

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 August 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,730,627	Deposits	142,812,154
Interbank and money market items, net	18,535,005	Interbank and money market items, net	8,111,533
Claims on securities	-	Liabilities payable on demand	202,375
Derivatives assets	86,659	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	52,864,752	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	142,705,235	Debts issued and Borrowings	29,860,827
Accrued interest receivables	260,705	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,589,251
Properties foreclosed, net	106,079	Total Liabilities	182,576,140
Premises and equipment, net	273,048	Shareholders' equity	
Other assets, net	1,095,439	Equity portion ^{1/}	30,598,915
		Other reserves	-
		Retained Earnings	4,534,913
		Total Shareholders' equity	35,081,409
Total Assets	217,657,549	Total Liabilities and Shareholders' equity	217,657,549

	Thousand Baht
Non-Performing Loan ^{2/} (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	2,045,862
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	39,541,091
(Capital adequacy ratio = 23.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	39,541,091
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.51 percents)	
Changes in assets and liabilities this quarter as of 31 August 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	32,398,467
Avals to bills and guarantees of loans	129,427
Liabilities under unmatured import bills	-
Letters of credit	-
Other contingencies	32,269,040

^{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 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

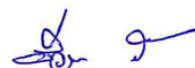
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks
Location of disclosure Website (www.lhbank.co.th)
Date of disclosure 26 April 2017
Information as of 31 December 2016

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