

SCB X PUBLIC COMPANY LIMITED AND SUBSIDIARIES
Summary Statement of Assets and Liabilities



(Not audited by Certified Public Accountant)

As of 31 July 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	47,154,067	Deposits	2,554,059,385
Interbank and money market items - net	554,317,257	Interbank and money market items	153,493,768
Financial assets measured at fair value through profit or loss	75,884,506	Liability payable on demand	13,296,041
Derivatives assets	95,048,520	Financial liabilities measured at fair value through profit or loss	24,510
Investments - net	320,315,019	Derivatives Liabilities	87,126,853
Investments in subsidiaries and associates - net	742,917	Debt issued and borrowings	73,150,124
Loans to customers and accrued interest receivables - net	2,228,911,511	Other liabilities	119,718,149
Properties for sale - net	20,979,581	Total liabilities	3,000,868,830
Premises and equipment - net	45,377,764	Shareholders' equity	
Other assets - net	77,197,624	Equity portion	44,690,263
		Other reserves	21,595,434
		Retained earnings	392,356,344
		Total owners of the Company	458,642,041
		Non-controlling interests	6,417,895
		Total shareholders' equity	465,059,936
Total assets	3,465,928,766	Total liabilities and shareholders' equity	3,465,928,766

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2022 (3.6 percent of total loans before deducting allowance for expected credit losses)	102,538,130
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2022	150,917,438
Regulatory capital for the quarter ended 30 June 2022 (Preliminary) (18.7 percent ratio of total capital to risk weighted assets)	431,429,118
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.7 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	431,429,118
Changes in assets and liabilities during the quarter ended 31 July 2022 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section ...	Nil

Channel of capital maintenance information disclosure

For Commercial Bank
 (under the Notification of the Bank of Thailand)
 Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank
 Location of disclosure
<https://www.scb.co.th/en/investor-relations/financial-information.html>
 Date of disclosure 26 April 2022
 Information as of 31 December 2021

For Financial Group
 (under the Notification of the Bank of Thailand)
 Re: Disclosure Requirement on Capital Adequacy for a Financial Group
 Location of disclosure
<https://www.scb.co.th/en/investor-relations/financial-information.html>
 Date of disclosure 26 April 2022
 Information as of 31 December 2021

Channel of C.B. 1.1 information disclosure

For Commercial Bank
 Location of disclosure
<https://www.scb.co.th/en/investor-relations/financial-information.html>
 Information as of 31 July 2022

For Financial Group
 Location of disclosure
<https://www.scbx.com/en/investor-relations/financial-results.html>
 Information as of 31 July 2022

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mr. Manop Sangiambut)
 Chief Finance & Strategy Officer

(Mr. Arthid Nanthawithaya)
 Chief Executive Officer