

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 May 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,756,550	Deposits	147,136,272
Interbank and money market items, net	18,211,790	Interbank and money market items, net	13,698,679
Claims on securities	-	Liabilities payable on demand	227,910
Derivatives assets	124,650	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,361,560	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	148,511,746	Debts issued and Borrowings	26,429,198
Accrued interest receivables	247,190	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,987,718
Properties foreclosed, net	93,439	Total Liabilities	189,479,777
Premises and equipment, net	228,742	Shareholders' equity	
Other assets, net	1,167,477	Equity portion ^{1/}	30,598,915
		Other reserves	189,558
		Retained Earnings	5,434,894
		Total Shareholders' equity	36,223,367
Total Assets	225,703,144	Total Liabilities and Shareholders' equity	225,703,144

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2018 (Quarterly) (1.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,454,955
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	2,140,168
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	3,954,210
Loans to related parties	11,034,308
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.64 percents)	40,510,085
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 = 22.64 percents)	40,510,085
Changes in assets and liabilities this quarter as of 31 May 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	32,692,791
Avals to bills and guarantees of loans	59,528
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	32,633,263

^{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 March 2018 (Quarterly) 3,361,913
(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
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.



(MRS. SASITORN PHONGSATHORN)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



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