

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,507,627	Deposits	162,200,050
Interbank and money market items, net	26,375,086	Interbank and money market items, net	8,898,260
Claims on securities	-	Liabilities payable on demand	361,083
Derivatives assets	205,069	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,821,383	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	19,313
Loans to customers, net	152,589,966	Debts issued and Borrowings	27,132,761
Accrued interest receivables	315,817	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,707,371
Properties foreclosed, net	85,241	<b>Total Liabilities</b>	<b>200,318,838</b>
Premises and equipment, net	215,443	<b>Shareholders' equity</b>	
Other assets, net	1,851,783	Equity portion <sup>1/</sup>	30,598,915
		Other reserves	451,184
		Retained Earnings	5,598,478
		<b>Total Shareholders' equity</b>	<b>36,648,577</b>
<b>Total Assets</b>	<b>236,967,415</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>236,967,415</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2019 (Quarterly) (1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,639,737
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	1,889,736
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	4,349,967
Loans to related parties	6,847,943
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.31 percents)	40,806,663
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.31 percents)	40,806,663
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	37,151,142
Avals to bills and guarantees of loans	124,386
Liabilities under unmatured import bills	46,196
Letters of credit	233,622
Other contingencies	36,746,938

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2019 (Quarterly) 3,384,109  
(1.85 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 April 2019  
Information as of 31 December 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 April 2019  
Information as of 31 December 2018

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



(MR. THANEE PHALAWONG)

Position SENIOR EXECUTIVE VICE PRESIDENT



(MRS. RAVEWAN WATTANANUKJ)

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP