

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 March 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,723,358	Deposits	148,770,373
Interbank and money market items, net	17,132,321	Interbank and money market items, net	19,043,140
Claims on securities	-	Liabilities payable on demand	263,250
Derivatives assets	47,037	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	51,278,247	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	140,411,086	Debts issued and Borrowings	24,199,643
Accrued interest receivables	195,688	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,051,130
Properties foreclosed, net	106,908	Total Liabilities	194,327,536
Premises and equipment, net	314,206	Shareholders' equity	
Other assets, net	1,126,070	Equity portion ^{1/}	14,000,000
		Other reserves	-
		Retained Earnings	4,105,347
		Total Shareholders' equity	18,007,385
Total Assets	212,334,921	Total Liabilities and Shareholders' equity	212,334,921

	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	2,790,040
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 13.96 percents)	22,843,511
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 = 13.96 percents)	22,843,511
Changes in assets and liabilities this quarter as of 31 March 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	27,900,598
Avals to bills and guarantees of loans	181,189
Liabilities under unmaturing import bills	-
Letters of credit	983
Other contingencies	27,718,426

^{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)

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 28 October 2016
Information as of 30 June 2016

Location of disclosure Website (www.lhfg.co.th)
Date of disclosure 28 October 2016
Information as of 30 June 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