

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



(Not audited by Certified Public Accountant)

As of 30 November 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	42,159,113	Deposits	2,579,167,407
Interbank and money market items - net	538,349,954	Interbank and money market items	140,935,712
Financial assets measured at fair value through profit or loss	61,296,526	Liability payable on demand	13,919,233
Derivatives assets	69,182,078	Financial liabilities measured at fair value through profit or loss	42,835
Investments - net	400,194,039	Derivatives Liabilities	60,880,408
Investments in subsidiaries and associates - net	1,103,022	Debt issued and borrowings	74,399,805
Loans to customers and accrued interest receivables - net	2,209,280,989	Other liabilities	105,695,595
Properties for sale - net	22,425,591	Total liabilities	2,975,040,995
Premises and equipment - net	45,626,394	Shareholders' equity	
Other assets - net	48,498,394	Equity portion	44,690,263
		Other reserves	21,653,227
		Retained earnings	390,950,791
		Total owners of the Company	457,294,281
		Non-controlling interests	5,780,824
		Total shareholders' equity	463,075,105
Total assets	3,438,116,100	Total liabilities and shareholders' equity	3,438,116,100

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (3.34 percent of total loans before deducting allowance for expected credit losses)	92,131,328
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	150,992,272
Regulatory capital for the quarter ended 30 September 2022 (18.53 percent ratio of total capital to risk weighted assets)	432,355,308
Capital after deducting capital add-ons for loans to large exposures (18.53 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	432,355,308
Changes in assets and liabilities during the quarter ended 30 November 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/th/investor-relations/financial-information.html>
 Date of disclosure 26 October 2022
 Information as of 30 June 2022

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.scbx.com/th/investor-relations/pillar-iii-disclosure.html>
 Date of disclosure 26 October 2022
 Information as of 30 June 2022

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 November 2022

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