

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 March 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	609,424	Deposits	245,309,369
Interbank and money market items - net	21,998,856	Interbank and money market items	16,679,457
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	711,748
Derivatives assets	1,134,322	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,546,388	Derivatives Liabilities	687,479
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,396,609
Loans to customers and accrued interest receivables - net	228,459,717	Other liabilities	4,303,874
Properties for sale - net	8,187,484	Total liabilities	270,088,536
Premises and equipment - net	990,468	Shareholders' equity	
Other assets - net	3,464,147	Equity portion	30,598,915
		Other reserves	-2,139,065
		Retained earnings	7,842,420
		Total shareholders' equity	36,302,270
Total assets	306,390,806	Total liabilities and shareholders' equity	306,390,806

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2024 (2.76 percent of total loans before deducting allowance for expected credit losses)	7,088,014
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2024	13,957,803
Regulatory capital (15.37 (percent) ratio of total capital to risk weighted assets)	38,503,334
Capital after deducting capital add-ons for loans to large exposures (15.37 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	38,503,334
Changes in assets and liabilities during the quarter ended 31 March 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.

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(MR. SHIH JIING-FUH)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT

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(MR. WARAVOOT TOCHAROENTANAPOL)
Position HEAD OF FINANCE AND ACCOUNTING GROUP