

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,518,536	Deposits	163,054,947
Interbank and money market items, net	26,627,530	Interbank and money market items, net	9,692,919
Claims on securities	-	Liabilities payable on demand	368,875
Derivatives assets	185,342	Liabilities to deliver securities	-
Investments - net	54,696,600	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	11,323
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	23,032,865
Loans to customers, net	149,813,413	Bank's liabilities under acceptances	-
Accrued interest receivables	247,117	Other liabilities	1,631,811
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>197,792,740</b>
Properties foreclosed, net	85,228		
Premises and equipment, net	220,002	<b>Shareholders' equity</b>	
Other assets, net	1,028,228	Equity portion <sup>1/</sup>	30,598,915
		Other reserves	640,047
		Retained Earnings	5,390,294
		<b>Total Shareholders' equity</b>	<b>36,629,256</b>
<b>Total Assets</b>	<b>234,421,996</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>234,421,996</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2019 (Quarterly)	2,639,737
(1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	1,889,736
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	4,349,967
Loans to related parties	7,764,549
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	40,865,085
(Capital adequacy ratio = 21.49 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	40,865,085
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.49 percents)	
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	39,848,660
Avals to bills and guarantees of loans	124,386
Liabilities under unmatured import bills	52,402
Letters of credit	91,194
Other contingencies	39,580,678

<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 30 June 2019 (Quarterly) 3,384,109  
(1.85 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 April 2019  
Information as of 31 December 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 April 2019  
Information as of 31 December 2018

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



(MISS. CHOMPOONOOT PATHOMPORN)

Position PRESIDENT



( MRS. RAVEWAN WATTANANUKIJ )

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP