

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



(Not audited by Certified Public Accountant)

**As of 28 February 2023**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	43,481,686	Deposits	2,517,859,817
Interbank and money market items - net	491,009,853	Interbank and money market items	183,029,021
Financial assets measured at fair value through profit or loss	76,486,692	Liability payable on demand	13,580,797
Derivatives assets	65,014,897	Financial liabilities measured at fair value through profit or loss	5,395
Investments - net	368,385,885	Derivatives Liabilities	63,381,584
Investments in subsidiaries and associates - net	1,316,186	Debt issued and borrowings	74,423,121
Loans to customers and accrued interest receivables - net	2,250,163,004	Other liabilities	95,446,724
Properties for sale - net	22,392,972	<b>Total liabilities</b>	<b>2,947,726,459</b>
Premises and equipment - net	46,295,570	<b>Shareholders' equity</b>	
Other assets - net	56,941,937	Equity portion	44,690,263
		Other reserves	20,961,451
		Retained earnings	402,523,867
		<b>Total owners of the Company</b>	<b>468,175,581</b>
		Non-controlling interests	5,586,642
		<b>Total shareholders' equity</b>	<b>473,762,223</b>
<b>Total assets</b>	<b>3,421,488,682</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,421,488,682</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2022 (3.34 percent of total loans before deducting allowance for expected credit losses)	95,328,850
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2022	152,374,375
Regulatory capital for the quarter ended 31 December 2022 (18.86 percent ratio of total capital to risk weighted assets)	434,906,718
Capital after deducting capital add-ons for loans to large exposures (18.86 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	434,906,718
Changes in assets and liabilities during the quarter ended 28 February 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/th/investor-relations/financial-information.html>  
 Date of disclosure 26 October 2022  
 Information as of 30 June 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 26 October 2022  
 Information as of 30 June 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 28 February 2023

For Financial Group  
 Location of disclosure  
<https://www.scbx.com/en/investor-relations/financial-results.html>  
 Information as of 28 February 2023

**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