

(Revised Version)  
**LAND AND HOUSES BANK PUBLIC COMPANY LIMITED**  
Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 November 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,717,462	Deposits	146,597,619
Interbank and money market items, net	15,222,765	Interbank and money market items, net	23,222,379
Claims on securities	-	Liabilities payable on demand	373,296
Derivatives assets	9,878	Liabilities to deliver securities	-
Investments - net	52,075,802	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,914,695)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	19,412,725
Loans to customers, net	138,315,559	Bank's liabilities under acceptances	-
Accrued interest receivables	246,321	Other liabilities	2,203,920
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>191,809,939</b>
Properties foreclosed, net	107,137		
Premises and equipment, net	319,980	<b>Shareholders' equity</b>	
Other assets, net	1,175,342	Equity portion <sup>1/</sup>	14,000,000
		Other reserves	36,723
		Retained Earnings	3,417,030
		<b>Total Shareholders' equity</b>	<b>17,380,307</b>
<b>Total Assets</b>	<b>209,190,246</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>209,190,246</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly)	1,890,830
(1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	1,808,442
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	3,319,741
Loans to related parties	2,443,819
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	22,326,975
(Capital adequacy ratio = 14.09 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	22,326,975
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 14.09 percents)	
Changes in assets and liabilities this quarter as of 30 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	23,038,899
Avals to bills and guarantees of loans	88,814
Liabilities under unmatured import bills	1,070
Letters of credit	6,951
Other contingencies	22,942,064

<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 2016 (Quarterly) 2,494,753  
(1.61 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)	For Financial Group (under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks	Re: Consolidated Supervision
Location of disclosure Website (www.lhbank.co.th)	Location of disclosure Website (www.lhfg.co.th)
Date of disclosure 28 October 2016	Date of disclosure 28 October 2016
Information as of 30 June 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. RAVEVAN WATTANANUKIJ)  
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP