

(Revised Version)

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 30 June 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,032,586	Deposits	174,869,017
Interbank and money market items - net	36,187,073	Interbank and money market items	19,156,401
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	284,941
Derivatives assets	489,467	Financial liabilities measured at fair value through profit or loss	0
Investments - net	45,361,003	Derivatives Liabilities	461,206
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	8,429,695
Loans to customers and accrued interest receivables - net	155,597,794	Other liabilities	2,481,072
Properties for sale - net	75,188	<b>Total liabilities</b>	<b>205,682,332</b>
Premises and equipment - net	830,600	<b>Shareholders' equity</b>	
Other assets - net	2,077,988	Equity portion	30,598,915
		Other reserves	-831,433
		Retained earnings	6,201,885
		<b>Total shareholders' equity</b>	<b>35,969,367</b>
<b>Total assets</b>	<b>241,651,699</b>	<b>Total liabilities and shareholders' equity</b>	<b>241,651,699</b>

	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 (20.68 (percent) ratio of total capital to risk weighted assets)	39,472,232
Capital after deducting capital add-ons for loans to large exposures (20.68 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,472,232
Changes in assets and liabilities during the quarter ended 30 June 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