

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 October 2018

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 1,620,351 | Deposits | 156,099,243 |
| Interbank and money market items, net | 28,094,905 | Interbank and money market items, net | 16,304,717 |
| Claims on securities | - | Liabilities payable on demand | 148,124 |
| Derivatives assets | 84,755 | Liabilities to deliver securities | - |
| Investments - net | 55,429,659 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 0) | | Derivatives liabilities | - |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 25,702,874 |
| Loans to customers, net | 149,394,374 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 249,346 | Other liabilities | 1,954,189 |
| Customers' liabilities under acceptances | - | Total Liabilities | 200,209,147 |
| Properties foreclosed, net | 87,907 | | |
| Premises and equipment, net | 216,540 | Shareholders' equity | |
| Other assets, net | 1,122,344 | Equity portion ^{1/} | 30,598,915 |
| | | Other reserves | 189,588 |
| | | Retained Earnings | 5,302,531 |
| | | Total Shareholders' equity | 36,091,034 |
| Total Assets | 236,300,181 | Total Liabilities and Shareholders' equity | 236,300,181 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly) | 2,599,603 |
| (1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 30 September 2018 (Quarterly) | 2,234,953 |
| Actual provisioning for loan loss, as of 30 September 2018 (Quarterly) | 4,092,677 |
| Loans to related parties | 12,755,345 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 40,513,273 |
| (Capital adequacy ratio = 21.22 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 40,513,273 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.22 percents) | |
| Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 40,901,861 |
| Avals to bills and guarantees of loans | 61,257 |
| Liabilities under unmatured import bills | - |
| Letters of credit | - |
| Other contingencies | 40,840,604 |


^{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

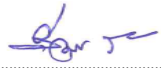
^{2/} Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) 3,480,512
(1.97 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

| For Commercial Bank | For Financial Group |
|---|--|
| (under the Notification of the Bank of Thailand) | (under the Notification of the Bank of Thailand) |
| Re: Public disclosure of Capital Maintenance for Commercial Banks | Re: Consolidated Supervision |
| Location of disclosure Website (www.lhbank.co.th) | Location of disclosure Website (www.lhfg.co.th) |
| Date of disclosure 30 October 2018 | Date of disclosure 30 October 2018 |
| Information as of 30 June 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. SUTHARNTIP PHISITBUNTOON)
Position SENIOR EXECUTIVE VICE PRESIDENT


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