

**LH BANK**ธนาคารแลนด์ แอนด์ เฮาส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

(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 December 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	801,380	Deposits	182,734,964
Interbank and money market items - net	35,925,749	Interbank and money market items	12,203,111
Financial assets measured at fair value through profit or loss	0	Liability payable on demand	949,585
Derivatives assets	412,457	Financial liabilities measured at fair value through profit or loss	0
Investments - net	43,982,974	Derivatives Liabilities	228,458
Investments in subsidiaries and associates - net	0	Debt issued and borrowings	5,002,522
Loans to customers and accrued interest receivables - net	155,838,424	Other liabilities	2,599,795
Properties for sale - net	652,527	Total liabilities	203,718,435
Premises and equipment - net	982,291		
Other assets - net	1,489,037	Shareholders' equity	
		Equity portion	30,598,915
		Other reserves	-844,283
		Retained earnings	6,611,772
		Total shareholders' equity	36,366,404
Total assets	240,084,839	Total liabilities and shareholders' equity	240,084,839

	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 (19.80 (percent) ratio of total capital to risk weighted assets)	39,398,174
Capital after deducting capital add-ons for loans to large exposures (19.80 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	39,398,174
Changes in assets and liabilities during the quarter ended 31 December 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 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