

**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 October 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	672,052	Deposits	215,071,388
Interbank and money market items - net	26,288,749	Interbank and money market items	18,382,064
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	557,133
Derivatives assets	453,259	Financial liabilities measured at fair value through profit or loss	0
Investments - net	45,129,797	Derivatives Liabilities	489,972
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,395,990
Loans to customers and accrued interest receivables - net	197,058,418	Other liabilities	2,681,584
Properties for sale - net	783,917	<b>Total liabilities</b>	<b>239,578,131</b>
Premises and equipment - net	761,240		
Other assets - net	2,979,477	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	-2,915,528
		Retained earnings	6,865,391
		<b>Total shareholders' equity</b>	<b>34,548,778</b>
<b>Total assets</b>	<b>274,126,909</b>	<b>Total liabilities and shareholders' equity</b>	<b>274,126,909</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (2.36 percent of total loans before deducting allowance for expected credit losses)	5,312,958
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	10,832,273
Regulatory capital (16.03 (percent) ratio of total capital to risk weighted assets)	37,267,839
Capital after deducting capital add-ons for loans to large exposures (16.03 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	37,267,839
Changes in assets and liabilities during the quarter ended 31 October 2022 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 11 October 2022

Information as of 30 June 2022

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 11 October 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. YU-JEN LIN)

Position HEAD OF FINANCE AND ACCOUNTING GROUP