

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,438,318	Deposits	161,818,168
Interbank and money market items, net	22,087,559	Interbank and money market items, net	10,035,641
Claims on securities	-	Liabilities payable on demand	156,181
Derivatives assets	238,494	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	51,921,437	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	36,893
Loans to customers, net	150,442,252	Debts issued and Borrowings	17,207,035
Accrued interest receivables	252,468	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,503,799
Properties foreclosed, net	76,904	Total Liabilities	191,757,717
Premises and equipment, net	216,905	Shareholders' equity	
Other assets, net	1,415,177	Equity portion ^{1/}	30,598,915
		Other reserves	156,708
		Retained Earnings	5,576,174
		Total Shareholders' equity	36,331,797
Total Assets	228,089,514	Total Liabilities and Shareholders' equity	228,089,514

	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	10,159,923
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.05 percents)	40,639,218
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 = 21.05 percents)	40,639,218
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	49,702,672
Avals to bills and guarantees of loans	160,221
Liabilities under unmatured import bills	225,904
Letters of credit	269,318
Other contingencies	49,047,229


^{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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(MR. THANEE PHALAWONG)
Position SENIOR EXECUTIVE VICE PRESIDENT