

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 January 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,591,280	Deposits	160,834,760
Interbank and money market items - net	20,517,256	Interbank and money market items	12,306,982
Financial assets measured at fair value through profit or loss	8,755,118	Liability payable on demand	119,002
Derivatives assets	494,306	Financial liabilities measured at fair value through profit or loss	0
Investments - net	43,260,202	Derivatives Liabilities	226,551
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	16,565,133
Loans to customers and accrued interest receivables - net	152,243,375	Other liabilities	2,062,038
Properties for sale - net	71,634	Total liabilities	192,114,466
Premises and equipment - net	610,027	Shareholders' equity	
Other assets - net	1,231,303	Equity portion	30,598,915
		Other reserves	48,700
		Retained earnings	6,012,420
		Total shareholders' equity	36,660,035
Total assets	228,774,501	Total liabilities and shareholders' equity	228,774,501

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019 (1.55 percent of total loans before deducting allowance for expected credit losses)	2,775,436
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	1,567,761
Regulatory capital (19.44 (percent) ratio of total capital to risk weighted assets)	40,604,280
Capital after deducting capital add-ons for loans to large exposures (19.44 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	40,604,280
Changes in assets and liabilities during the quarter ended 31 January 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