



Summary Statement of Assets and Liabilities

(Not audited by Certified Public Accountant)

As of 31 May 2022



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43,140,333	Deposits	2,608,705,622
Interbank and money market items - net	666,386,039	Interbank and money market items	168,153,248
Financial assets measured at fair value through profit or loss	40,442,307	Liability payable on demand	13,079,319
Derivatives assets	57,944,819	Financial liabilities measured at fair value through profit or loss	-
Investments - net	292,721,878	Derivatives Liabilities	53,245,770
Investments in subsidiaries and associates - net	33,300,617	Debt issued and borrowings	68,297,643
Loans to customers and accrued interest receivables - net	2,201,826,564	Other liabilities	95,887,571
Properties for sale - net	19,487,815	Total liabilities	3,007,369,173
Premises and equipment - net	42,409,673	Shareholders' equity	
Other assets - net	55,437,110	Equity portion	45,116,113
		Other reserves	20,702,891
		Retained earnings	379,908,978
		Total shareholders' equity	445,727,982
Total assets	3,453,097,155	Total liabilities and shareholders' equity	3,453,097,155

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2022 (3.67 percent of total loans before deducting allowance for expected credit losses)	105,208,182
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2022	146,315,783
Regulatory capital (19.05 (percent) ratio of total capital to risk weighted assets)	429,045,181
Capital after deducting capital add-ons for loans to large exposures (19.05 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)	429,045,181
Changes in assets and liabilities during the quarter ended 31 May 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

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 31 May 2022

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43,417,130	Deposits	2,609,323,694
Interbank and money market items - net	677,740,315	Interbank and money market items	166,695,085
Financial assets measured at fair value through profit or loss	64,904,044	Liability payable on demand	13,079,703
Derivatives assets	58,082,834	Financial liabilities measured at fair value through profit or loss	22,980
Investments - net	293,060,747	Derivatives Liabilities	52,654,994
Investments in subsidiaries and associates - net	682,586	Debt issued and borrowings	75,714,147
Loans to customers and accrued interest receivables - net	2,206,480,704	Other liabilities	109,918,943
Properties for sale - net	19,704,815	Total liabilities	3,027,409,546
Premises and equipment - net	44,443,108	Shareholders' equity	
Other assets - net	67,878,540	Equity portion	44,690,263
		Other reserves	21,874,364
		Retained earnings	376,746,410
		Total owners of the Company	443,311,037
		Non-controlling interests	5,674,240
		Total shareholders' equity	448,985,277
Total assets	3,476,394,823	Total liabilities and shareholders' equity	3,476,394,823

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2022 (3.70 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 (18.64 percent ratio of total capital to risk weighted assets)	424,261,467
Capital after deducting capital add-ons for loans to large exposures (18.64 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 31 May 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 31 May 2022

For Financial Group
 Location of disclosure
<https://www.scb.co.th/en/investor-relations/financial-information.html>
 Information as of 31 May 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