

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 June 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,816,082	Deposits	143,318,370
Interbank and money market items, net	19,044,252	Interbank and money market items, net	12,996,358
Claims on securities	-	Liabilities payable on demand	244,309
Derivatives assets	88,090	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,658,729	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	150,093,337	Debts issued and Borrowings	31,407,530
Accrued interest receivables	230,066	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,993,994
Properties foreclosed, net	93,487	Total Liabilities	189,960,561
Premises and equipment, net	221,605	Shareholders' equity	
Other assets, net	1,013,040	Equity portion ^{1/}	30,598,915
		Other reserves	41,534
		Retained Earnings	5,657,678
		Total Shareholders' equity	36,298,127
Total Assets	226,258,688	Total Liabilities and Shareholders' equity	226,258,688

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2018 (Quarterly) (1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,482,065
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	2,214,659
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	4,064,210
Loans to related parties	11,101,977
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.91 percents)	40,341,457
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 = 21.91 percents)	40,341,457
Changes in assets and liabilities this quarter as of 30 June 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,363,152
Avals to bills and guarantees of loans	63,042
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	35,300,110

^{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 30 June 2018 (Quarterly) 3,395,274
(1.98 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 2018
Information as of 31 December 2017

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 2018
Information as of 31 December 2017

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



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



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