



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 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	782,348	Deposits	182,269,467
Interbank and money market items - net	35,592,598	Interbank and money market items	12,351,275
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	323,307
Derivatives assets	260,058	Financial liabilities measured at fair value through profit or loss	0
Investments - net	44,138,846	Derivatives Liabilities	70,891
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	5,432,310
Loans to customers and accrued interest receivables - net	154,866,719	Other liabilities	2,491,135
Properties for sale - net	652,265	Total liabilities	202,938,385
Premises and equipment - net	971,039		
Other assets - net	1,545,592	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,315,747
		Retained earnings	6,587,912
		Total shareholders' equity	35,871,080
Total assets	238,809,465	Total liabilities and shareholders' equity	238,809,465

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2020 (2.80 percent of total loans before deducting allowance for expected credit losses)	5,377,466
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020	5,099,421
Regulatory capital (20.05 (percent) ratio of total capital to risk weighted assets)	38,715,815
Capital after deducting capital add-ons for loans to large exposures (20.05 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	38,715,815
Changes in assets and liabilities during the quarter ended 31 October 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 October 2020

Information as of 30 June 2020

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 October 2020

Information as of 30 June 2020

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