

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,729,576	Deposits	171,422,080
Interbank and money market items, net	29,472,633	Interbank and money market items, net	10,484,800
Claims on securities	-	Liabilities payable on demand	257,824
Derivatives assets	142,186	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,609,363	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	583
Loans to customers, net	162,022,221	Debts issued and Borrowings	30,695,356
Accrued interest receivables	278,354	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,946,483
Properties foreclosed, net	90,298	Total Liabilities	214,807,126
Premises and equipment, net	237,651	Shareholders' equity	
Other assets, net	1,423,493	Equity portion ^{1/}	30,598,915
		Other reserves	94,619
		Retained Earnings	5,505,115
		Total Shareholders' equity	36,198,649
Total Assets	251,005,775	Total Liabilities and Shareholders' equity	251,005,775

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly)	2,634,354
(1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	2,004,020
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	4,038,473
Loans to related parties	8,241,069
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,451,867
(Capital adequacy ratio = 19.78 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,451,867
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 19.78 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	42,006,238
Avals to bills and guarantees of loans	129,912
Liabilities under unmatured import bills	-
Letters of credit	19,788
Other contingencies	41,856,538

^{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

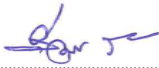
^{2/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) 3,520,197
(1.93 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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 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. SASITORN PHONGSATHORN)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT


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