

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



(Not audited by Certified Public Accountant)

As of 31 October 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	44,592,980	Deposits	2,503,229,819
Interbank and money market items - net	418,754,226	Interbank and money market items	142,415,495
Financial assets measured at fair value through profit or loss	68,625,001	Liability payable on demand	12,924,468
Derivatives assets	94,143,932	Financial liabilities measured at fair value through profit or loss	31,225
Investments - net	419,683,315	Derivatives Liabilities	91,031,849
Investments in subsidiaries and associates - net	1,107,235	Debt issued and borrowings	78,770,133
Loans to customers and accrued interest receivables - net	2,216,694,704	Other liabilities	111,427,145
Properties for sale - net	22,241,359	Total liabilities	2,939,830,134
Premises and equipment - net	45,577,800	Shareholders' equity	
Other assets - net	69,517,336	Equity portion	44,690,263
		Other reserves	21,339,912
		Retained earnings	389,308,345
		Total owners of the Company	455,338,520
		Non-controlling interests	5,769,234
		Total shareholders' equity	461,107,754
Total assets	3,400,937,888	Total liabilities and shareholders' equity	3,400,937,888

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (3.3 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 (Preliminary) (18.5 percent ratio of total capital to risk weighted assets)	432,355,308
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.5 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 31 October 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 31 October 2022

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