

(Revised Version)

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 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	799,557	Deposits	180,535,448
Interbank and money market items - net	33,068,156	Interbank and money market items	12,809,926
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	257,291
Derivatives assets	271,598	Financial liabilities measured at fair value through profit or loss	0
Investments - net	45,789,634	Derivatives Liabilities	99,515
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	6,431,685
Loans to customers and accrued interest receivables - net	156,103,351	Other liabilities	2,225,238
Properties for sale - net	652,248	<b>Total liabilities</b>	<b>202,359,103</b>
Premises and equipment - net	851,787		
Other assets - net	1,370,229	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	-624,522
		Retained earnings	6,573,064
		<b>Total shareholders' equity</b>	<b>36,547,457</b>
<b>Total assets</b>	<b>238,906,560</b>	<b>Total liabilities and shareholders' equity</b>	<b>238,906,560</b>

	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 (20.46 (percent) ratio of total capital to risk weighted assets)	39,428,839
Capital after deducting capital add-ons for loans to large exposures (20.46 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,428,839
Changes in assets and liabilities during the quarter ended 30 September 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

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 April 2020

Date of disclosure 30 April 2020

Information as of 31 December 2019

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