

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,867,601	Deposits	138,886,734
Interbank and money market items, net	18,462,021	Interbank and money market items, net	11,782,203
Claims on securities	-	Liabilities payable on demand	235,265
Derivatives assets	86,102	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	54,390,127	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	141,274,331	Debts issued and Borrowings	29,309,857
Accrued interest receivables	239,692	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,882,364
Properties foreclosed, net	104,471	Total Liabilities	182,096,423
Premises and equipment, net	257,717	Shareholders' equity	
Other assets, net	1,039,931	Equity portion ^{1/}	30,598,915
		Other reserves	104,333
		Retained Earnings	4,922,322
		Total Shareholders' equity	35,625,570
Total Assets	217,721,993	Total Liabilities and Shareholders' equity	217,721,993

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly) (1.58 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,618,043
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	2,056,456
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	3,790,358
Loans to related parties	7,302,979
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 23.37 percents)	39,742,453
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 = 23.37 percents)	39,742,453
Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	31,335,231
Avals to bills and guarantees of loans	108,100
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	31,227,131

^{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 September 2017 (Quarterly) 3,442,549
(2.07 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

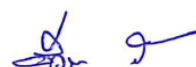
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks
Location of disclosure Website (www.lhbank.co.th)
Date of disclosure 30 October 2017
Information as of 30 June 2017

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 October 2017
Information as of 30 June 2017

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