

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,496,814	Deposits	162,308,005
Interbank and money market items, net	16,803,982	Interbank and money market items, net	9,765,425
Claims on securities	-	Liabilities payable on demand	162,074
Derivatives assets	128,707	Liabilities to deliver securities	-
Investments - net	57,653,577	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	854
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	24,972,093
Loans to customers, net	158,806,129	Bank's liabilities under acceptances	-
Accrued interest receivables	269,450	Other liabilities	2,845,048
Customers' liabilities under acceptances	-	Total Liabilities	200,053,499
Properites foreclosed, net	87,677		
Premises and equipment, net	226,857	Shareholders' equity	
Other assets, net	1,098,183	Equity portion ^{1/}	30,598,915
		Other reserves	513,964
		Retained Earnings	5,404,998
		Total Shareholders' equity	36,517,877
Total Assets	236,571,376	Total Liabilities and Shareholders' equity	236,571,376

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly)	2,825,409
(1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	7,847,650
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,672,684
(Capital adequacy ratio = 20.91 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,672,684
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.91 percents)	
Changes in assets and liabilities this quarter as of 30 April 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	40,746,211
Avals to bills and guarantees of loans	147,160
Liabilities under unmatured import bills	-
Letters of credit	9,449
Other contingencies	40,589,602

^{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

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure Website (www.lhbank.co.th)

Date of disclosure 30 April 2019

Information as of 31 December 2018

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 2019

Information as of 31 December 2018

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