

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 May 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	644,184	Deposits	282,923,847
Interbank and money market items - net	37,504,674	Interbank and money market items	12,914,809
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	588,185
Derivatives assets	627,389	Financial liabilities measured at fair value through profit or loss	0
Investments - net	51,039,328	Derivatives Liabilities	563,810
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,385,319
Loans to customers and accrued interest receivables - net	248,439,950	Other liabilities	4,885,156
Properties for sale - net	8,120,813	Total liabilities	311,261,126
Premises and equipment - net	1,085,609	Shareholders' equity	
Other assets - net	3,472,531		
Total assets	350,934,478	Equity portion	30,598,915
		Other reserves	-321,621
		Retained earnings	9,396,058
		Total shareholders' equity	39,673,352
		Total liabilities and shareholders' equity	350,934,478

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2025	7,394,481
(2.51 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2025	14,539,751
Regulatory capital	46,841,214
(17.65 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	46,841,214
(17.65 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 May 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 30 April 2025
Information as of 31 December 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 30 April 2025
Information as of 31 December 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