

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 January 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	743,972	Deposits	248,687,543
Interbank and money market items - net	30,469,802	Interbank and money market items	20,461,901
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	196,371
Derivatives assets	628,585	Financial liabilities measured at fair value through profit or loss	0
Investments - net	42,489,058	Derivatives Liabilities	285,502
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,396,535
Loans to customers and accrued interest receivables - net	225,144,162	Other liabilities	3,639,773
Properties for sale - net	8,304,680	Total liabilities	275,667,625
Premises and equipment - net	1,038,316	Shareholders' equity	
Other assets - net	2,773,509	Equity portion	30,598,915
		Other reserves	-2,556,183
		Retained earnings	7,881,727
		Total shareholders' equity	35,924,459
Total assets	311,592,084	Total liabilities and shareholders' equity	311,592,084

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023	6,298,822
(2.36 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	13,428,438
Regulatory capital	37,995,659
(15.02 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	37,995,659
(15.02 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 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 25 October 2023

Information as of 30 June 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 25 October 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 JING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP