Land and Houses Bank Public Company Limited

Condensed interim financial statements

for the three-month and nine-month periods ended

30 September 2024

and

Independent auditor’s review report

Independent Auditor’s Report on Review of Interim Financial Information

To the Board of Directors of Land and Houses Bank Public Company Limited

I have reviewed the accompanying statement of financial position of Land and Houses Bank Public Company Limited as at 30 September 2024; the statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended 30 September 2024; the statements of changes in equity and cash flows for the nine-month period ended 30 September 2024; and condensed notes (“interim financial information”). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, “Interim Financial Reporting” and the regulations of the Bank of Thailand. My responsibility is to express a conclusion on this interim financial information based on my review.

*Scope of Review*

I conducted my review in accordance with Thai Standard on Review Engagements 2410, “Review of Interim Financial Information Performed by the Independent Auditor of the Entity”. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

*Conclusion*

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, “Interim Financial Reporting” and the regulations of the Bank of Thailand.

*Other Matter*

The statement of financial position of Land and Houses Bank Public Company Limited as at   
31 December 2023, which is included as comparative information, was audited by another auditor who expressed an unqualified opinion thereon in her report dated 23 February 2024. Furthermore, the statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended 30 September 2023 and the statements of changes in equity and cash flows for the nine-month period ended 30 September 2023 of Land and Houses Bank Public Company Limited, which are included as comparative information, were reviewed by another auditor who expressed an unmodified conclusion thereon in her report dated 13 November 2023.

(Orawan Chotiwiriyakul)

Certified Public Accountant

Registration No. 10566

KPMG Phoomchai Audit Ltd.

Bangkok

11 November 2024