

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,662,049	Deposits	138,140,837
Interbank and money market items, net	20,008,896	Interbank and money market items, net	13,721,036
Claims on securities	-	Liabilities payable on demand	217,073
Derivatives assets	106,234	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	54,478,132	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	143,649,293	Debts issued and Borrowings	31,986,205
Accrued interest receivables	246,731	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,966,023
Properties foreclosed, net	101,931	Total Liabilities	186,031,174
Premises and equipment, net	252,215	Shareholders' equity	
Other assets, net	1,317,059	Equity portion ^{1/}	30,598,915
		Other reserves	10,993
		Retained Earnings	5,181,458
		Total Shareholders' equity	35,791,366
Total Assets	221,822,540	Total Liabilities and Shareholders' equity	221,822,540

	Thousand Baht
Non-Performing Loan ^{2/} (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	8,345,791
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.94 percents)	39,663,658
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 = 22.94 percents)	39,663,658
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	29,893,766
Avals to bills and guarantees of loans	110,598
Liabilities under unmatured import bills	-
Letters of credit	9,918
Other contingencies	29,773,250

^{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

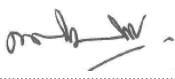
^{2/} Non-Performing Loans (gross) as of 30 September 2017 (Quarterly) 3,442,549
(2.07 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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 30 October 2017
Information as of 30 June 2017

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 30 October 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 PRESIDENT


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