

(Revised Version)

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,616,500	Deposits	146,810,459
Interbank and money market items, net	20,378,896	Interbank and money market items, net	16,070,453
Claims on securities	-	Liabilities payable on demand	224,271
Derivatives assets	112,429	Liabilities to deliver securities	-
Investments - net	51,493,573	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	27,894,166
Loans to customers, net	153,594,133	Bank's liabilities under acceptances	-
Accrued interest receivables	257,347	Other liabilities	1,850,922
Customers' liabilities under acceptances	-	Total Liabilities	192,850,271
Properties foreclosed, net	87,903		
Premises and equipment, net	218,228	Shareholders' equity	
Other assets, net	1,113,325	Equity portion ^{1/}	30,598,915
		Other reserves	290,106
		Retained Earnings	5,133,042
		Total Shareholders' equity	36,022,063
Total Assets	228,872,334	Total Liabilities and Shareholders' equity	228,872,334

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly)	2,599,603
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	11,978,048
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,668,443
(Capital adequacy ratio = 21.60 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,668,443
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.60 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,484,639
Avals to bills and guarantees of loans	47,894
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	35,436,745

^{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	For Financial Group
(under the Notification of the Bank of Thailand)	(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 2018	Date of disclosure 30 April 2018
Information as of 31 December 2017	Information as of 31 December 2017

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(MRS. SUTHARNTIP PHISITBUNTOON)
Position SENIOR EXECUTIVE VICE PRESIDENT



(MRS. RAVEWAN WATTANANUKIJ)
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP