

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



(Not audited by Certified Public Accountant)

As of 30 April 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	41,429,041	Deposits	2,508,257,004
Interbank and money market items - net	527,495,133	Interbank and money market items	194,390,568
Financial assets measured at fair value through profit or loss	67,823,731	Liability payable on demand	15,199,865
Derivatives assets	47,182,570	Financial liabilities measured at fair value through profit or loss	18,335
Investments - net	357,778,708	Derivatives Liabilities	47,531,943
Investments in subsidiaries and associates - net	1,164,750	Debt issued and borrowings	73,887,242
Loans to customers and accrued interest receivables - net	2,258,981,539	Other liabilities	125,600,461
Properties for sale - net	24,586,767	Total liabilities	2,964,885,418
Premises and equipment - net	46,224,860	Shareholders' equity	
Other assets - net	55,592,477	Equity portion	44,690,263
		Other reserves	20,991,625
		Retained earnings	392,072,675
		Total owners of the Company	457,754,563
		Non-controlling interests	5,619,595
		Total shareholders' equity	463,374,158
Total assets	3,428,259,576	Total liabilities and shareholders' equity	3,428,259,576

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2023 (3.3 percent of total loans before deducting allowance for expected credit losses)	95,153,450
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2023	155,983,049
Regulatory capital for the quarter ended 31 March 2023 (Preliminary) (18.6 percent ratio of total capital to risk weighted assets)	433,674,626
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.6 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	433,674,626
Changes in assets and liabilities during the quarter ended 30 April 2023 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 27 April 2023
 Information as of 31 December 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 27 April 2023
 Information as of 31 December 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 April 2023

For Financial Group
 Location of disclosure
<https://www.scbx.com/en/investor-relations/financial-results.html>
 Information as of 30 April 2023

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


 (Mr. Manop Sangiambut)
 Chief Financial Officer


 (Mr. Arthid Nanthawithaya)
 Chief Executive Officer