

**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 30 November 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	638,097	Deposits	214,951,994
Interbank and money market items - net	25,080,255	Interbank and money market items	21,194,598
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	956,619
Derivatives assets	457,528	Financial liabilities measured at fair value through profit or loss	0
Investments - net	43,488,004	Derivatives Liabilities	129,828
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,396,024
Loans to customers and accrued interest receivables - net	203,572,440	Other liabilities	3,166,891
Properties for sale - net	786,394	Total liabilities	242,795,954
Premises and equipment - net	781,405	Shareholders' equity	
Other assets - net	3,030,320	Equity portion	30,598,915
		Other reserves	-2,599,262
		Retained earnings	7,038,836
		Total shareholders' equity	35,038,489
Total assets	277,834,443	Total liabilities and shareholders' equity	277,834,443

	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 (15.78 (percent) ratio of total capital to risk weighted assets)	37,669,713
Capital after deducting capital add-ons for loans to large exposures (15.78 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	37,669,713
Changes in assets and liabilities during the quarter ended 30 November 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