

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,600,912	Deposits	171,002,996
Interbank and money market items, net	22,868,794	Interbank and money market items, net	7,945,812
Claims on securities	-	Liabilities payable on demand	209,835
Derivatives assets	131,466	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,497,220	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	477
Loans to customers, net	161,178,607	Debts issued and Borrowings	25,092,944
Accrued interest receivables	260,644	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,576,062
Properties foreclosed, net	87,604	Total Liabilities	206,828,126
Premises and equipment, net	231,399	Shareholders' equity	
Other assets, net	1,185,140	Equity portion ^{1/}	30,598,915
		Other reserves	365,637
		Retained Earnings	5,249,108
		Total Shareholders' equity	36,213,660
Total Assets	243,041,786	Total Liabilities and Shareholders' equity	243,041,786

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2019 (Quarterly) (1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,825,409
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	8,202,060
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 20.56 percents)	40,671,816
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 = 20.56 percents)	40,671,816
Changes in assets and liabilities this quarter as of 31 March 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	38,895,342
Avals to bills and guarantees of loans	129,350
Liabilities under unmatured import bills	-
Letters of credit	13,587
Other contingencies	38,752,405

^{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 (Quarte) 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 October 2018
Information as of 30 June 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 October 2018
Information as of 30 June 2018

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


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(MRS. SASITORN PHONGSATHORN)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT


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