

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 29 February 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,532,572	Deposits	163,955,290
Interbank and money market items - net	25,057,660	Interbank and money market items	14,157,459
Financial assets measured at fair value through profit or loss	7,740,593	Liability payable on demand	117,837
Derivatives assets	564,349	Financial liabilities measured at fair value through profit or loss	0
Investments - net	43,274,442	Derivatives Liabilities	271,092
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	13,986,421
Loans to customers and accrued interest receivables - net	150,987,377	Other liabilities	2,478,770
Properties for sale - net	71,661	<b>Total liabilities</b>	<b>194,966,869</b>
Premises and equipment - net	868,299	<b>Shareholders' equity</b>	
Other assets - net	1,515,860	Equity portion	30,598,915
		Other reserves	51,336
		Retained earnings	5,995,693
		<b>Total shareholders' equity</b>	<b>36,645,944</b>
<b>Total assets</b>	<b>231,612,813</b>	<b>Total liabilities and shareholders' equity</b>	<b>231,612,813</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019	2,775,436
(1.55 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	1,567,761
Regulatory capital	40,864,751
(19.64 (percent) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	40,864,751
(19.64 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 29 February 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)		For financial business groups (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 October 2019	Date of disclosure	30 October 2019
Information as of	30 June 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