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

FINANCIAL HIGHLIGHTS

ITEMS	SEPARATE FINANCIAL STATEMENTS						
	2026		2025				2024
	JUNE	MARCH	DECEMBER	SEPTEMBER	JUNE	MARCH	DECEMBER
STATEMENTS OF COMPREHENSIVE INCOME : MILLION BAHT							
INTEREST INCOME	6,605	3,304	13,537	10,096	6,732	3,378	13,151
INTEREST EXPENSES	(2,964)	(1,555)	(6,631)	(5,011)	(3,372)	(1,677)	(6,207)
NET INTEREST INCOME	3,641	1,749	6,906	5,085	3,360	1,701	6,944
TOTAL OPERATING INCOME	4,551	2,202	8,339	6,187	3,893	1,895	7,644
TOTAL OTHER OPERATING EXPENSES	2,299	1,107	4,403	3,167	2,032	999	3,859
EXPECTED CREDIT LOSSES	552	188	641	656	496	166	1,283
NET PROFITS	1,377	732	2,655	1,905	1,103	588	2,010
STATEMENTS OF FINANCIAL POSITION : MILLION BAHT							
LOANS TO CUSTOMERS	302,149	290,484	283,307	269,293	260,737	253,770	252,125
TOTAL ASSETS	419,139	408,379	392,915	369,225	355,693	352,569	340,446
DEPOSITS	317,066	322,420	318,013	296,417	284,519	286,612	279,908
TOTAL LIABILITIES	378,478	368,747	351,860	326,120	315,666	313,518	302,482
REGISTERED ISSUED AND PAID-UP SHARE CAPITAL	20,000	20,000	20,000	20,000	20,000	20,000	20,000
TOTAL SHAREHOLDERS' EQUITY	40,661	39,632	41,055	43,105	40,027	39,051	37,964
COMPARING PER SHARE : BAHT							
BASIC EARNINGS PER SHARE	0.69	0.37	1.33	0.95	0.55	0.29	1.01
BOOK VALUE PER SHARE	20.3303	19.8161	20.5275	21.5528	20.0133	19.5255	18.9818
FINANCIAL RATIO (%)							
RETURN ON AVERAGE ASSETS (ROA)	0.69	0.74	0.74	0.72	0.64	0.70	0.64
RETURN ON AVERAGE SHAREHOLDERS' EQUITY (ROE)	6.86	7.32	6.59	6.38	5.70	6.21	5.45
THE RATIO OF TIER 1 CAPITAL FUND TO RISK ASSETS (CORE CAPITAL RATIO)	13.93	14.21	15.24	16.08	15.73	15.78	13.12
THE RATIO OF TOTAL CAPITAL FUND TO RISK ASSETS (BIS RATIO)	15.62	16.08	17.27	18.13	17.81	17.89	15.22