

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 29 February 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	613,349	Deposits	248,739,883
Interbank and money market items - net	30,293,672	Interbank and money market items	18,302,836
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	444,622
Derivatives assets	769,623	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,636,329	Derivatives Liabilities	259,710
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,396,570
Loans to customers and accrued interest receivables - net	224,518,273	Other liabilities	3,643,364
Properties for sale - net	8,185,854	Total liabilities	273,786,985
Premises and equipment - net	1,005,564	Shareholders' equity	
Other assets - net	2,937,846	Equity portion	30,598,915
		Other reserves	-2,236,311
		Retained earnings	7,810,921
		Total shareholders' equity	36,173,525
Total assets	309,960,510	Total liabilities and shareholders' equity	309,960,510

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023	6,298,822
(2.36 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	13,428,438
Regulatory capital	38,088,100
(15.31 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	38,088,100
(15.31 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 29 February 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 25 October 2023

Information as of 30 June 2023

For financial business groups

(under the Notification of the Bank of Thailand

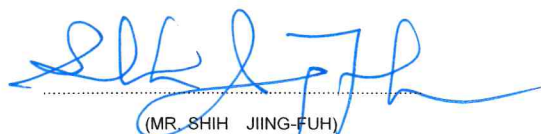
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

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