Land and Houses Bank Public Company Limited

Condensed interim financial statements
for the three-month and nine-month periods ended
30 September 2026
and
Independent Auditor's Report

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Independent Auditor's Report on Review of Interim Financial Information

To the Board of Directors of Land and Houses Bank Public Company Limited

I have reviewed the accompanying statement of financial position of Land and Houses Bank Public Company Limited as at 30 September 2026; the statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended 30 September 2026; the statements of changes in equity and cash flows for the nine-month period ended 30 September 2026; and condensed notes ("interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting" and the regulations of the Bank of Thailand. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting" and the regulations of the Bank of Thailand.

Orawan C.

(Orawan Chotiwiriyakul)
Certified Public Accountant
Registration No. 10566

KPMG Phoomchai Audit Ltd.
Bangkok
9 November 2026

KPMG Phoomchai Audit Ltd., a Thai limited liability company and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee.

Land and Houses Bank Public Company Limited

Statements of financial position

Assets	Note	30 September 2026 (Unaudited)	31 December 2025
		(in thousand Baht)	
Cash		579,119	585,584
Interbank and money market items, net	*12*	83,033,184	53,703,002
Financial assets measured at fair value through profit or loss	*5*	507,958	2,027,685
Derivative assets		4,096,792	1,765,965
Investments, net	*6*	33,670,901	50,190,688
Loans to customers and accrued interest receivables, net	*7*	299,592,368	273,650,552
Properties for sale, net		7,232,969	7,248,135
Premises and equipment, net		516,295	521,538
Right-of-use assets, net		534,577	601,025
Intangible assets, net		616,912	550,243
Deferred tax assets		1,373,568	1,072,832
Accrued interest receivables on investments		135,097	149,364
Collateral receivables under the Credit Support Annex agreements		2,594,027	57,600
Other assets, net	*12*	1,501,023	790,967
Total assets		**435,984,790**	**392,915,180**

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of financial position

Liabilities and equity	Note	30 September 2026 (Unaudited)	31 December 2025
		(in thousand Baht)	
Liabilities			
Deposits	*12*	326,098,310	318,013,326
Interbank and money market items	*12*	22,691,000	16,513,838
Liabilities payable on demand		897,992	264,240
Derivative liabilities		3,442,037	1,388,132
Debts issued and borrowings, net	*9, 12*	36,236,173	8,392,130
Accrued interest payables	*12*	990,113	1,264,637
Accrued expenses	*12*	1,039,237	1,526,452
Lease liabilities	*12*	556,531	625,266
Provisions		650,956	579,049
Income tax payable		430,422	475,910
Revenue received in advance		221,676	217,877
Collateral payables under the Credit Support Annex agreements		287,900	1,810,638
Other liabilities	*12*	1,311,762	788,767
Total liabilities		**394,854,109**	**351,860,262**
Equity			
Share capital			
Authorised share capital			
2,000,000,000 ordinary shares of Baht 10 each		20,000,000	20,000,000
Issued and paid-up share capital			
2,000,000,000 ordinary shares of Baht 10 each		20,000,000	20,000,000
Premium on share capital		10,598,915	10,598,915
Other reserves		(845,798)	843,903
Retained earnings			
Appropriated			
Legal reserve		1,297,600	1,297,600
Unappropriated		10,079,964	8,314,500
Total equity		**41,130,681**	**41,054,918**
Total liabilities and equity		**435,984,790**	**392,915,180**

(Mr. Waravoot Tocharoentanapol)
Head of Finance and Accounting Group

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of profit or loss and other comprehensive income (Unaudited)

	Three-month period ended 30 September	
	2026	2025
	(in thousand Baht)	
Interest income	3,432,259	3,364,105
Interest expenses	(1,482,716)	(1,638,163)
Net interest income	**1,949,543**	**1,725,942**
Fees and service income	173,423	157,746
Fees and service expenses	(23,885)	(21,886)
Net fees and service income	**149,538**	**135,860**
Net gains on financial instruments measured at fair value through profit or loss	124,515	71,091
Net (losses) gains on investments	(63,265)	259,547
Dividend income	61,480	66,014
Other operating income	42,704	35,171
Total operating income	**2,264,515**	**2,293,625**
Other operating expenses		
Employee expenses	617,100	540,120
Directors' remuneration	1,575	1,804
Premises and equipment expenses	249,198	227,331
Taxes and duties	106,836	100,003
Advertising and promotional expenses	44,191	48,472
Amortisation on intangible assets	38,325	28,641
Supporting services expenses	54,119	111,271
Other expenses	67,344	77,479
Total other operating expenses	**1,178,688**	**1,135,121**
Expected credit losses	216,133	160,017
Profit from operations before income tax	**869,694**	**998,487**
Income tax	168,107	195,842
Net profit	**701,587**	**802,645**

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of profit or loss and other comprehensive income (Unaudited)

	Three-month period ended 30 September	
	2026	2025
	(in thousand Baht)	
Other comprehensive income		
Items that will be reclassified subsequently to profit or loss		
(Losses) gains on investments in debt instruments measured at fair value through other comprehensive income	(149,652)	179,400
Income tax relating to components of other comprehensive income that will be reclassified subsequently to profit or loss	29,930	(35,880)
	(119,722)	**143,520**
Items that will not be reclassified subsequently to profit or loss		
(Losses) gains on investments in equity instruments designated at fair value through other comprehensive income	(139,729)	2,665,917
Income tax relating to components of other comprehensive income that will not be reclassified subsequently to profit or loss	27,946	(533,183)
	(111,783)	**2,132,734**
Total other comprehensive income, net	**(231,505)**	**2,276,254**
Total comprehensive income	**470,082**	**3,078,899**
Earnings per share		
Basic earnings per share (in Baht)	0.35	0.40

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of profit or loss and other comprehensive income (Unaudited)

