

(Revised Version)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2017

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|--------------------|---|--------------------|
| Cash | 1,759,997 | Deposits | 149,563,095 |
| Interbank and money market items, net | 19,869,065 | Interbank and money market items, net | 24,736,963 |
| Claims on securities | - | Liabilities payable on demand | 203,192 |
| Derivatives assets | 33,219 | Liabilities to deliver securities | - |
| Investments - net | 51,543,676 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 5,806,412) | | Derivatives liabilities | - |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 19,145,528 |
| Loans to customers, net | 138,434,303 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 224,524 | Other liabilities | 1,888,873 |
| Customers' liabilities under acceptances | - | Total Liabilities | 195,537,651 |
| Properties foreclosed, net | 106,948 | | |
| Premises and equipment, net | 303,439 | Shareholders' equity | |
| Other assets, net | 1,096,632 | Equity portion ^{1/} | 14,000,000 |
| | | Other reserves | 96,332 |
| | | Retained Earnings | 3,930,484 |
| | | Total Shareholders' equity | 17,834,152 |
| Total Assets | 213,371,803 | Total Liabilities and Shareholders' equity | 213,371,803 |

| | Thousand Baht |
|--|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly) | 2,188,443 |
| (1.39 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 December 2016 (Quarterly) | 1,783,594 |
| Actual provisioning for loan loss, as of 31 December 2016 (Quarterly) | 3,308,523 |
| Loans to related parties | 3,218,557 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 22,196,079 |
| (Capital adequacy ratio = 13.61 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Lending Limit | 22,196,079 |
| (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 13.61 percents) | |
| Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 27,840,092 |
| Avals to bills and guarantees of loans | 170,167 |
| Liabilities under unmatured import bills | 3,157 |
| Letters of credit | 1,221 |
| Other contingencies | 27,665,547 |

^{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 2016 (Quarterly) 2,765,918
(1.76 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

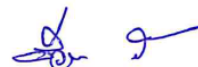
Channel of capital maintenance information disclosure

| 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 28 October 2016 | Date of disclosure 28 October 2016 |
| Information as of 30 June 2016 | Information as of 30 June 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