

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



(Not audited by Certified Public Accountant)

As of 31 January 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	42,588,714	Deposits	2,515,658,480
Interbank and money market items - net	502,728,244	Interbank and money market items	183,654,747
Financial assets measured at fair value through profit or loss	66,070,010	Liability payable on demand	12,766,292
Derivatives assets	74,064,266	Financial liabilities measured at fair value through profit or loss	49,240
Investments - net	376,084,551	Derivatives Liabilities	71,493,114
Investments in subsidiaries and associates - net	1,201,349	Debt issued and borrowings	70,788,706
Loans to customers and accrued interest receivables - net	2,250,169,807	Other liabilities	106,422,205
Properties for sale - net	22,363,292	Total liabilities	2,960,832,784
Premises and equipment - net	46,262,504	Shareholders' equity	
Other assets - net	48,298,987	Equity portion	44,690,263
		Other reserves	21,170,462
		Retained earnings	397,570,690
		Total owners of the Company	463,431,415
		Non-controlling interests	5,567,525
		Total shareholders' equity	468,998,940
Total assets	3,429,831,724	Total liabilities and shareholders' equity	3,429,831,724

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022 (3.3 percent of total loans before deducting allowance for expected credit losses)	95,328,850
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	152,374,375
Regulatory capital for the quarter ended 31 December 2022 (Preliminary) (18.9 percent ratio of total capital to risk weighted assets)	434,906,718
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.9 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	434,906,718
Changes in assets and liabilities during the quarter ended 31 January 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 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 January 2023

For Financial Group
Location of disclosure
<https://www.scbx.com/en/investor-relations/financial-results.html>
Information as of 31 January 2023

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