

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



(Not audited by Certified Public Accountant)

As of 30 June 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43,482,674	Deposits	2,523,315,747
Interbank and money market items - net	566,281,377	Interbank and money market items	157,267,641
Financial assets measured at fair value through profit or loss	64,937,133	Liability payable on demand	13,238,568
Derivatives assets	73,495,286	Financial liabilities measured at fair value through profit or loss	15,160
Investments - net	298,973,762	Derivatives Liabilities	67,909,224
Investments in subsidiaries and associates - net	749,115	Debt issued and borrowings	82,542,418
Loans to customers and accrued interest receivables - net	2,220,624,151	Other liabilities	101,470,749
Properties for sale - net	20,927,588	Total liabilities	2,945,759,507
Premises and equipment - net	45,576,578	Shareholders' equity	
Other assets - net	64,086,309	Equity portion	44,690,263
		Other reserves	21,627,277
		Retained earnings	380,724,576
		Total owners of the Company	447,042,116
		Non-controlling interests	6,332,350
		Total shareholders' equity	453,374,466
Total assets	3,399,133,973	Total liabilities and shareholders' equity	3,399,133,973

	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 30 June 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 30 June 2022

For Financial Group
 Location of disclosure
<https://www.scbx.com/en/investor-relations/financial-results.html>
 Information as of 30 June 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