

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 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	638,343	Deposits	260,847,049
Interbank and money market items - net	31,141,209	Interbank and money market items	10,688,975
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	297,844
Derivatives assets	735,437	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,845,432	Derivatives Liabilities	744,851
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,341,527
Loans to customers and accrued interest receivables - net	237,448,583	Other liabilities	4,957,840
Properties for sale - net	8,124,860	<b>Total liabilities</b>	<b>286,878,086</b>
Premises and equipment - net	982,574		
Other assets - net	4,277,347	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	-1,271,084
		Retained earnings	8,987,868
		<b>Total shareholders' equity</b>	<b>38,315,699</b>
<b>Total assets</b>	<b>325,193,785</b>	<b>Total liabilities and shareholders' equity</b>	<b>325,193,785</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2024	5,968,774
(2.29 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2024	14,327,721
Regulatory capital	40,347,395
(15.28 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	40,347,395
(15.28 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 October 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 28 October 2024

Information as of 30 June 2024

For financial business groups

(under the Notification of the Bank of Thailand

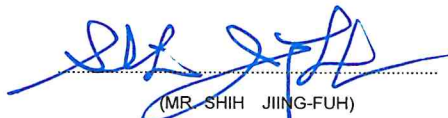
Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure Website (www.lhfg.co.th)

Date of disclosure 28 October 2024

Information as of 30 June 2024

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