

SCBX – Financial Highlight

(Consolidated)

Unit: Baht million	2022	2021	% yoy	4Q22	% qoq	% yoy
Income	154,420	150,342	2.7%	38,258	-3.8%	-2.4%
NII	107,865	95,171	13.3%	29,340	5.9%	18.4%
Fee and others	44,866	47,101	-4.7%	10,485	-10.8%	-15.9%
Investment and trading income	1,689	8,070	-79.1%	-1,567	NM	NM
Operating Expenses	69,874	63,556	9.9%	20,854	23.1%	20.8%
Pre-Provision Operating Profit	84,547	86,786	-2.6%	17,403	-23.7%	-20.7%
Expected credit loss	33,829	42,024	-19.5%	7,079	-8.7%	-40.8%
Net Profit	37,546	35,590	5.5%	7,143	-30.7%	-9.3%
Loans	2,377,214	2,301,835	3.3%	2,377,214	1.3%	3.3%
Total Assets	3,454,452	3,314,565	4.2%	3,454,452	0.4%	4.2%
Deposits	2,555,800	2,467,495	3.6%	2,555,800	0.9%	3.6%
ROE	8.3%	8.4%	-0.1%	6.2%	-2.9%	-1.1%
ROA	1.1%	1.1%	0.0%	0.8%	-0.4%	-0.2%
NIM on Earning Assets	3.29%	3.00%	0.29%	3.54%	0.16%	0.42%
Cost to Income Ratio	45.2%	42.3%	2.9%	54.5%	11.9%	10.5%
Loan to Deposit Ratio	93.0%	93.3%	-0.3%	93.0%	0.3%	-0.3%
NPL%	3.34%	3.79%	-0.45%	3.34%	0.00%	-0.45%
NPLs	95,329	109,114	-12.6%	95,329	3.5%	-12.6%
Coverage Ratio (Total Allowance to NPLs)	159.7%	139.4%	20.3%	159.7%	-4.1%	20.3%
CAR	18.9%	18.7%	0.2%	18.9%	0.4%	0.2%
Regulatory Capital	434,907	424,235	2.5%	434,907	0.6%	2.5%