

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,880,640	Deposits	149,067,445
Interbank and money market items, net	21,887,240	Interbank and money market items, net	12,803,143
Claims on securities	-	Liabilities payable on demand	171,291
Derivatives assets	141,485	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	54,018,779	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	148,120,607	Debts issued and Borrowings	27,638,449
Accrued interest receivables	268,207	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,126,939
Properites foreclosed, net	97,422	Total Liabilities	191,807,267
Premises and equipment, net	233,726	Shareholders' equity	
Other assets, net	1,041,307	Equity portion ^{1/}	30,598,915
		Other reserves	146,824
		Retained Earnings	5,136,407
		Total Shareholders' equity	35,882,146
Total Assets	227,689,413	Total Liabilities and Shareholders' equity	227,689,413

	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	9,764,002
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.73 percents)	40,454,653
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 = 22.73 percents)	40,454,653
Changes in assets and liabilities this quarter as of 30 April 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	33,533,880
Avals to bills and guarantees of loans	156,917
Liabilities under unmaturred import bills	-
Letters of credit	-
Other contingencies	33,376,963

^{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