

SCBX – Financial Highlight

(Consolidated)

Unit: Baht million	3Q23	% qoq	% yoy	9M23	% yoy
Income	43,344	-2.2%	9.0%	128,560	10.7%
NII	31,536	2.4%	13.8%	91,269	16.2%
Fee and others	10,667	-4.1%	-9.2%	32,617	-5.1%
Investment and trading income	1,141	-52.6%	291.2%	4,673	43.5%
Operating Expenses	18,490	8.7%	9.1%	52,263	6.6%
Pre-Provision Operating Profit	24,854	-9.0%	8.9%	76,297	13.6%
Expected credit loss	12,245	1.2%	58.0%	34,270	28.1%
Net Profit	9,663	-18.6%	-6.3%	32,527	7.0%
Loans	2,455,649	1.3%	4.6%	2,455,649	4.6%
Total Assets	3,539,049	2.9%	2.9%	3,539,049	2.9%
Deposits	2,546,813	3.2%	0.5%	2,546,813	0.5%
ROE	8.3%	-1.8%	-0.8%	9.4%	0.4%
ROA	1.1%	-0.3%	-0.1%	1.2%	0.0%
NIM on Earning Assets	3.74%	0.04%	0.36%	3.60%	0.37%
Cost to Income Ratio	42.7%	4.3%	0.1%	40.7%	-1.5%
Loan to Deposit Ratio	96.4%	-1.8%	3.7%	96.4%	3.7%
NPL%	3.30%	0.05%	-0.04%	3.30%	-0.04%
NPLs	95,576	2.7%	3.7%	95,576	3.7%
Coverage Ratio (Total Allowance to NPLs)	167.2%	-3.4%	3.4%	167.2%	3.4%
CAR	18.7%	0.0%	0.2%	18.7%	0.2%
Regulatory Capital	443,802	-0.4%	2.6%	443,802	2.6%