

**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,997,278	Deposits	146,324,150
Interbank and money market items, net	27,918,428	Interbank and money market items, net	9,403,009
Claims on securities	-	Liabilities payable on demand	312,210
Derivatives assets	82,966	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	52,257,438	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	142,754,690	Debts issued and Borrowings	34,327,496
Accrued interest receivables	245,864	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,836,528
Properties foreclosed, net	109,511	<b>Total Liabilities</b>	<b>192,203,393</b>
Premises and equipment, net	281,188	<b>Shareholders' equity</b>	
Other assets, net	1,365,911	Equity portion <sup>1/</sup>	30,598,915
		Other reserves	-
		Retained Earnings	4,288,569
		<b>Total Shareholders' equity</b>	<b>34,809,881</b>
<b>Total Assets</b>	<b>227,013,274</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>227,013,274</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2017 (Quarterly)	2,495,419
(1.55 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	1,955,673
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	3,650,358
Loans to related parties	3,083,735
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	39,475,168
(Capital adequacy ratio = 23.46 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	39,475,168
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.46 percents)	
Changes in assets and liabilities this quarter as of 31 July 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	29,835,873
Avals to bills and guarantees of loans	303,623
Liabilities under unmatured import bills	100
Letters of credit	-
Other contingencies	29,532,150

<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 June 2017 (Quarterly) 3,244,615  
(2.01 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

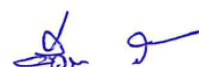
For Commercial Bank  
(under the Notification of the Bank of Thailand)  
Re: Public disclosure of Capital Maintenance for Commercial Banks  
Location of disclosure Website (www.lhbank.co.th)  
Date of disclosure 26 April 2017  
Information as of 31 December 2016

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