



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 September 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	638,751	Deposits	180,018,855
Interbank and money market items - net	23,867,753	Interbank and money market items	13,258,746
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	347,166
Derivatives assets	265,893	Financial liabilities measured at fair value through profit or loss	0
Investments - net	40,114,344	Derivatives Liabilities	209,487
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,398,211
Loans to customers and accrued interest receivables - net	166,211,551	Other liabilities	2,605,346
Properties for sale - net	649,319	Total liabilities	198,837,811
Premises and equipment - net	801,624		
Other assets - net	1,889,778	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,476,789
		Retained earnings	6,479,076
		Total shareholders' equity	35,601,202
Total assets	234,439,013	Total liabilities and shareholders' equity	234,439,013

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2021	5,185,070
(2.70 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2021	7,398,086
Regulatory capital	38,536,217
(18.87 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	38,536,217
(18.87 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 September 2021 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 7 September 2021

Information as of 30 June 2021

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 7 September 2021

Information as of 30 June 2021

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