

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 April 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,333,684	Deposits	174,389,499
Interbank and money market items - net	39,659,590	Interbank and money market items	20,893,839
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	183,191
Derivatives assets	728,966	Financial liabilities measured at fair value through profit or loss	0
Investments - net	49,872,914	Derivatives Liabilities	419,510
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	9,422,722
Loans to customers and accrued interest receivables - net	149,666,432	Other liabilities	2,844,196
Properties for sale - net	71,800	Total liabilities	208,152,957
Premises and equipment - net	865,537		
Other assets - net	1,900,872	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-608,380
		Retained earnings	5,956,303
		Total shareholders' equity	35,946,838
Total assets	244,099,795	Total liabilities and shareholders' equity	244,099,795

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2020	3,444,320
(1.98 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2020	4,368,622
Regulatory capital	40,489,843
(21.92 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	40,489,843
(21.92 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 April 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

For financial business groups

(under the Notification of the Bank of Thailand

(under the Notification of the Bank of Thailand

Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Re: Disclosure Requirement on Capital Adequacy for Financial Business Groups)

Channel for disclosure Website (www.lhbank.co.th)

Channel for disclosure Website (www.lhfg.co.th)

Date of disclosure 30 April 2020

Date of disclosure 30 April 2020

Information as of 31 December 2019

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