

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

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

As of 30 September 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,006,243	Deposits	146,983,417
Interbank and money market items, net	21,691,679	Interbank and money market items, net	9,008,584
Claims on securities	-	Liabilities payable on demand	172,145
Derivatives assets	81,651	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	53,795,634	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	143,304,726	Debts issued and Borrowings	29,296,245
Accrued interest receivables	245,912	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,758,430
Properties foreclosed, net	106,092	<b>Total Liabilities</b>	<b>187,218,821</b>
Premises and equipment, net	267,162	<b>Shareholders' equity</b>	
Other assets, net	1,044,328	Equity portion <sup>1/</sup>	30,598,915
		Other reserves	-
		Retained Earnings	4,728,427
		<b>Total Shareholders' equity</b>	<b>35,324,606</b>
<b>Total Assets</b>	<b>222,543,427</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>222,543,427</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	5,835,035
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 23.05 percents)	39,611,194
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 = 23.05 percents)	39,611,194
Changes in assets and liabilities this quarter as of 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	31,182,353
Avals to bills and guarantees of loans	111,036
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	31,071,317

<sup>1/</sup> 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

<sup>2/</sup> 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**

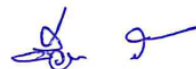
For Commercial Bank  
(under the Notification of the Bank of Thailand)  
Re: Public disclosure of Capital Maintenance for Commercial Banks  
Location of disclosure Website (www.lhbank.co.th)  
Date of disclosure 26 April 2017  
Information as of 31 December 2016

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