

(Revised Version)

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 2021

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	799,470	Deposits	182,843,685
Interbank and money market items - net	37,402,285	Interbank and money market items	12,440,193
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	305,750
Derivatives assets	340,835	Financial liabilities measured at fair value through profit or loss	0
Investments - net	41,988,466	Derivatives Liabilities	75,659
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	5,002,256
Loans to customers and accrued interest receivables - net	155,353,464	Other liabilities	2,533,980
Properties for sale - net	652,965	Total liabilities	203,201,523
Premises and equipment - net	962,715		
Other assets - net	1,999,464	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-1,014,049
		Retained earnings	6,713,275
		Total shareholders' equity	36,298,141
Total assets	239,499,664	Total liabilities and shareholders' equity	239,499,664

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2020 (2.77 percent of total loans before deducting allowance for expected credit losses)	5,368,018
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2020	6,009,538
Regulatory capital (19.66 (percent) ratio of total capital to risk weighted assets)	39,065,341
Capital after deducting capital add-ons for loans to large exposures (19.66 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,065,341
Changes in assets and liabilities during the quarter ended 31 January 2021 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 October 2020

Date of disclosure 30 October 2020

Information as of 30 June 2020

Information as of 30 June 2020

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