

(Revised Version)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,027,470	Deposits	152,112,501
Interbank and money market items, net	18,484,546	Interbank and money market items, net	17,482,706
Claims on securities	-	Liabilities payable on demand	189,241
Derivatives assets	23,334	Liabilities to deliver securities	-
Investments - net	50,004,341	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	20,090,596
Loans to customers, net	137,276,614	Bank's liabilities under acceptances	-
Accrued interest receivables	224,668	Other liabilities	1,806,422
Customers' liabilities under acceptances	-	Total Liabilities	191,681,466
Properties foreclosed, net	107,354		
Premises and equipment, net	311,301	Shareholders' equity	
Other assets, net	963,777	Equity portion ^{1/}	14,000,000
		Other reserves	- 16,292
		Retained Earnings	3,758,231
		Total Shareholders' equity	17,741,939
Total Assets	209,423,405	Total Liabilities and Shareholders' equity	209,423,405

	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	2,771,111
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	22,282,723
(Capital adequacy ratio = 13.72 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	22,282,723
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 13.72 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,989,986
Avals to bills and guarantees of loans	163,357
Liabilities under unmatured import bills	14,145
Letters of credit	599
Other contingencies	28,811,885

^{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)

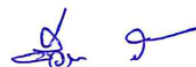
Channel of capital maintenance information disclosure

For Commercial Bank	For Financial Group
(under the Notification of the Bank of Thailand)	(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