LH BANK ธนาคารแลนด์ แอนด์ เฮ้าส์ จำกัด (มหาชน)
LAND AND HOUSES BANK PUBLIC COMPANY LIMITED

FINANCIAL HIGHLIGHTS

ITEMS	SEPARATE FINANCIAL STATEMENTS		
	2026	2025	2024
	SEPTEMBER	DECEMBER	DECEMBER
STATEMENTS OF COMPREHENSIVE INCOME : MILLION BAHT			
INTEREST INCOME	10,037	13,537	13,151
INTEREST EXPENSES	(4,447)	(6,631)	(6,207)
NET INTEREST INCOME	5,590	6,906	6,944
TOTAL OPERATING INCOME	6,815	8,339	7,644
TOTAL OTHER OPERATING EXPENSES	3,478	4,403	3,859
EXPECTED CREDIT LOSSES	768	641	1,283
NET PROFITS	2,078	2,655	2,010
STATEMENTS OF FINANCIAL POSITION : MILLION BAHT			
LOANS TO CUSTOMERS	309,179	283,307	252,125
TOTAL ASSETS	435,985	392,915	340,446
DEPOSITS	326,098	318,013	279,908
TOTAL LIABILITIES	394,854	351,860	302,482
REGISTERED ISSUED AND PAID-UP SHARE CAPITAL	20,000	20,000	20,000
TOTAL SHAREHOLDERS' EQUITY	41,131	41,055	37,964
COMPARING PER SHARE : BAHT			
BASIC EARNINGS PER SHARE	1.04	1.33	1.01
BOOK VALUE PER SHARE	20.5653	20.5275	18.9818
FINANCIAL RATIO (%)			
RETURN ON AVERAGE ASSETS (ROA)	0.68	0.74	0.64
RETURN ON AVERAGE SHAREHOLDERS' EQUITY (ROE)	6.84	6.59	5.45
THE RATIO OF TIER 1 CAPITAL FUND TO RISK ASSETS (CORE CAPITAL RATIO)	14.06	15.24	13.12
THE RATIO OF TOTAL CAPITAL FUND TO RISK ASSETS (BIS RATIO)	15.78	17.27	15.22