

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 August 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	884,706	Deposits	187,233,098
Interbank and money market items - net	39,678,943	Interbank and money market items	13,839,100
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	220,025
Derivatives assets	334,948	Financial liabilities measured at fair value through profit or loss	0
Investments - net	47,552,176	Derivatives Liabilities	106,800
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	6,430,544
Loans to customers and accrued interest receivables - net	155,643,121	Other liabilities	2,544,261
Properties for sale - net	652,246	Total liabilities	210,373,828
Premises and equipment - net	856,838	Shareholders' equity	
Other assets - net	1,331,022	Equity portion	30,598,915
		Other reserves	-490,172
		Retained earnings	6,451,429
		Total shareholders' equity	36,560,172
Total assets	246,934,000	Total liabilities and shareholders' equity	246,934,000

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2020 (2.79 percent of total loans before deducting allowance for expected credit losses)	5,425,637
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020	4,851,341
Regulatory capital (20.88 (percent) ratio of total capital to risk weighted assets)	40,039,648
Capital after deducting capital add-ons for loans to large exposures (20.88 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	40,039,648
Changes in assets and liabilities during the quarter ended 31 August 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

(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 30 April 2020

Information as of 31 December 2019

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 30 April 2020

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