

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has been audited by a certified public accountant)

As of 31 March 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,337,872	Deposits	163,417,618
Interbank and money market items - net	20,406,585	Interbank and money market items	12,639,087
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	266,055
Derivatives assets	916,814	Financial liabilities measured at fair value through profit or loss	0
Investments - net	49,041,079	Derivatives Liabilities	503,745
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,320,404
Loans to customers and accrued interest receivables - net	151,391,188	Other liabilities	4,245,920
Properties for sale - net	71,722	<b>Total liabilities</b>	<b>190,392,829</b>
Premises and equipment - net	881,849	<b>Shareholders' equity</b>	
Other assets - net	2,053,648	Equity portion	30,598,915
		Other reserves	-847,993
		Retained earnings	5,957,006
		<b>Total shareholders' equity</b>	<b>35,707,928</b>
<b>Total assets</b>	<b>226,100,757</b>	<b>Total liabilities and shareholders' equity</b>	<b>226,100,757</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2020 (1.98 percent of total loans before deducting allowance for expected credit losses)	3,444,320
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2020	4,368,622
Regulatory capital (20.83 (percent) ratio of total capital to risk weighted assets)	40,259,561
Capital after deducting capital add-ons for loans to large exposures (20.83 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	40,259,561
Changes in assets and liabilities during the quarter ended 31 March 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 2019

Information as of 30 June 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 October 2019

Information as of 30 June 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