

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,983,026	Deposits	143,516,707
Interbank and money market items, net	21,197,629	Interbank and money market items, net	14,574,296
Claims on securities	-	Liabilities payable on demand	155,598
Derivatives assets	142,634	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,585,787	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	146,494,678	Debts issued and Borrowings	31,729,046
Accrued interest receivables	253,373	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,742,796
Properties foreclosed, net	104,749	Total Liabilities	191,718,443
Premises and equipment, net	243,942	Shareholders' equity	
Other assets, net	1,160,591	Equity portion ^{1/}	30,598,915
		Other reserves	80,049
		Retained Earnings	4,769,002
		Total Shareholders' equity	35,447,966
Total Assets	227,166,409	Total Liabilities and Shareholders' equity	227,166,409

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2017 (Quarterly)	2,471,772
(1.43 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	1,964,683
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	3,655,808
Loans to related parties	9,125,244
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	39,779,501
(Capital adequacy ratio = 22.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	39,779,501
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.51 percents)	
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	35,740,897
Avals to bills and guarantees of loans	156,414
Liabilities under unmatured import bills	3,346
Letters of credit	-
Other contingencies	35,581,137

^{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 31 December 2017 (Quarterly) 3,263,756
(1.88 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 30 October 2017	Date of disclosure 30 October 2017
Information as of 30 June 2017	Information as of 30 June 2017

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.


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(MRS. SASITORN PHONGSATHORN)
Position CHIEF EXECUTIVE OFFICER AND PRESIDENT


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(MRS. RAVEWAN WATTANANUKIJ)
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP