

SCB – Financial Highlight

(Consolidated)

Unit: Baht million	2Q19	% qoq	% yoy	1H19	% yoy
Income	36,041	4.3%	4.9%	70,611	1.3%
NII	25,536	3.3%	7.1%	50,250	6.5%
Non-NII	10,505	6.6%	0.1%	20,362	-9.7%
Operating Expenses	16,657	-6.6%	5.6%	34,493	7.8%
Operating Profit	19,384	15.8%	4.4%	36,119	-4.2%
Impairment Loss of Loans and Debt Securities	5,909	9.0%	18.0%	11,329	13.1%
Net Profit	10,976	19.9%	-1.2%	20,132	-10.4%
Loans	2,158,247	1.5%	2.6%	2,158,247	2.6%
Total Assets	3,264,895	2.0%	5.3%	3,264,895	5.3%
Deposits	2,190,620	3.4%	2.1%	2,190,620	2.1%
ROE	11.2%	1.7%	-0.8%	10.4%	-1.9%
ROA	1.4%	0.3%	0.0%	1.2%	-0.3%
NIM on Earning Assets*	3.45%	0.25%	0.24%	3.41%	0.22%
Cost to Income Ratio	46.2%	-5.4%	0.3%	48.8%	2.9%
Loan to Deposit Ratio	98.5%	-1.9%	0.5%	98.5%	0.5%
NPL%	2.77%	0.00%	-0.04%	2.77%	-0.04%
NPLs	68,885	1.4%	2.2%	68,885	2.2%
Coverage Ratio (Total allowance to NPLs)	152.9%	0.1%	9.4%	152.9%	9.4%
CAR	17.1%	0.0%	0.0%	17.1%	0.0%
Regulatory Capital	374,055	1.8%	2.5%	374,055	2.5%
Traditional Branches	961			961	
Investment Centers	14			14	
Business Centers	5			5	
Service Centers	0			0	
Foreign Exchange Kiosks	69			69	
ATM Machines	9,414			9,414	

* Including the reclassification of SCB Life's total assets and liabilities as items held for sale. If excluded, NIM on earning assets would be 3.27% in 2Q19 and 3.22% in 1H19.