	Note	Nine-month period ended 30 September 2026	2025
		(in thousand Baht)	
Interest income	*12*	10,037,092	10,096,349
Interest expenses	*12*	(4,447,042)	(5,010,512)
Net interest income		**5,590,050**	**5,085,837**
Fees and service income	*12*	595,769	397,179
Fees and service expenses	*12*	(72,076)	(60,481)
Net fees and service income		**523,693**	**336,698**
Net gains on financial instruments measured at fair value through profit or loss		230,339	100,695
Net gains on investments		128,883	393,981
Dividend income	*6*	222,199	174,022
Other operating income	*12*	120,007	95,729
Total operating income		**6,815,171**	**6,186,962**
Other operating expenses	*12*		
Employee expenses		1,822,537	1,478,610
Directors' remuneration		8,364	7,162
Premises and equipment expenses		734,874	672,493
Taxes and duties		309,011	297,571
Advertising and promotional expenses		129,906	128,447
Amortisation on intangible assets		110,967	82,001
Supporting services expenses		162,358	315,137
Other expenses		199,684	185,744
Total other operating expenses		**3,477,701**	**3,167,165**
Expected credit losses		767,654	655,788
Profit from operations before income tax		**2,569,816**	**2,364,009**
Income tax		491,367	458,723
Net profit		**2,078,449**	**1,905,286**

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of profit or loss and other comprehensive income (Unaudited)

	Nine-month period ended 30 September	
	2026	2025
	(in thousand Baht)	
Other comprehensive income		
Items that will be reclassified subsequently to profit or loss		
(Losses) gains on investments in debt instruments measured at fair value through other comprehensive income	(1,866,867)	1,421,091
Income tax relating to components of other comprehensive income that will be reclassified subsequently to profit or loss	373,373	(284,218)
	(1,493,494)	**1,136,873**
Items that will not be reclassified subsequently to profit or loss		
(Losses) gains on investments in equity instruments designated at fair value through other comprehensive income	(11,490)	2,624,812
Income tax relating to components of other comprehensive income that will not be reclassified subsequently to profit or loss	2,298	(524,962)
	(9,192)	**2,099,850**
Total other comprehensive income, net	**(1,502,686)**	**3,236,723**
Total comprehensive income	**575,763**	**5,142,009**
Earnings per share		
Basic earnings per share (in Baht)	1.04	0.95

(Mr. Waravoot Tocharoentanapol)
Head of Finance and Accounting Group

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of changes in equity (Unaudited)

	Note	Issued and paid-up share capital	Premium on share capital	Other reserves: Gains (losses) on investments in debt instruments at fair value through other comprehensive income	Other reserves: Losses on investments in equity instruments designated at fair value through other comprehensive income	Other reserves: Total other reserves	Retained earnings: Legal reserve	Retained earnings: Unappropriated	Total equity
				(in thousand Baht)					
For the nine-month period ended 30 September 2026									
Balance as at 1 January 2026		**20,000,000**	**10,598,915**	**1,282,652**	**(438,749)**	**843,903**	**1,297,600**	**8,314,500**	**41,054,918**
Transactions with owners, recorded directly in equity									
Dividend paid	*14*	-	-	-	-	-	-	(500,000)	(500,000)
Total transactions with owners, recorded directly in equity		**-**	**-**	**-**	**-**	**-**	**-**	**(500,000)**	**(500,000)**
Comprehensive income for the period									
Net profit		-	-	-	-	-	-	2,078,449	2,078,449
Other comprehensive income		-	-	(1,493,494)	(9,192)	(1,502,686)	-	-	(1,502,686)
Total comprehensive income for the period		**-**	**-**	**(1,493,494)**	**(9,192)**	**(1,502,686)**	**-**	**2,078,449**	**575,763**
Transfer to retained earnings	*6.1*	**-**	**-**	**-**	**(187,015)**	**(187,015)**	**-**	**187,015**	**-**
Balance as at 30 September 2026		**20,000,000**	**10,598,915**	**(210,842)**	**(634,956)**	**(845,798)**	**1,297,600**	**10,079,964**	**41,130,681**

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of changes in equity (Unaudited)

	Note	Issued and paid-up share capital	Premium on share capital	Other reserves: Gains on investments in debt instruments at fair value through other comprehensive income	Other reserves: (Losses) gains on investments in equity instruments designated at fair value through other comprehensive income	Other reserves: Total other reserves	Retained earnings: Legal reserve	Retained earnings: Unappropriated	Total equity
				(in thousand Baht)					
For the nine-month period ended 30 September 2025									
Balance as at 1 January 2025		**20,000,000**	**10,598,915**	**794,334**	**(1,919,566)**	**(1,125,232)**	**1,164,600**	**7,325,230**	**37,963,513**
Comprehensive income for the period									
Net profit		-	-	-	-	-	-	1,905,286	1,905,286
Other comprehensive income		-	-	1,136,873	2,099,850	3,236,723	-	-	3,236,723
Total comprehensive income for the period		**-**	**-**	**1,136,873**	**2,099,850**	**3,236,723**	**-**	**1,905,286**	**5,142,009**
Transfer to retained earnings	*6.1*	**-**	**-**	**-**	**415,154**	**415,154**	**-**	**(415,154)**	**-**
Balance as at 30 September 2025		**20,000,000**	**10,598,915**	**1,931,207**	**595,438**	**2,526,645**	**1,164,600**	**8,815,362**	**43,105,522**

(Mr. Waravoot Tocharoentanapol)
Head of Finance and Accounting Group

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of cash flows (Unaudited)

	Nine-month period ended 30 September	
	2026	2025
	(in thousand Baht)	
Cash flows from operating activities		
Profit from operations before income tax	2,569,816	2,364,009
Adjustments to reconcile profit from operations before		
income tax to net cash receipts (payments) from operating activities		
Depreciation and amortisation	441,281	380,898
Expected credit losses	767,654	655,788
Impairment loss on properties for sale	10,823	1,469
Provisions for employee benefits	47,596	37,660
Provisions for litigation	3,754	5,130
Gains on financial instruments measured at fair value through profit or loss	(290,390)	(335,359)
(Gains) losses on disposal/write-off of leasehold improvements and equipment	(1,477)	9,383
Gains on lease modification	(1,529)	(2,449)
Gains on sales of investments	(128,883)	(393,981)
Net interest income	(5,590,050)	(5,085,837)
Dividend income	(222,199)	(174,022)
Cash received on interest income	8,717,834	8,617,705
Cash paid on interest expenses	(5,272,550)	(4,784,821)
Cash paid on income tax	(446,860)	(402,277)
Profit from operations before changes in operating assets and liabilities	604,820	893,296
(Increase) decrease in operating assets		
Interbank and money market items	(29,331,443)	(7,329,792)
Financial assets measured at fair value through profit or loss	1,155,991	-
Loans to customers	(25,879,243)	(17,295,254)
Properties for sale	4,343	2,596
Collateral receivables under the Credit Support Annex agreements	(2,536,427)	96,005
Other assets	(384,698)	176,893
Increase (decrease) in operating liabilities		
Deposits	8,084,984	16,509,622
Interbank and money market items	6,177,162	5,202,888
Liabilities payable on demand	633,752	755,085
Short-term debts issued and borrowings	28,000,000	(4,850,000)
Accrued expenses	(80,166)	4,452
Provisions	(28,160)	(31,994)
Revenue received in advance	93,629	98,474
Collateral payables under the Credit Support Annex agreements	(1,522,738)	310,545
Other liabilities	395,374	439,291
Net cash used in operating activities	**(14,612,820)**	**(5,017,893)**

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Statements of cash flows (Unaudited)

	Note	Nine-month period ended 30 September 2026	2025
		(in thousand Baht)	
Cash flows from investing activities			
Interest received		647,895	698,481
Dividends received		222,199	174,022
Acquisition of investments in debt instruments measured at amortised cost		(6,962,676)	-
Acquisition of investments in debt instruments measured at fair value through other comprehensive income		(6,252,868)	(12,036,529)
Proceeds from disposal and redemption of investments in debt instruments measured at fair value through other comprehensive income		27,458,972	11,161,599
Acquisition of investments in equity instruments designated at fair value through other comprehensive income		(6,350)	-
Proceeds from disposal and capital return of investments in equity instruments designated at fair value through other comprehensive income		463,886	517,879
Acquisition of equipment		(119,335)	(179,128)
Proceeds from disposal of equipment		2,353	589
Acquisition of intangible assets		(129,417)	(183,703)
Net cash provided by investing activities		**15,324,659**	**153,210**
Cash flows from financing activities			
Cash paid for lease liabilities		(218,304)	(203,282)
Proceeds from perpetual subordinated debentures		-	5,000,000
Dividends paid	*14*	(500,000)	-
Net cash (used in) provided by financing activities		**(718,304)**	**4,796,718**
Net decrease in cash		**(6,465)**	**(67,965)**
Cash at 1 January		585,584	643,315
Cash at 30 September		**579,119**	**575,350**
Supplementary disclosures of cash flow information			
Non-cash transactions:			
Decrease in receivables on sale of investments		318,239	-
Increase (decrease) in payables on acquisition of equipment and intangible assets		45,798	(39,833)
Decrease in payables on purchase of investments		(39,417)	-

(Mr. Waravoot Tocharoentanapol)
Head of Finance and Accounting Group

The accompanying notes form an integral part of the interim financial statements.

Land and Houses Bank Public Company Limited

Notes to the condensed interim financial statements
For the three-month and nine-month periods ended 30 September 2026 (Unaudited)

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These notes form an integral part of the interim financial statements.

The interim financial statements issued for Thai regulatory reporting purposes are prepared in the Thai language. These English language financial statements have been prepared from the Thai language financial statements, and were approved and authorised for issue by the Board of Directors on 9 November 2026.

1 General information

Land and Houses Bank Public Company Limited ("the Bank") was incorporated as a public limited company under Thai laws and has been operating a commercial bank business in Thailand. The Bank's registered office is located at No. 1, on the G, 1st, 5th, 6th and 32nd floors of Q-House Lumpini Building, South Sathorn Road, Thungmahamek Sub-district, Sathorn District, Bangkok.

2 Basis for preparation of interim financial statements

The condensed interim financial statements are presented in the same format as the annual financial statements together with notes to the interim financial statements on a condensed basis ("interim financial statements") in accordance with Thai Accounting Standard (TAS) No. 34 *Interim Financial Reporting*, guidelines promulgated by the Federation of Accounting Professions, applicable regulations of the Bank of Thailand ("BoT") and rules and regulations of the Thai Securities and Exchange Commission; and presented as prescribed by the BoT notification number Sor Nor Sor 21/2561, directive dated 31 October 2018, regarding *"The preparation and announcement of the financial statements of a commercial bank and a holding company which is the parent company of a financial group"*. The interim financial statements focus on new activities, events and circumstances to avoid repetition of information previously reported in annual financial statements. Accordingly, these interim financial statements should be read in conjunction with the financial statements of the Bank for the year ended 31 December 2025 and for the six-month period ended 30 June 2026.

A revised TFRS is effective for annual accounting periods beginning on or after 1 January 2026. The initial application of this revised TFRS has resulted in changes in certain of the Bank's accounting policies. These changes have no material effect on the interim financial statements.

In addition, the Bank has not early adopted a number of new and revised TFRSs which are not yet effective for the current period in preparing these interim financial statements. Those new and revised TFRSs that are relevant to the Bank's operations are disclosed in note 16.

In preparing these interim financial statements, judgments and estimates are made by management in applying the Bank's accounting policies. Actual results may differ from these estimates. The accounting policies, methods of computation and the key sources of estimation uncertainty were the same as those that described in the financial statements for the year ended 31 December 2025 and for the six-month period ended 30 June 2026.

3 Fair value of financial assets and financial liabilities

Carrying amounts and fair values

The following table shows the carrying amounts and fair values of financial assets and financial liabilities, including their levels in the hierarchy, but does not include fair value information for financial assets and financial liabilities measured at amortised cost if the carrying amount is a reasonable approximation of fair value.

		Carrying amount				Fair value			
	Note	FVTPL	FVOCI	Amortised cost	Total	Level 1	Level 2	Level 3	Total
					(in thousand Baht)				
30 September 2026									
Financial assets									
Financial assets measured at FVTPL	*5*	507,958	-	-	507,958	-	507,958	-	507,958
Derivatives									
- Foreign currency related		4,096,792	-	-	4,096,792	-	4,096,792	-	4,096,792
Investments	*6*								
- Debt instruments measured at amortised cost		-	-	9,598,049	9,598,049	-	9,702,229	-	9,702,229
- Debt instruments measured at FVOCI		-	19,996,011	-	19,996,011	-	19,996,011	-	19,996,011
- Equity instruments designated at FVOCI		-	4,076,841	-	4,076,841	4,069,938	-	6,903	4,076,841
Financial liabilities									
Derivatives									
- Foreign currency related		3,442,037	-	-	3,442,037	-	3,442,037	-	3,442,037
Debt issued and borrowings, net	*9*	-	-	36,236,173	36,236,173	-	36,395,452	-	36,395,452

		Carrying amount				Fair value			
	Note	FVTPL	FVOCI	Amortised cost	Total	Level 1	Level 2	Level 3	Total
					(in thousand Baht)				
31 December 2025									
Financial assets									
Financial assets measured at FVTPL	*5*	2,027,685	-	-	2,027,685	-	2,027,685	-	2,027,685
Derivatives									
- Foreign currency related		1,765,965	-	-	1,765,965	-	1,765,965	-	1,765,965
Investments	*6*								
- Debt instruments measured at amortised cost		-	-	2,631,165	2,631,165	-	2,920,067	-	2,920,067
- Debt instruments measured at FVOCI		-	43,013,640	-	43,013,640	-	43,013,640	-	43,013,640
- Equity instruments designated at FVOCI		-	4,545,883	-	4,545,883	4,538,980	-	6,903	4,545,883
Financial liabilities									
Derivatives									
- Foreign currency related		1,388,132	-	-	1,388,132	-	1,388,132	-	1,388,132
Debt issued and borrowings, net	*9*	-	-	8,392,130	8,392,130	-	8,731,988	-	8,731,988

During the nine-month period ended 30 September 2026, the Bank has no changes in methods and assumptions for estimating the fair value of financial assets and financial liabilities and no transfers between Level 1 and Level 2 of the fair value hierarchy

Level 3 fair values

Reconciliation of Level 3 fair values

The following table shows a reconciliation from the opening balances to the closing balances for Level 3 fair values of investments in equity instruments designated at FVOCI.

	Nine-month Period ended 30 September 2026	Year ended 31 December 2025
	(in thousand Baht)	
At 1 January	6,903	574,787
Transfers out of level 3	-	(567,884)
Ending balance	**6,903**	**6,903**

4 Maintenance of capital fund

The primary objectives of the Bank's capital management are to maintain its ability to continue as a going concern and to maintain a capital adequacy ratio in accordance with the Financial Institution Business Act B.E. 2551.

As at 30 September 2026 and 31 December 2025, capital fund of the Bank calculated under Basel III consisted of the following:

	30 September 2026	31 December 2025
	(in thousand Baht)	
Tier 1 capital		
Common Equity Tier 1 (CET1)		
Paid-up share capital	20,000,000	20,000,000
Premium on share capital	10,598,915	10,598,915
Legal reserve	1,297,600	1,297,600
Net profit after appropriation	9,332,143	7,325,230
Revaluation (deficit) surplus on investments measured at fair value through other comprehensive income	(846,021)	842,719
Capital deduction items on CET1	(1,990,480)	(2,055,883)
Total Common Equity Tier 1 Capital	**38,392,157**	**38,008,581**
Additional Tier 1 Capital		
Subordinated debentures classified as additional Tier 1 Capital	5,000,000	5,000,000
Total Tier 1 Capital	**43,392,157**	**43,008,581**

	30 September 2026	31 December 2025
	(in thousand Baht)	
Tier 2 Capital		
Subordinated debentures	1,920,000	2,400,000
General provision	3,381,796	3,318,895
Total Tier 2 Capital	**5,301,796**	**5,718,895**
Total Capital funds	**48,693,953**	**48,727,476**
Total Risk-Weighted Assets	**308,654,570**	**282,119,028**

	The BoT's regulation minimum requirement	30 September 2026	31 December 2025
		(%)	
Capital Funds/Total Risk-Weighted Assets	11.00	15.78	17.27
Tier 1 Capital/Total Risk-Weighted Assets	8.50	14.06	15.24
Common Equity Tier 1 Capital/Total Risk-Weighted Assets	7.00	12.44	13.47

As at 30 September 2026 and 31 December 2025, the Bank has no add-on arising from Single Lending Limit.

5 Financial assets measured at fair value through profit or loss

	30 September 2026 Fair value	31 December 2025 Fair value
	(in thousand Baht)	
Financial assets held for trading		
Government and state enterprise securities	507,958	2,027,685
Total	**507,958**	**2,027,685**

6 Investments, net

6.1 Type of investments

	30 September 2026 Amortised cost	31 December 2025 Amortised cost
	(in thousand Baht)	
Investments in debt instruments measured at amortised cost		
Government and state enterprise securities	8,434,735	1,467,105
Private debt securities	1,166,000	1,166,000
Total	9,600,735	2,633,105
Less allowance for expected credit losses	(2,686)	(1,940)
Net	**9,598,049**	**2,631,165**

	30 September 2026 Fair value	31 December 2025 Fair value
	(in thousand Baht)	
Investments in debt instruments measured at FVOCI		
Government and state enterprise securities	18,388,910	41,398,202
Private debt securities	1,607,101	1,615,438
Total	**19,996,011**	**43,013,640**
Allowance for expected credit losses	**(200,278)**	**(201,481)**

	30 September 2026 Fair value	31 December 2025 Fair value
	(in thousand Baht)	
Investments in equity instruments designated at FVOCI		
Domestic marketable equity instruments		
- Stock	942,264	1,550,681
- Investment units	3,127,674	2,988,299
Domestic non-marketable equity instruments	6,903	6,903
Total	**4,076,841**	**4,545,883**
Total investments, net	**33,670,901**	**50,190,688**

Dividend income from investments in equity instruments designated at FVOCI recognised in the statements of profit or loss and other comprehensive income for the nine-month period ended 30 September 2026 amounted to Baht 222 million *(2025: Baht 174 million)*.

For the nine-month periods ended 30 September 2026 and 2025, the Bank derecognised investments in equity instruments designated at FVOCI as a result of the sale of such investments. Cumulative gains (losses) on derecognition were recognised in retained earnings as follows:

For the nine-month period ended 30 September			2026	
	Fair value on derecognition date	Dividend income	Cumulative gains (losses) on derecognition net of income tax	Reason of derecognition
			(in thousand Baht)	
Domestic marketable equity instruments				
- Stock	383,073	5,840	188,748	Sale for liquidity management
- Investment units	2,420	-	(1,733)	Sale for liquidity management
Total	**385,493**	**5,840**	**187,015**	

For the nine-month period ended 30 September	2025			
	Fair value on derecognition date	Dividend income	Cumulative losses on derecognition net of income tax	Reason of derecognition
	(in thousand Baht)			
Domestic marketable equity instruments				
- Investment units	372,402	927	(415,154)	Sale for liquidity management
Total	**372,402**	**927**	**(415,154)**	

As at 30 September 2026, the Bank had no investments in securities pledged as collateral and under restriction.

As at 31 December 2025, the Bank had some investments in securities pledged as collateral and under restriction as disclosed in Note 10.

6.2 Investments in companies with problems in their financial position and operating results

	30 September 2026			31 December 2025		
	Number of companies	Cost	Fair value	Number of companies	Cost	Fair value
		(in thousand Baht)			*(in thousand Baht)*	
Companies whose ability to continue as going concern issue is uncertain	2	200,025	-	2	200,025	-

6.3 Investments in which the Bank holds 10% or more of those companies' shares

As at 30 September 2026 and 31 December 2025, the investments in which the Bank holds 10% or more of those companies' shares that were not treated as investments in subsidiaries and associates, were as follows:

	30 September 2026	31 December 2025
	Fair value	Fair value
	(in thousand Baht)	
Infrastructure fund	123,200	129,500

7 Loans to customers and accrued interest receivables, net

7.1 Classified by loan types

	30 September 2026	31 December 2025
	(in thousand Baht)	
Overdrafts	4,084,819	4,041,888
Loans	239,206,377	221,582,116
Bills	65,447,704	57,094,617
Hire-purchase receivables	440,109	588,242
Total loans to customers	**309,179,009**	**283,306,863**
Add accrued interest receivables and undue interest receivables	5,839,484	5,102,114
Total loans to customers and accrued interest receivables and undue interest receivables	**315,018,493**	**288,408,977**
Less allowance for expected credit losses	(15,426,125)	(14,758,425)
Loans to customers and accrued interest receivables, net	**299,592,368**	**273,650,552**

7.2 Classified by residency of debtors

	30 September 2026	31 December 2025
	(in thousand Baht)	
Domestic	307,877,823	282,586,040
Foreign	1,301,186	720,823
Total	**309,179,009**	**283,306,863**

7.3 Classified by loan classification

	30 September 2026	31 December 2025
	(in thousand Baht)	
Loans to customers and accrued interest receivables and undue interest receivables		
Financial assets that have not had a significant increase in credit risk (Performing)	286,738,719	261,460,905
Financial assets that have a significant increase in credit risk (Under-performing)	17,253,662	17,594,450
Financial assets that are credit-impaired (Non-performing)	11,026,112	9,353,622
Total	**315,018,493**	**288,408,977**

7.4 Loans that are credit-impaired

As at 30 September 2026 and 31 December 2025, the Bank had loans that are credit-impaired (including loans to interbank and money market items) as follows:

	30 September 2026	31 December 2025
Loans that are credit-impaired (principal)		
Loans that are credit-impaired *(in thousand Baht)*	9,584,535	8,146,335
Total loans *(in thousand Baht)*	386,545,094	333,467,109
Percentage of loans that are credit-impaired *(%)*	2.48	2.44

During the nine-month period ended 30 September 2026, the Bank has sold and transferred rights to receive debt payments on credit-impaired loans to customer to an Asset Management Company with total principal amount of Baht 1 million *(2025: nil)*.

7.5 Modified loans to customers

For the nine-month period ended 30 September	2026	2025
	(in thousand Baht)	
Loans to customers modified during the period [1]		
Amortised cost before modification	1,007,825	3,354,477
Net modification losses	(11,888)	(6,326)

[1] Loans to customers net of allowance for expected credit loss that had only lifetime ECL.

	30 September 2026	31 December 2025
	(in thousand Baht)	
Loans to customers modified since initial recognition		
Gross carrying amount of loans to customers previously modified for which allowance for expected credit loss has changed during the period to an amount equal to 12-month ECL from lifetime ECL	85,772	1,915,951

7.6 Loans to customers having problems with financial position and operating results

As at 30 September 2026 and 31 December 2025, loans to listed companies that meet SET's criteria for delisting were as follows:

	30 September 2026				31 December 2025			
	Number of companies	Loans and accrued interest receivables and undue interest receivables	Collateral	Allowance for expected credit losses	Number of companies	Loans and accrued interest receivables and undue interest receivables	Collateral	Allowance for expected credit losses
		(in thousand Baht)				*(in thousand Baht)*		
Listed companies that meet SET's criteria for delisting	5	203,263	18,950	(133,355)	2	56,176	-	(36,138)

7.7 Hire-purchase receivables

	30 September 2026					
	Portion due within 1 year	Portion due over 1 year but within 2 years	Portion due over 2 years but within 3 years	Portion due over 3 years but within 4 years	Portion due over 4 years but within 5 years	Total
	(in thousand Baht)					
Hire-purchase receivables	226,669	170,492	61,127	1,252	-	459,540
Less unearned interest income	(13,287)	(5,514)	(630)	-	-	(19,431)
Present value of minimum lease payments	213,382	164,978	60,497	1,252	-	440,109
Add accrued interest receivables and undue interest receivables						1,753
Less allowance for expected credit loss						(10,295)
Hire-purchase receivables, net						**431,567**

	31 December 2025					
	Portion due within 1 year	Portion due over 1 year but within 2 years	Portion due over 2 years but within 3 years	Portion due over 3 years but within 4 years	Portion due over 4 years but within 5 years	Total
	(in thousand Baht)					
Hire-purchase receivables	239,114	216,794	139,528	26,059	-	621,495
Less unearned interest income	(18,323)	(10,361)	(4,126)	(443)	-	(33,253)
Present value of minimum lease payments	220,791	206,433	135,402	25,616	-	588,242
Add accrued interest receivables and undue interest receivables						1,560
Less allowance for expected credit loss						(7,381)
Hire-purchase receivables, net						**582,421**

8 Allowance for expected credit loss

	30 September 2026				
	Financial assets that have not had a significant increase in credit risk	Financial assets that have a significant increase in credit risk	Financial assets that are credit-impaired	Management overlay	Total
	(in thousand Baht)				
Interbank and money market items (assets)	5,143	-	-	-	5,143
Investments in debt instruments measured at amortised cost	2,686	-	-	-	2,686
Investments in debt instruments measured at FVOCI	278	-	200,000	-	200,278
Loans to customers and accrued interest receivables and undue interest receivables	999,352	3,763,962	8,692,731	1,970,080	15,426,125
Undrawn loan commitments and financial guarantee contracts	28,068	24,949	40,201	-	93,218
Total	**1,035,527**	**3,788,911**	**8,932,932**	**1,970,080**	**15,727,450**

	31 December 2025				
	Financial assets that have not had a significant increase in credit risk	Financial assets that have a significant increase in credit risk	Financial assets that are credit-impaired	Management overlay	Total
	(in thousand Baht)				
Interbank and money market items (assets)	2,563	-	-	-	2,563
Investments in debt instruments measured at amortised cost	1,940	-	-	-	1,940
Investments in debt instruments measured at FVOCI	1,481	-	200,000	-	201,481
Loans to customers and accrued interest receivables and undue interest receivables	1,206,957	2,916,201	7,162,292	3,472,975	14,758,425
Undrawn loan commitments and financial guarantee contracts	24,208	11,758	12,043	-	48,009
Total	**1,237,149**	**2,927,959**	**7,374,335**	**3,472,975**	**15,012,418**

As at 30 September 2026, the Bank had allowance for expected credit loss on accrued interest receivables on investments and other financial assets amounted to Baht 2 million and Baht 77 million, respectively *(31 December 2025: Baht 2 million and Baht 71 million, respectively)*.

The movements in allowance for expected credit loss on material financial assets for the nine-month period ended 30 September 2026 and for the year ended 31 December 2025 were as follows:

	Financial assets that have not had a significant increase in credit risk	Financial assets that have a significant increase in credit risk	Financial assets that are credit-impaired	Management overlay	Total
			(in thousand Baht)		
Investments in debt instruments measured at FVOCI					
At 1 January 2025	5,268	671,000	200,000	-	876,268
Change from remeasurement of ECL	(3,895)	(30,812)	-	-	(34,707)
Purchased or acquired	163	-	-	-	163
Derecognised	(55)	(640,188)	-	-	(640,243)
At 31 December 2025 and 1 January 2026	**1,481**	**-**	**200,000**	**-**	**201,481**
Change from remeasurement of ECL	(1,098)	-	-	-	(1,098)
Purchased or acquired	32	-	-	-	32
Derecognised	(137)	-	-	-	(137)
At 30 September 2026	**278**	**-**	**200,000**	**-**	**200,278**
Loans to customers and accrued interest receivables and undue interest receivables					
At 1 January 2025	2,120,639	2,470,072	5,186,928	4,598,076	14,375,715
Change from stage reclassification	193,756	(195,876)	2,120	-	-
Change from remeasurement of ECL	(1,303,384)	573,004	2,196,669	(1,125,101)	341,188
Purchased or acquired	297,969	389,530	410,567	-	1,098,066
Derecognised	(102,023)	(320,529)	(525,669)	-	(948,221)
Written-off	-	-	(108,323)	-	(108,323)
At 31 December 2025 and 1 January 2026	**1,206,957**	**2,916,201**	**7,162,292**	**3,472,975**	**14,758,425**
Change from stage reclassification	240,943	(467,490)	226,547	-	-
Change from remeasurement of ECL	(581,849)	1,324,312	1,078,983	(1,502,895)	318,551
Purchased or acquired	201,916	609,353	530,282	-	1,341,551
Derecognised	(68,615)	(618,414)	(283,221)	-	(970,250)
Written-off	-	-	(22,152)	-	(22,152)
At 30 September 2026	**999,352**	**3,763,962**	**8,692,731**	**1,970,080**	**15,426,125**

As at 30 September 2026, the management reserved an additional amount of ECL of Baht 1,970 million *(31 December 2025: Baht 3,473 million)* to address risks from vulnerable borrowers or high risk sectors, specific economic uncertainties including geopolitical tensions, trade disputes and regulatory changes, limitations inherent in the ECL model (Model Risk Gap), and other specific factors that are not yet fully reflected in the Bank's credit models.

During the nine-month period ended 30 September 2026, the reduction in the management overlay was primarily driven by specific debtors for which individual assessments of expected credit losses were measured based on updated expectations of future recoverable cash flows.

9 Debts issued and borrowings, net

As at 30 September 2026 and 31 December 2025, debts issued and borrowings, which were issued in Thailand and denominated entirely in Thai Baht, consist of the following:

	Note	Year of maturity	Interest rate *(% per annum)*	30 September 2026 *(in thousand Baht)*	31 December 2025 *(in thousand Baht)*
Bills of exchange		2026 - 2027	1.10 - 1.24	29,000,000	1,000,000
Subordinated debentures [1]		2031	3.75	2,400,000	2,400,000
Perpetual subordinated debentures counted as a part of Tier 1 Capital	*12*	2030 [2]	4.75	5,000,000	5,000,000
Total				**36,400,000**	**8,400,000**
Less deferred expenses				(163,827)	(7,870)
Net				**36,236,173**	**8,392,130**

[1] Counted as a part of Tier 2 capital, which is determined under the conditions as specified in the BoT's notification.

