

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

(Not audited by Certified Public Accountant)

**As of 31 August 2022**



Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43,106,289	Deposits	2,578,427,027
Interbank and money market items - net	505,584,925	Interbank and money market items	158,897,141
Financial assets measured at fair value through profit or loss	72,052,242	Liability payable on demand	16,444,211
Derivatives assets	80,424,497	Financial liabilities measured at fair value through profit or loss	50,510
Investments - net	416,364,970	Derivatives Liabilities	73,606,549
Investments in subsidiaries and associates - net	736,174	Debt issued and borrowings	70,103,450
Loans to customers and accrued interest receivables - net	2,213,217,001	Other liabilities	103,986,708
Properties for sale - net	21,514,813	<b>Total liabilities</b>	<b>3,001,515,596</b>
Premises and equipment - net	45,177,860	<b>Shareholders' equity</b>	
Other assets - net	67,647,947	Equity portion	44,690,263
		Other reserves	21,753,208
		Retained earnings	391,498,806
		<b>Total owners of the Company</b>	<b>457,942,277</b>
		Non-controlling interests	6,368,845
		<b>Total shareholders' equity</b>	<b>464,311,122</b>
<b>Total assets</b>	<b>3,465,826,718</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,465,826,718</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2022 (3.58 percent of total loans before deducting allowance for expected credit losses)	102,538,130
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2022	150,917,438
Regulatory capital for the quarter ended 30 June 2022 (18.67 percent ratio of total capital to risk weighted assets)	431,429,118
Capital after deducting capital add-ons for loans to large exposures (18.67 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	431,429,118
Changes in assets and liabilities during the quarter ended 31 August 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 August 2022

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