

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 September 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	830,004	Deposits	248,116,956
Interbank and money market items - net	20,417,111	Interbank and money market items	9,333,913
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	626,475
Derivatives assets	1,799,725	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,800,436	Derivatives Liabilities	2,033,914
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,326,171
Loans to customers and accrued interest receivables - net	234,157,877	Other liabilities	4,635,261
Properties for sale - net	8,124,841	Total liabilities	274,072,690
Premises and equipment - net	989,897		
Other assets - net	4,053,355	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,242,811
		Retained earnings	8,744,452
		Total shareholders' equity	38,100,556
Total assets	312,173,246	Total liabilities and shareholders' equity	312,173,246

	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 (15.49 (percent) ratio of total capital to risk weighted assets)	40,274,153
Capital after deducting capital add-ons for loans to large exposures (15.49 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	40,274,153
Changes in assets and liabilities during the quarter ended 30 September 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 24 April 2024

Information as of 31 December 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 24 April 2024

Information as of 31 December 2023

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(MR. SHIH JING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP