



## Summary Statement of Assets and Liabilities

(Not audited by Certified Public Accountant)

As of 30 April 2022



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	46,893,141	Deposits	2,558,095,424
Interbank and money market items - net	561,762,515	Interbank and money market items	166,080,254
Financial assets measured at fair value through profit or loss	44,724,184	Liability payable on demand	14,838,672
Derivatives assets	68,829,840	Financial liabilities measured at fair value through profit or loss	-
Investments - net	326,527,587	Derivatives Liabilities	64,674,164
Investments in subsidiaries and associates - net	33,089,817	Debt issued and borrowings	68,766,534
Loans to customers and accrued interest receivables - net	2,196,350,287	Other liabilities	94,178,123
Properties for sale - net	19,041,446	<b>Total liabilities</b>	<b>2,966,633,171</b>
Premises and equipment - net	42,597,148	<b>Shareholders' equity</b>	
Other assets - net	69,719,773	Equity portion	45,116,113
		Other reserves	20,767,665
		Retained earnings	377,018,789
		<b>Total shareholders' equity</b>	<b>442,902,567</b>
<b>Total assets</b>	<b>3,409,535,738</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,409,535,738</b>

Non-Performing Loans (gross) for the quarter ended 31 March 2022

Thousand Baht

105,208,182

(3.67 percent of total loans before deducting allowance for expected credit losses)

Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2022

146,315,783

Regulatory capital

429,290,174

(18.98 (percent) ratio of total capital to risk weighted assets)

Capital after deducting capital add-ons for loans to large exposures

429,290,174

(18.98 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)

Changes in assets and liabilities during the quarter ended 30 April 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

For Financial Group

(under the Notification of the Bank of Thailand)

(under the Notification of the Bank of Thailand)

Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank)

Re: Disclosure Requirement on Capital Adequacy for a Financial Group)

Location of disclosure

Location of disclosure

<https://www.scb.co.th/en/investor-relations/financial-information.html>

<https://www.scb.co.th/en/investor-relations/financial-information.html>

Date of disclosure 26 April 2022

Date of disclosure 26 April 2022

Information as of 31 December 2021

Information as of 31 December 2021

**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)  
CEO & Chairman of Executive Committee

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



(Not audited by Certified Public Accountant)

**As of 30 April 2022**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	47,142,694	Deposits	2,556,743,963
Interbank and money market items - net	573,268,459	Interbank and money market items	164,242,870
Financial assets measured at fair value through profit or loss	68,803,965	Liability payable on demand	14,839,473
Derivatives assets	69,020,714	Financial liabilities measured at fair value through profit or loss	16,470
Investments - net	326,863,492	Derivatives Liabilities	64,120,272
Investments in subsidiaries and associates - net	690,361	Debt issued and borrowings	75,865,041
Loans to customers and accrued interest receivables - net	2,201,565,309	Other liabilities	101,077,465
Properties for sale - net	19,258,446	<b>Total liabilities</b>	<b>2,976,905,554</b>
Premises and equipment - net	44,642,861	<b>Shareholders' equity</b>	
Other assets - net	71,992,572	Equity portion	44,690,273
		Other reserves	21,974,061
		Retained earnings	373,912,308
		<b>Total owners of the Company</b>	<b>440,576,642</b>
		Non-controlling interests	5,766,677
		<b>Total shareholders' equity</b>	<b>446,343,319</b>
<b>Total assets</b>	<b>3,423,248,873</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,423,248,873</b>

	<b>Thousand Baht</b>
Non-Performing Loans (gross) for the quarter ended 31 March 2022 (3.7 percent of total loans before deducting allowance for expected credit losses)	106,304,632
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2022	147,670,812
Regulatory capital for the quarter ended 31 March 2022 (Preliminary) (18.6 percent ratio of total capital to risk weighted assets)	424,261,467
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)	424,261,467
Changes in assets and liabilities during the quarter ended 30 April 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/en/investor-relations/financial-information.html>  
 Date of disclosure 26 April 2022  
 Information as of 31 December 2021

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.scb.co.th/en/investor-relations/financial-information.html>  
 Date of disclosure 26 April 2022  
 Information as of 31 December 2021

**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 2022

For Financial Group  
 Location of disclosure  
<https://www.scb.co.th/en/investor-relations/financial-information.html>  
 Information as of 30 April 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