

(Revised Version)

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,635,451	Deposits	165,018,408
Interbank and money market items, net	23,731,785	Interbank and money market items, net	10,503,646
Claims on securities	-	Liabilities payable on demand	52,083
Derivatives assets	241,376	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	51,646,774	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	35,634
Loans to customers, net	151,568,884	Debts issued and Borrowings	16,721,234
Accrued interest receivables	214,151	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,937,718
Properties foreclosed, net	73,734	Total Liabilities	194,268,723
Premises and equipment, net	216,797	Shareholders' equity	
Other assets, net	1,219,358	Equity portion ^{1/}	30,598,915
		Other reserves	- 43,587
		Retained Earnings	5,724,259
		Total Shareholders' equity	36,279,587
Total Assets	230,548,310	Total Liabilities and Shareholders' equity	230,548,310

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2019 (Quarterly)	2,087,396
(1.17 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	1,567,761
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	4,220,529
Loans to related parties	9,146,306
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,421,075
(Capital adequacy ratio = 19.30 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,421,075
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.30 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	46,386,761
Avals to bills and guarantees of loans	1,330
Liabilities under unmatured import bills	130,543
Letters of credit	254,884
Other contingencies	46,000,004

^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 December 2019 (Quarterly) 2,775,436
(1.55 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks
Location of disclosure Website (www.lhbank.co.th)
Date of disclosure 30 October 2019
Information as of 30 June 2019

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision
Location of disclosure Website (www.lhfg.co.th)
Date of disclosure 30 October 2019
Information as of 30 June 2019

We certify here 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