

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,862,911	Deposits	165,925,959
Interbank and money market items, net	18,682,060	Interbank and money market items, net	12,059,313
Claims on securities	-	Liabilities payable on demand	173,961
Derivatives assets	149,593	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,868,844	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	155,845,791	Debts issued and Borrowings	18,136,893
Accrued interest receivables	240,817	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,778,081
Properties foreclosed, net	90,180	<b>Total Liabilities</b>	<b>198,074,207</b>
Premises and equipment, net	238,097	<b>Shareholders' equity</b>	
Other assets, net	1,142,399	Equity portion <sup>1/</sup>	30,598,915
		Other reserves	158,288
		Retained Earnings	5,289,282
		<b>Total Shareholders' equity</b>	<b>36,046,485</b>
<b>Total Assets</b>	<b>234,120,692</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>234,120,692</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2018 (Quarterly) (1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,634,354
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	2,004,020
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	4,038,473
Loans to related parties	7,312,296
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 20.32 percents)	40,478,621
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 = 20.32 percents)	40,478,621
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	45,683,080
Avals to bills and guarantees of loans	129,912
Liabilities under unmatured import bills	-
Letters of credit	32,350
Other contingencies	45,520,818

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) 3,520,197  
(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)

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