

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,458,226	Deposits	152,334,438
Interbank and money market items, net	16,759,127	Interbank and money market items, net	11,800,257
Claims on securities	-	Liabilities payable on demand	167,541
Derivatives assets	232,826	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,175,941	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	66,699
Loans to customers, net	148,950,512	Debts issued and Borrowings	19,145,625
Accrued interest receivables	254,198	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,996,926
Properties foreclosed, net	76,840	Total Liabilities	185,511,486
Premises and equipment, net	215,762	Shareholders' equity	
Other assets, net	1,169,872	Equity portion ^{1/}	30,598,915
		Other reserves	389,638
		Retained Earnings	5,793,265
		Total Shareholders' equity	36,781,818
Total Assets	222,293,304	Total Liabilities and Shareholders' equity	222,293,304

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly) (1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,163,371
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	1,536,055
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	4,331,655
Loans to related parties	5,898,438
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.64 percents)	40,937,222
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.64 percents)	40,937,222
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	49,306,392
Avals to bills and guarantees of loans	157,320
Liabilities under unmatured import bills	234,748
Letters of credit	174,766
Other contingencies	48,739,558


^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares


^{2/} Non-Performing Loans (gross) as of 30 September 2019 (Quarterly) 2,699,763
(1.58 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand Re: Public disclosure of Capital Maintenance for Commercial Banks)	For Financial Group (under the Notification of the Bank of Thailand Re: Consolidated Supervision)
Location of disclosure Website (www.lhbank.co.th)	Location of disclosure Website (www.lhfg.co.th)
Date of disclosure 30 October 2019	Date of disclosure 30 October 2019
Information as of 30 June 2019	Information as of 30 June 2019

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.


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(MISS. CHOMPOONOOT PATHOMPORN)
Position PRESIDENT


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(MRS. RAVEWAN WATTANANUKIJ)
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP