

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 June 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,608,942	Deposits	148,163,490
Interbank and money market items, net	16,740,906	Interbank and money market items, net	9,889,660
Claims on securities	-	Liabilities payable on demand	160,774
Derivatives assets	62,035	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	51,691,824	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	142,984,897	Debts issued and Borrowings	36,530,202
Accrued interest receivables	202,576	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,910,228
Properties foreclosed, net	107,009	Total Liabilities	196,654,354
Premises and equipment, net	285,714	Shareholders' equity	
Other assets, net	984,525	Equity portion ^{1/}	14,000,000
		Other reserves	-
		Retained Earnings	4,115,085
		Total Shareholders' equity	18,014,074
Total Assets	214,668,428	Total Liabilities and Shareholders' equity	214,668,428

	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	3,716,081
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	22,903,244
(Capital adequacy ratio = 13.76 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	22,903,244
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 13.76 percents)	
Changes in assets and liabilities this quarter as of 30 June 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,904,583
Avals to bills and guarantees of loans	317,471
Liabilities under unmatured import bills	2,221
Letters of credit	1,695
Other contingencies	28,583,196

^{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

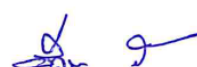
For Commercial Bank
(under the Notification of the Bank of Thailand)
Re: Public disclosure of Capital Maintenance for Commercial Banks
Location of disclosure Website (www.lhbank.co.th)
Date of disclosure 26 April 2017
Information as of 31 December 2016

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