

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,980,433	Deposits	147,846,732
Interbank and money market items, net	20,584,638	Interbank and money market items, net	13,183,543
Claims on securities	-	Liabilities payable on demand	210,749
Derivatives assets	83,542	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,786,304	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	150,613,138	Debts issued and Borrowings	28,976,904
Accrued interest receivables	249,261	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,796,548
Properties foreclosed, net	93,509	Total Liabilities	192,014,476
Premises and equipment, net	219,084	Shareholders' equity	
Other assets, net	1,018,994	Equity portion ^{1/}	30,598,915
		Other reserves	155,919
		Retained Earnings	5,859,593
		Total Shareholders' equity	36,614,427
Total Assets	228,628,903	Total Liabilities and Shareholders' equity	228,628,903

	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	11,425,964
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.98 percents)	40,467,689
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 = 21.98 percents)	40,467,689
Changes in assets and liabilities this quarter as of 31 July 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	36,053,186
Avals to bills and guarantees of loans	56,505
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	35,996,681

^{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)

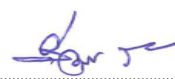
Channel of capital maintenance information disclosure

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.


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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