



## Summary Statement of Assets and Liabilities

(Not audited by Certified Public Accountant)

As of 30 September 2022



| Assets   | Thousand Baht        | Liabilities   | Thousand Baht        |
|--|----------------------|---|----------------------|
| Cash   | 44,105,463           | Deposits  | 2,557,624,925        |
| Interbank and money market items - net                         | 451,234,625          | Interbank and money market items                                    | 146,809,228          |
| Financial assets measured at fair value through profit or loss | 45,103,289           | Liability payable on demand   | 16,768,858           |
| Derivatives assets   | 101,598,229          | Financial liabilities measured at fair value through profit or loss | -                    |
| Investments - net  | 392,898,834          | Derivatives Liabilities   | 98,774,814           |
| Investments in subsidiaries and associates - net               | 10,016,224           | Debt issued and borrowings  | 69,376,064           |
| Loans to customers and accrued interest receivables - net      | 2,211,221,386        | Other liabilities   | 103,373,150          |
| Properties for sale - net                                      | 21,910,993           | <b>Total liabilities</b>  | <b>2,992,727,039</b> |
| Premises and equipment - net                                   | 42,045,774           | <b>Shareholders' equity</b>   |                      |
| Other assets - net   | 73,021,944           | Equity portion  | 45,116,113           |
|  |                      | Other reserves  | 19,311,722           |
|  |                      | Retained earnings   | 336,001,887          |
| <b>Total assets</b>  | <b>3,393,156,761</b> | <b>Total shareholders' equity</b>                                   | <b>400,429,722</b>   |
|  |                      | <b>Total liabilities and shareholders' equity</b>                   | <b>3,393,156,761</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loans (gross) for the quarter ended 30 September 2022<br>(3.32 percent of total loans before deducting allowance for expected credit losses)                                  | 91,378,760    |
| Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2022   | 143,982,573   |
| Regulatory capital<br>(16.01 (percent) ratio of total capital to risk weighted assets)   | 365,628,687   |
| Capital after deducting capital add-ons for loans to large exposures<br>(16.01 (percent) ratio of total capital after deducting capital add-ons to risk weighted assets)                     | 365,628,687   |
| 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

**We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.**

(Mr. Manop Sangiambut)  
Chief Financial Officer

(Mr. Kris Chantanotoke)  
Director and Chief Executive Officer