

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 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	624,116	Deposits	274,553,252
Interbank and money market items - net	34,108,837	Interbank and money market items	10,738,235
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	215,734
Derivatives assets	391,852	Financial liabilities measured at fair value through profit or loss	0
Investments - net	44,971,065	Derivatives Liabilities	319,008
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	6,227,766
Loans to customers and accrued interest receivables - net	241,791,668	Other liabilities	3,824,804
Properties for sale - net	8,121,990	Total liabilities	295,878,799
Premises and equipment - net	1,060,121		
Other assets - net	2,986,450	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,201,160
		Retained earnings	8,779,545
		Total shareholders' equity	38,177,300
Total assets	334,056,099	Total liabilities and shareholders' equity	334,056,099

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2024 (2.34 percent of total loans before deducting allowance for expected credit losses)	6,763,998
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024	14,379,115
Regulatory capital (15.29 (percent) ratio of total capital to risk weighted assets)	39,661,127
Capital after deducting capital add-ons for loans to large exposures (15.29 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,661,127
Changes in assets and liabilities during the quarter ended 31 January 2025 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 JING-FUH)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT


(MR. WARAVOOT TOCHAROENTANAPOL)

Position HEAD OF FINANCE AND ACCOUNTING GROUP