

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 June 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,512,026	Deposits	165,409,362
Interbank and money market items, net	23,958,219	Interbank and money market items, net	9,885,938
Claims on securities	-	Liabilities payable on demand	247,306
Derivatives assets	191,772	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	54,662,721	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	18,508
Loans to customers, net	156,466,112	Debts issued and Borrowings	24,561,947
Accrued interest receivables	212,990	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,089,327
Properties foreclosed, net	87,678	Total Liabilities	202,212,388
Premises and equipment, net	219,256	Shareholders' equity	
Other assets, net	1,104,653	Equity portion ^{1/}	30,598,915
		Other reserves	405,435
		Retained Earnings	5,198,689
		Total Shareholders' equity	36,203,039
Total Assets	238,415,427	Total Liabilities and Shareholders' equity	238,415,427

	Thousand Baht
Non-Performing Loan ^{2/} (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	6,739,904
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.23 percents)	40,599,556
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 = 21.23 percents)	40,599,556
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 37, 41	325
Contingent liabilities	39,487,917
Avals to bills and guarantees of loans	142,663
Liabilities under unmatured import bills	4,988
Letters of credit	59,814
Other contingencies	39,280,452

^{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 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)

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure Website (www.lhbank.co.th)

Location of disclosure Website (www.lhfg.co.th)

Date of disclosure 30 April 2019

Date of disclosure 30 April 2019

Information as of 31 December 2018

Information as of 31 December 2018

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



(MISS. CHOMPOONOOT PATHOMPORN)

Position PRESIDENT



(MRS. RAVEWAN WATTANANUKIJ)

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP