

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



(Not audited by Certified Public Accountant)

As of 31 March 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,249,418	Deposits	2,510,258,065
Interbank and money market items - net	516,130,642	Interbank and money market items	191,682,963
Financial assets measured at fair value through profit or loss	67,636,845	Liability payable on demand	15,869,439
Derivatives assets	50,946,454	Financial liabilities measured at fair value through profit or loss	10,750
Investments - net	348,621,412	Derivatives Liabilities	51,603,319
Investments in subsidiaries and associates - net	1,427,495	Debt issued and borrowings	73,245,776
Loans to customers and accrued interest receivables - net	2,267,643,204	Other liabilities	96,836,415
Properties for sale - net	24,464,641	Total liabilities	2,939,506,727
Premises and equipment - net	46,353,258	Shareholders' equity	
Other assets - net	53,001,519	Equity portion	44,690,263
		Other reserves	21,142,388
		Retained earnings	405,536,062
		Total owners of the Company	471,368,713
		Non-controlling interests	5,599,448
		Total shareholders' equity	476,968,161
Total assets	3,416,474,888	Total liabilities and shareholders' equity	3,416,474,888

	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 31 March 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 31 March 2023

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