

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 May 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,815,825	Deposits	146,500,077
Interbank and money market items, net	15,843,753	Interbank and money market items, net	19,615,663
Claims on securities	-	Liabilities payable on demand	228,658
Derivatives assets	58,282	Liabilities to deliver securities	-
Investments - net	51,541,409	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,116,003)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	26,347,401
Loans to customers, net	141,500,766	Bank's liabilities under acceptances	-
Accrued interest receivables	242,785	Other liabilities	1,933,436
Customers' liabilities under acceptances	-	Total Liabilities	194,625,235
Properites foreclosed, net	106,963		
Premises and equipment, net	295,386	Shareholders' equity	
Other assets, net	1,088,087	Equity portion ^{1/}	14,000,000
		Other reserves	- 74,346
		Retained Earnings	3,942,367
		Total Shareholders' equity	17,868,021
Total Assets	212,493,256	Total Liabilities and Shareholders' equity	212,493,256

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2017 (Quarterly)	2,351,147
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	3,047,059
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	22,937,415
(Capital adequacy ratio = 14.04 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	22,937,415
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 14.04 percents)	
Changes in assets and liabilities this quarter as of 31 May 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,896,969
Avals to bills and guarantees of loans	306,026
Liabilities under unmatured import bills	-
Letters of credit	4,636
Other contingencies	28,586,307

^{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