

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 July 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	972,976	Deposits	183,531,646
Interbank and money market items - net	41,270,976	Interbank and money market items	14,466,837
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	178,151
Derivatives assets	369,528	Financial liabilities measured at fair value through profit or loss	0
Investments - net	46,017,775	Derivatives Liabilities	92,720
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,429,303
Loans to customers and accrued interest receivables - net	154,700,472	Other liabilities	2,380,195
Properties for sale - net	575,219	Total liabilities	209,078,852
Premises and equipment - net	860,768	Shareholders' equity	
Other assets - net	1,204,906	Equity portion	30,598,915
		Other reserves	-21,648
		Retained earnings	6,316,501
		Total shareholders' equity	36,893,768
Total assets	245,972,620	Total liabilities and shareholders' equity	245,972,620

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2020	5,425,637
(2.79 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020	4,851,341
Regulatory capital	40,477,623
(21.47 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	40,477,623
(21.47 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 July 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 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 2020

Information as of 31 December 2019

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 2020

Information as of 31 December 2019

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