

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 October 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	683,026	Deposits	188,745,605
Interbank and money market items - net	29,292,183	Interbank and money market items	13,328,938
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	573,269
Derivatives assets	138,830	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,351,854	Derivatives Liabilities	93,257
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	2,397,874
Loans to customers and accrued interest receivables - net	168,304,365	Other liabilities	2,490,907
Properties for sale - net	649,356	<b>Total liabilities</b>	<b>207,629,850</b>
Premises and equipment - net	813,109		
Other assets - net	2,042,346	<b>Shareholders' equity</b>	
		Equity portion	30,598,915
		Other reserves	-1,528,421
		Retained earnings	6,574,725
		<b>Total shareholders' equity</b>	<b>35,645,219</b>
<b>Total assets</b>	<b>243,275,069</b>	<b>Total liabilities and shareholders' equity</b>	<b>243,275,069</b>

	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	38,439,054
(18.64 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	38,439,054
(18.64 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 October 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