

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 Mar 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,736,929	Deposits	152,391,137
Interbank and money market items, net	26,784,729	Interbank and money market items, net	9,943,870
Claims on securities	-	Liabilities payable on demand	109,806
Derivatives assets	150,022	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	54,686,148	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	145,091,069	Debts issued and Borrowings	30,236,666
Accrued interest receivables	255,477	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,859,645
Properties foreclosed, net	104,828	Total Liabilities	194,541,124
Premises and equipment, net	239,264	Shareholders' equity	
Other assets, net	1,240,458	Equity portion ^{1/}	30,598,915
		Other reserves	208,136
		Retained Earnings	4,940,749
		Total Shareholders' equity	35,747,800
Total Assets	230,288,924	Total Liabilities and Shareholders' equity	230,288,924

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2018 (Quarterly) (1.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,454,955
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	2,140,168
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	3,954,210
Loans to related parties	9,411,775
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.75 percents)	40,496,835
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 = 22.75 percents)	40,496,835
Changes in assets and liabilities this quarter as of 31 March 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	34,747,703
Avals to bills and guarantees of loans	160,231
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	34,587,472

^{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 2018 (Quarterly) 3,361,913
(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)
Date of disclosure 30 October 2017
Information as of 30 June 2017

Location of disclosure Website (www.lhfg.co.th)
Date of disclosure 30 October 2017
Information as of 30 June 2017

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