

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 30 November 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	882,905	Deposits	180,074,434
Interbank and money market items - net	34,078,007	Interbank and money market items	12,166,461
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	358,069
Derivatives assets	432,807	Financial liabilities measured at fair value through profit or loss	0
Investments - net	44,096,343	Derivatives Liabilities	219,795
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	5,432,475
Loans to customers and accrued interest receivables - net	154,535,474	Other liabilities	2,719,046
Properties for sale - net	652,353	Total liabilities	200,970,280
Premises and equipment - net	957,393		
Other assets - net	1,673,493	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-860,144
		Retained earnings	6,599,724
		Total shareholders' equity	36,338,495
Total assets	237,308,775	Total liabilities and shareholders' equity	237,308,775

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2020 (2.80 percent of total loans before deducting allowance for expected credit losses)	5,377,466
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020	5,099,421
Regulatory capital (20.05 (percent) ratio of total capital to risk weighted assets)	39,234,775
Capital after deducting capital add-ons for loans to large exposures (20.05 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,234,775
Changes in assets and liabilities during the quarter ended 30 November 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section	0

Channels for disclosure of information on capital requirement¹

For commercial banks

For financial business groups

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure Website (www.lhbank.co.th)

Channel for disclosure Website (www.lhfg.co.th)

Date of disclosure 30 October 2020

Date of disclosure 30 October 2020

Information as of 30 June 2020

Information as of 30 June 2020

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(MISS. CHOMPOONOOT PATHOMPORN)

Position PRESIDENT



(MISS. SIRIPORN NGAMWIRIYAPONG)

Position FIRST SENIOR VICE PRESIDENT