

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 May 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,494,411	Deposits	167,979,519
Interbank and money market items, net	16,673,555	Interbank and money market items, net	8,346,974
Claims on securities	-	Liabilities payable on demand	168,043
Derivatives assets	139,180	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	56,667,209	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	483
Loans to customers, net	157,388,897	Debts issued and Borrowings	19,551,204
Accrued interest receivables	275,641	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,502,832
Properties foreclosed, net	87,677	Total Liabilities	198,549,055
Premises and equipment, net	223,364	Shareholders' equity	
Other assets, net	1,438,633	Equity portion ^{1/}	30,598,915
		Other reserves	164,666
		Retained Earnings	5,075,931
		Total Shareholders' equity	35,839,512
Total Assets	234,388,567	Total Liabilities and Shareholders' equity	234,388,567

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly) (1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,825,409
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	2,098,057
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	4,138,473
Loans to related parties	8,539,217
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.10 percents)	40,285,995
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 = 21.10 percents)	40,285,995
Changes in assets and liabilities this quarter as of 31 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 37, 41	325
Contingent liabilities	39,107,354
Avals to bills and guarantees of loans	139,295
Liabilities under unmaturing import bills	-
Letters of credit	50,602
Other contingencies	38,917,457

^{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 2019 (Quarterly) 3,726,233
(2.00 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)	For Financial Group (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 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.

(MISS. CHOMPOONOOT PATHOMPORN)

Position PRESIDENT

(MRS. RAVEWAN WATTANANUKIJ)

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP