

(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 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,109,131	Deposits	149,639,499
Interbank and money market items, net	17,961,031	Interbank and money market items, net	20,053,826
Claims on securities	-	Liabilities payable on demand	75,991
Derivatives assets	2,858	Liabilities to deliver securities	-
Investments - net	49,978,116	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 2,914,210)		Derivatives liabilities	-
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	20,464,660
Loans to customers, net	138,050,808	Bank's liabilities under acceptances	-
Accrued interest receivables	229,428	Other liabilities	1,963,116
Customers' liabilities under acceptances	-	Total Liabilities	192,197,092
Properties foreclosed, net	107,322		
Premises and equipment, net	317,877	Shareholders' equity	
Other assets, net	938,399	Equity portion ^{1/}	14,000,000
		Other reserves	82,251
		Retained Earnings	3,580,129
		Total Shareholders' equity	17,497,878
Total Assets	209,694,970	Total Liabilities and Shareholders' equity	209,694,970

	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	2,610,913
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	22,259,274
(Capital adequacy ratio = 13.71 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	22,259,274
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 13.71 percents)	
Changes in assets and liabilities this quarter as of 31 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,368,407
Avals to bills and guarantees of loans	23,953
Liabilities under unmatured import bills	8,021
Letters of credit	6,927
Other contingencies	28,329,506

^{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)

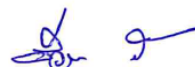
Channel of capital maintenance information disclosure

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. RAVEVAN WATTANANUKIJ)
Position EXECUTIVE VICE PRESIDENT FINANCE GROUP