

LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

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

As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	1,833,281	Deposits	139,597,590
Interbank and money market items, net	20,582,900	Interbank and money market items, net	13,206,234
Claims on securities	-	Liabilities payable on demand	128,807
Derivatives assets	145,402	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	55,688,519	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	-
Loans to customers, net	144,696,385	Debts issued and Borrowings	34,706,688
Accrued interest receivables	254,685	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	1,570,540
Properties foreclosed, net	102,254	Total Liabilities	189,209,859
Premises and equipment, net	249,767	Shareholders' equity	
Other assets, net	985,434	Equity portion ^{1/}	30,598,915
		Other reserves	158,622
		Retained Earnings	4,571,231
		Total Shareholders' equity	35,328,768
Total Assets	224,538,627	Total Liabilities and Shareholders' equity	224,538,627

	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	9,607,295
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	39,851,507
(Capital adequacy ratio = 22.24 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	39,851,507
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.24 percents)	
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	37,470,352
Avals to bills and guarantees of loans	158,912
Liabilities under unmatured import bills	3,346
Letters of credit	7,477
Other contingencies	37,300,617

^{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 CHIEF EXECUTIVE OFFICER AND PRESIDENT



(MRS. RAVEWAN WATTANANUKIJ)

Position EXECUTIVE VICE PRESIDENT FINANCE GROUP