

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



(Not audited by Certified Public Accountant)

As of 31 May 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,207,481	Deposits	2,500,361,345
Interbank and money market items - net	492,006,402	Interbank and money market items	212,157,040
Financial assets measured at fair value through profit or loss	74,589,497	Liability payable on demand	14,650,642
Derivatives assets	51,694,337	Financial liabilities measured at fair value through profit or loss	50,685
Investments - net	341,810,145	Derivatives Liabilities	50,229,360
Investments in subsidiaries and associates - net	1,410,179	Debt issued and borrowings	58,074,154
Loans to customers and accrued interest receivables - net	2,284,326,679	Other liabilities	111,206,173
Properties for sale - net	24,726,302	Total liabilities	2,946,729,399
Premises and equipment - net	46,193,545	Shareholders' equity	
Other assets - net	60,546,357	Equity portion	44,690,263
		Other reserves	20,832,327
		Retained earnings	396,622,188
		Total owners of the Company	462,144,778
		Non-controlling interests	5,636,747
		Total shareholders' equity	467,781,525
Total assets	3,414,510,924	Total liabilities and shareholders' equity	3,414,510,924

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2023 (3.32 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 (18.63 percent ratio of total capital to risk weighted assets)	433,674,626
Capital after deducting capital add-ons for loans to large exposures (18.63 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 May 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/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 May 2023

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