

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,530,604	Deposits	159,300,742
Interbank and money market items, net	28,332,908	Interbank and money market items, net	14,648,891
Claims on securities	-	Liabilities payable on demand	141,278
Derivatives assets	96,070	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,566,810	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	151,848,964	Debts issued and Borrowings	26,789,615
Accrued interest receivables	234,432	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,750,651
Properties foreclosed, net	87,911	Total Liabilities	203,631,177
Premises and equipment, net	214,840	Shareholders' equity	
Other assets, net	1,352,260	Equity portion ^{1/}	30,598,915
		Other reserves	83,334
		Retained Earnings	4,951,373
		Total Shareholders' equity	35,633,622
Total Assets	239,264,799	Total Liabilities and Shareholders' equity	239,264,799

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly) (1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,599,603
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	2,234,953
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	4,092,677
Loans to related parties	11,451,341
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 20.64 percents)	40,399,856
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 = 20.64 percents)	40,399,856
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	43,876,103
Avals to bills and guarantees of loans	54,516
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	43,821,587

^{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 30 September 2018 (Quarterly) 3,480,512
(1.97 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.



(MRS. SASITORN PHONGSATHORN)

Position CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MRS. RAVEWAN WATTANANUKIJ)

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP