

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,839,570	Deposits	168,171,003
Interbank and money market items, net	21,566,859	Interbank and money market items, net	9,277,424
Claims on securities	-	Liabilities payable on demand	172,822
Derivatives assets	111,046	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,312,914	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	158,118,009	Debts issued and Borrowings	23,290,463
Accrued interest receivables	224,142	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,142,027
Properties foreclosed, net	87,949	Total Liabilities	203,053,739
Premises and equipment, net	216,421	Shareholders' equity	
Other assets, net	1,181,068	Equity portion ^{1/}	30,598,915
		Other reserves	-
		Retained Earnings	5,107,539
		Total Shareholders' equity	35,604,239
Total Assets	238,657,978	Total Liabilities and Shareholders' equity	238,657,978

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly)	2,634,354
(1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	2,004,020
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	4,038,473
Loans to related parties	6,528,625
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,185,529
(Capital adequacy ratio = 20.05 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,185,529
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.05 percents)	
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	44,344,011
Avals to bills and guarantees of loans	135,516
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	44,208,495

^{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 2018 (Quarterly) 3,520,197
(1.93 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 2018
Information as of 30 June 2018

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 2018
Information as of 30 June 2018

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.


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(MRS. SASITORN PHONGSATHORN)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT


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(MRS. RAVEWAN WATTANANUKIJ)
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP