

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



(Not audited by Certified Public Accountant)

**As of 30 September 2022**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	44,371,683	Deposits	2,533,272,748
Interbank and money market items - net	469,031,156	Interbank and money market items	145,773,701
Financial assets measured at fair value through profit or loss	68,473,347	Liability payable on demand	16,769,124
Derivatives assets	102,218,348	Financial liabilities measured at fair value through profit or loss	29,265
Investments - net	392,996,642	Derivatives Liabilities	98,290,661
Investments in subsidiaries and associates - net	888,139	Debt issued and borrowings	76,298,062
Loans to customers and accrued interest receivables - net	2,216,288,808	Other liabilities	107,605,496
Properties for sale - net	22,127,993	<b>Total liabilities</b>	<b>2,978,039,057</b>
Premises and equipment - net	45,540,888	<b>Shareholders' equity</b>	
Other assets - net	78,983,193	Equity portion	44,690,263
		Other reserves	21,328,713
		Retained earnings	391,111,676
		<b>Total owners of the Company</b>	<b>457,130,652</b>
		Non-controlling interests	5,750,488
		<b>Total shareholders' equity</b>	<b>462,881,140</b>
<b>Total assets</b>	<b>3,440,920,197</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,440,920,197</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2022 (3.3 percent of total loans before deducting allowance for expected credit losses)	92,131,328
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022	150,992,272
Regulatory capital for the quarter ended 30 September 2022 (Preliminary) (18.5 percent ratio of total capital to risk weighted assets)	432,359,845
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.5 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	432,359,845
Changes in assets and liabilities during the quarter ended 30 September 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 September 2022

For Financial Group  
 Location of disclosure  
<https://www.scbx.com/en/investor-relations/financial-results.html>  
 Information as of 30 September 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