

**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 December 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	691,375	Deposits	251,453,387
Interbank and money market items - net	33,153,769	Interbank and money market items	21,409,328
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	422,819
Derivatives assets	703,326	Financial liabilities measured at fair value through profit or loss	0
Investments - net	42,864,249	Derivatives Liabilities	578,628
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	3,058,076
Loans to customers and accrued interest receivables - net	226,667,930	Other liabilities	3,799,600
Properties for sale - net	8,304,680	Total liabilities	280,721,838
Premises and equipment - net	1,014,937	Shareholders' equity	
Other assets - net	2,938,814	Equity portion	30,598,915
		Other reserves	-2,779,459
		Retained earnings	7,797,786
		Total shareholders' equity	35,617,242
Total assets	316,339,080	Total liabilities and shareholders' equity	316,339,080

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023 (2.36 percent of total loans before deducting allowance for expected credit losses)	6,298,822
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	13,428,438
Regulatory capital (15.02 (percent) ratio of total capital to risk weighted assets)	37,792,192
Capital after deducting capital add-ons for loans to large exposures (15.02 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	37,792,192
Changes in assets and liabilities during the quarter ended 31 December 2023 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

For financial business groups

(under the Notification of the Bank of Thailand)

(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 25 October 2023

Date of disclosure 25 October 2023

Information as of 30 June 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