[2] The year in which call option exercise period starts

On 21 May 2021, the Bank issued 2.4 million units with a par value of Baht 1,000 each, totalling Baht 2,400 million of the subordinated debentures No.1/2564, to be counted as Tier 2 Capital. The subordinated debentures have a term of 10-year period, which mature in 2031 and carry interest at a fixed rate of 3.75% per annum, payable quarterly in February, May, August and November of every year. The Bank can early redeem the subordinated debentures after 5 years from the issuing date or under certain conditions. The Bank has to seek an approval from the Bank of Thailand for early redemption.

On 24 February 2025, the Bank issued the perpetual subordinated debentures to be counted as Additional Tier 1 Capital under Basel III requirement, par value at Baht 5,000 million, which have no expiry date and bear a fixed interest rate at 4.75% per annum until the date of redemption rights and thereafter they will bear a floating interest rate based on the sum of 5-year government bond yield and Initial Credit Spread, payable semi-annually in February and August of every year. The debentures were offered to private placement (institutional investors). The Bank can early redeem the perpetual subordinated debentures after 5 years from the issue date, according to certain specified conditions. The Bank has to seek an approval from the Bank of Thailand's for early redemption.

10 Assets pledged as collateral and under restriction

As at 30 September 2026, the Bank had no government and state enterprise securities pledged as collateral for commitments with government organisations under the Securities Requirement for Settlement (SRS) and the Intraday Liquidity Facility *(31 December 2025: with a total par value of Baht 1,999 million).*

As at 30 September 2026, the Bank had restricted deposits with the Bank of Thailand amounting to Baht 221.68 million in support of the programs specified by the Bank of Thailand.

11 Commitments and contingent liabilities

11.1 Contingent liabilities

	30 September 2026			31 December 2025		
	Baht	Foreign currencies	Total	Baht	Foreign currencies	Total
			(in thousand Baht)			
Avals to bills	34,074	-	34,074	132,803	-	132,803
Liabilities under unmatured import bills	721,427	244,203	965,630	8,793	386,747	395,540
Letters of credit	8,793	1,374,177	1,382,970	25,007	1,107,773	1,132,780
Other commitments						
- Undrawn bank overdrafts	4,004,578	-	4,004,578	4,343,984	-	4,343,984
- Others guarantees	12,772,025	364,443	13,136,468	13,215,086	241,884	13,456,970
- Others	32,495,812	-	32,495,812	23,501,844	-	23,501,844
Total	**50,036,709**	**1,982,823**	**52,019,532**	**41,227,517**	**1,736,404**	**42,963,921**

11.2 Commitments under long-term agreements

As at 30 September 2026 and 31 December 2025, the Bank has commitments under various service agreements and consultancy service agreements relating to software development and installation services for which the remaining terms of the agreements were between 1 - 5 years. The Bank is committed to pay the service fee as stipulated in the agreements.

As at 30 September 2026 and 31 December 2025, the Bank has commitments under lease agreements relating to office spaces and other assets with non-related parties, for which the remaining terms of the agreements were between 1 - 3 years. The Bank is committed to pay the rental fee as stipulated in the agreements.

11.3 Litigation

As at 30 September 2026, the Bank has been sued in a number of litigation cases being claimed for compensations totaling Baht 606 million *(31 December 2025: Baht 647 million)*. Final judgements have not yet been reached in respect of these cases. The management considers that the provision established for such potential loss due to the said litigation and other claims is adequate.

12 Related parties

The Bank has no significant change in relationships with related parties and the pricing policies during the nine-month period ended 30 September 2026.

Significant transactions with related parties ***For the nine-month periods ended 30 September***	2026	2025
	(in thousand Baht)	
Interest income		
Parent company	-	55
Subsidiary of the parent company	2,505	12,189
Directors and executives	-	2
Interest expenses		
Parent company	178,764	143,765
Major shareholders of the parent company	21,319	11,657
Subsidiaries of the parent company	6,449	2,244
Related companies	6,496	9,972
Directors and executives	1,309	1,979
Related persons	751	3,547
Fees and service income		
Parent company	250	237
Subsidiaries of the parent company	153,286	61,348
Related companies	633	633
Fees and service expenses		
Related companies	61	163
Other operating income		
Parent company	6,234	-
Subsidiaries of the parent company	1,652	725
Other operating expenses		
Parent company	162,358	315,137
Major shareholders of the parent company	5,992	11,179
Related companies	1,511	1,730

As at 30 September 2026 and 31 December 2025, the outstanding balances of significant transactions with related parties can be summarised as follows:

	30 September 2026	31 December 2025
	(in thousand Baht)	
Interbank and money market items (assets)		
Subsidiary of the parent company	139,974	149,973
Other assets		
Parent company	780	939
Subsidiaries of the parent company	17,175	7,912
Related companies	-	4,691
Directors and executives	1	4

	30 September 2026	31 December 2025
	(in thousand Baht)	
Deposits		
Parent company	58,472	1,290,566
Major shareholders of the parent company	6,676,978	4,404,056
Related companies	891,034	1,073,704
Directors and executives	197,952	224,632
Related persons	104,414	96,527
Interbank and money market items (liabilities)		
Major shareholder of the parent company	564	527
Subsidiaries of the parent company	107,671	149,229
Debts issued and borrowings		
Parent company	5,000,000	5,000,000
Accrued interest payables		
Parent company	24,726	84,589
Major shareholders of the parent company	5,769	1,419
Subsidiaries of the parent company	140	-
Related companies	824	1,841
Directors and executives	880	757
Related persons	245	347
Accrued expenses		
Parent company	16,860	16,860
Related companies	-	157
Lease liabilities		
Parent company	-	1,210
Related companies	-	4,294
Other liabilities		
Related companies	378	51
Directors and executives	-	7
Contingent liabilities - undrawn credit limit		
Subsidiaries of the parent company	500,000	850,000

Directors' and executives' compensation

During the nine-month periods ended 30 September 2026 and 2025, compensations incurred on directors and executives of the Bank, which were recognised in the statements of profit or loss and other comprehensive income, were summarised as follows:

For the nine-month periods ended 30 September	2026	2025
	(in thousand Baht)	
Short-term employee benefits	173,644	149,050
Post-employment benefits	14,546	12,339
Total	**188,190**	**161,389**

Directors and executives of the Bank are directors, president, senior executive vice president, first executive vice president, executive vice president, first senior vice president and equivalent.

