

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 August 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,626,126	Deposits	148,475,512
Interbank and money market items, net	21,062,110	Interbank and money market items, net	13,269,844
Claims on securities	-	Liabilities payable on demand	156,428
Derivatives assets	101,386	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,433,464	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	148,173,505	Debts issued and Borrowings	25,207,193
Accrued interest receivables	256,270	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	3,131,821
Properties foreclosed, net	88,691	Total Liabilities	190,240,798
Premises and equipment, net	211,747	Shareholders' equity	
Other assets, net	1,116,926	Equity portion ^{1/}	30,598,915
		Other reserves	283,869
		Retained Earnings	4,946,643
		Total Shareholders' equity	35,829,427
Total Assets	226,070,225	Total Liabilities and Shareholders' equity	226,070,225

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2018 (Quarterly) (1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,482,065
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	2,214,659
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	4,064,210
Loans to related parties	12,064,655
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.30 percents)	40,667,744
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 = 22.30 percents)	40,667,744
Changes in assets and liabilities this quarter as of 31 August 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,142,917
Avals to bills and guarantees of loans	47,894
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	35,095,023

^{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 June 2018 (Quarterly) 3,395,274
(1.98 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 2018
Information as of 31 December 2017

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 2018
Information as of 31 December 2017

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