

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,573,345	Deposits	156,582,427
Interbank and money market items, net	18,873,152	Interbank and money market items, net	10,089,660
Claims on securities	-	Liabilities payable on demand	680,531
Derivatives assets	212,138	Liabilities to deliver securities	-
Investments - net	53,651,814	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)	-	Derivatives liabilities	14,469
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	20,141,141
Loans to customers, net	150,193,367	Bank's liabilities under acceptances	-
Accrued interest receivables	201,586	Other liabilities	1,912,301
Customers' liabilities under acceptances	-	Total Liabilities	189,420,529
Properties foreclosed, net	85,242		
Premises and equipment, net	212,831	Shareholders' equity	
Other assets, net	1,144,772	Equity portion ^{1/}	30,598,915
		Other reserves	488,338
		Retained Earnings	5,640,465
		Total Shareholders' equity	36,727,718
Total Assets	226,148,247	Total Liabilities and Shareholders' equity	226,148,247

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	2,163,371
(1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	1,536,055
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	4,331,655
Loans to related parties	6,212,416
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	41,046,367
(Capital adequacy ratio = 21.80 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	41,046,367
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.80 percents)	
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	42,411,838
Avals to bills and guarantees of loans	124,386
Liabilities under unmatured import bills	226,348
Letters of credit	68,982
Other contingencies	41,992,122


^{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 2019 (Quarterly) 2,699,763
(1.58 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.


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(MISS. CHOMPOONOOT PATHOMPORN)
Position PRESIDENT


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