

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 May 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,289,701	Deposits	173,001,636
Interbank and money market items - net	38,499,285	Interbank and money market items	22,468,873
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	251,449
Derivatives assets	509,618	Financial liabilities measured at fair value through profit or loss	0
Investments - net	49,944,698	Derivatives Liabilities	342,728
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,426,390
Loans to customers and accrued interest receivables - net	151,359,101	Other liabilities	2,700,831
Properties for sale - net	75,183	Total liabilities	208,191,907
Premises and equipment - net	858,419		
Other assets - net	1,646,882	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-650,789
		Retained earnings	6,042,854
		Total shareholders' equity	35,990,980
Total assets	244,182,887	Total liabilities and shareholders' equity	244,182,887

	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 (20.95 (percent) ratio of total capital to risk weighted assets)	39,625,171
Capital after deducting capital add-ons for loans to large exposures (20.95 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,625,171
Changes in assets and liabilities during the quarter ended 31 May 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. CHOMPONOOT PATHOMPORN)

Position PRESIDENT

(MISS. SIRIPORN NGAMWIRIYAPONG)

Position FIRST SENIOR VICE PRESIDENT