Significant agreements with related parties

The Bank has been served under a yearly renewable service and support agreement from the parent company, effective on 1 October 2025 onwards. The agreement will be automatically renewed annually unless either party provides written notice of its intention to terminate the agreements to the other party. The service fees are calculated based on a core service fee and administrative costs as stipulated in the agreement.

The Bank has provided services under a yearly renewable service and support agreement to the parent company and the subsidiaries of the parent company, effective on 1 October 2025 onwards. The agreement will be automatically renewed annually unless either party provides written notice of its intention to terminate the agreements to the other party. The service fees are calculated based on a core service fee and administrative costs as stipulated in the agreement.

13 Segment information

During the nine-month period ended 30 September 2026, the Bank has not changed the structure of their reportable segments.

The following tables present revenue and profit information regarding the Bank's operating segments for the nine-month periods ended 30 September 2026 and 2025.

For the nine-month period ended 30 September

	2026			
	Institutional Banking	Retail Banking	Global Markets	Total
	(in thousand Baht)			
Net interest income	4,112,995	1,222,621	254,434	5,590,050
Non-interest income, net	305,882	385,545	533,694	1,225,121
Total operating income	4,418,877	1,608,166	788,128	6,815,171
Total other operating expenses	(1,611,860)	(1,619,604)	(246,237)	(3,477,701)
Profit (loss) from operations before expected credit loss and income tax	2,807,017	(11,438)	541,891	3,337,470
Expected credit loss				(767,654)
Profit from operations before income tax				2,569,816
Income tax				(491,367)
Net profit				**2,078,449**

For the nine-month period ended 30 September

	2025			
	Institutional Banking	Retail Banking	Global Markets	Total
	(in thousand Baht)			
Net interest income	3,545,269	973,006	567,562	5,085,837
Non-interest income, net	217,493	220,095	663,537	1,101,125
Total operating income	3,762,762	1,193,101	1,231,099	6,186,962
Total other operating expenses	(1,255,646)	(1,652,680)	(258,839)	(3,167,165)
Profit (loss) from operations before expected credit loss and income tax	2,507,116	(459,579)	972,260	3,019,797
Expected credit loss				(655,788)
Profit from operations before income tax				2,364,009
Income tax				(458,723)
Net profit				**1,905,286**

The following tables present assets and liabilities regarding the Bank's operating segments as at 30 September 2026 and 31 December 2025.

	Institutional Banking	Retail Banking	Global Markets	Total
		(in thousand Baht)		
30 September 2026				
Loans to customers and interbank and money market items [1]	230,979,745	83,064,510	72,500,839	386,545,094
Total assets				435,984,790
Total liabilities				394,854,109
31 December 2025				
Loans to customers and interbank and money market items [1]	214,730,058	72,237,051	46,500,000	333,467,109
Total assets				392,915,180
Total liabilities				351,860,262

[1] Exclude accrued interest receivables and undue interest receivables and allowance for expected credit losses.

During the nine-month periods ended 30 September 2026 and 2025, the Bank had no major customer with revenue of 10 percent or more of total revenues.

14 Dividends

The dividends paid by the Bank to the shareholders are as follows:

Dividend	Approved by	Payment schedule	Dividend paid *(in thousand Baht)*	Dividend paid per share *(Baht per share)*
From its operating results for the year ended 31 December 2025	The Annual General Meeting of Shareholders of the Bank on 23 March 2026	10 April 2026	500,000	0.25
Total dividends			**500,000**	**0.25**

15 Events after the reporting period

The Board of Directors' meeting, held on 9 November 2026, passed a resolution to approve of an interim dividend payment in cash of Baht 0.65 per share, or a total of Baht 1,300.00 million. The dividend will be paid on 25 November 2026.

16 Thai Financial Reporting Standards (TFRSs) not yet adopted

New and revised TFRSs, which are relevant to the Bank's operations are expected to have material impacts on the Bank's financial statements when initially adopted, and will become effective for the financial statements in annual reporting periods beginning on or after 1 January of the following years and earlier application is permitted; however, the Bank has not early adopted the new or amended accounting standards in preparing these interim financial statements.

TFRS	Topic	Effective
TFRS 7	Financial Instruments: Disclosures	2027
TFRS 9	Financial Instruments	2027
TFRS 18	Presentation and Disclosure in Financial Statements	2028
TAS 7	Statement of Cash Flows	2028

(a) Amendments to TFRS 9 Financial Instruments and Amendments to TFRS 7 Financial Instruments: Disclosures

The new amendments are related to:

- recognition and derecognition, including accounting for settlement of financial liabilities using an electronic payments system; and
- assessing contractual cash flow characteristics of financial assets, including those with sustainability-linked features.

(b) TFRS 18 Presentation and Disclosure in Financial Statements and Amendments to TAS 7 Statement of Cash Flows

TFRS 18 will replace TAS 1 *Presentation of Financial Statements* and introduces the following key new requirements.

- Entities are required to classify all income and expenses into five categories in the statement of profit or loss, namely the operating, investing, financing, discontinued operations and income tax categories. Entities are also required to present two newly defined subtotals, which are "operating profit or loss" and "profit or loss before financing and income taxes". Entities' net profit will not change.
- Management-defined performance measures (MPMs) are disclosed in a single note in the financial statements.
- Enhanced guidance is provided on how to group information in the financial statements.

TFRS 18 introduces consequential amendments to TAS 7, all entities are required to use the operating profit or loss subtotal as the starting point for the statement of cash flows when presenting operating cash flows under the indirect method. The amendments also provide specific guidance on the classification of interest and dividend cash flows.

Management is currently considering the potential impact from these new and revised TFRSs on the financial statements in the initial period adopted.