

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 December 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,994,550	Deposits	143,741,919
Interbank and money market items, net	20,928,063	Interbank and money market items, net	15,415,970
Claims on securities	-	Liabilities payable on demand	219,784
Derivatives assets	103,651	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,236,564	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	150,617,599	Debts issued and Borrowings	32,979,124
Accrued interest receivables	257,014	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	2,917,152
Properites foreclosed, net	102,137	Total Liabilities	195,273,949
Premises and equipment, net	258,313	Shareholders' equity	
Other assets, net	898,379	Equity portion ^{1/}	30,598,915
		Other reserves	145,099
		Retained Earnings	4,378,307
		Total Shareholders' equity	35,122,321
Total Assets	230,396,270	Total Liabilities and Shareholders' equity	230,396,270

	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	8,902,004
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	39,915,644
(Capital adequacy ratio = 21.86 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	39,915,644
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.86 percents)	
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section 66, 71, 84	1,115
Contingent liabilities	36,438,539
Avals to bills and guarantees of loans	149,598
Liabilities under unmatured import bills	-
Letters of credit	10,823
Other contingencies	36,278,118

^{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)
Re: Public disclosure of Capital Maintenance for Commercial Banks)

For Financial Group
(under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure Website (www.lhbank.co.th)
Date of disclosure 30 October 2017
Information as of 30 June 2017

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.



(MRS. SASITORN PHONGSATHORN)
Position PRESIDENT



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