

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,842,831	Deposits	151,632,768
Interbank and money market items, net	17,331,311	Interbank and money market items, net	16,255,057
Claims on securities	-	Liabilities payable on demand	442,309
Derivatives assets	41,437	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	51,175,763	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	142,045,541	Debts issued and Borrowings	25,365,238
Accrued interest receivables	245,195	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,329,426
Properites foreclosed, net	106,908	Total Liabilities	196,024,798
Premises and equipment, net	304,891	Shareholders' equity	
Other assets, net	1,094,471	Equity portion ^{1/}	14,000,000
		Other reserves	- 110,939
		Retained Earnings	4,274,489
		Total Shareholders' equity	18,163,550
Total Assets	214,188,348	Total Liabilities and Shareholders' equity	214,188,348

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2017 (Quarterly) (1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,351,147
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	1,868,805
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	3,460,358
Loans to related parties	2,767,403
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 13.91 percents)	22,831,129
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 = 13.91 percents)	22,831,129
Changes in assets and liabilities this quarter as of 30 April 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	27,943,276
Avals to bills and guarantees of loans	187,151
Liabilities under unmaturred import bills	1,298
Letters of credit	-
Other contingencies	27,754,827

^{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 2017 (Quarterly) 2,998,405
(1.88 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 26 April 2017
Information as of 31 December 2016

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 26 April 2017
Information as of 31 December 2016

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



(MRS. SASITORN PHONGSATHORN)
Position PRESIDENT



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