

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 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	604,527	Deposits	185,508,655
Interbank and money market items - net	24,822,300	Interbank and money market items	14,196,725
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	542,813
Derivatives assets	171,671	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,675,324	Derivatives Liabilities	110,739
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,397,534
Loans to customers and accrued interest receivables - net	170,291,982	Other liabilities	2,549,930
Properties for sale - net	658,120	Total liabilities	205,306,396
Premises and equipment - net	808,568		
Other assets - net	2,085,039	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,516,973
		Retained earnings	6,729,193
		Total shareholders' equity	35,811,135
Total assets	241,117,531	Total liabilities and shareholders' equity	241,117,531

	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	38,513,036
(18.49 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	38,513,036
(18.49 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 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 CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MISS. SIRIPORN NGAMWIRIYAPONG)

Position FIRST SENIOR VICE PRESIDENT