large exposures (15.21 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,701,315
Changes in assets and liabilities during the quarter ended 30 November 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)

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