

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



(Not audited by Certified Public Accountant)

As of 29 February 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,100,664	Deposits	2,444,367,890
Interbank and money market items - net	333,976,991	Interbank and money market items	201,622,061
Financial assets measured at fair value through profit or loss	148,945,547	Liability payable on demand	12,246,840
Derivatives assets	50,346,142	Financial liabilities measured at fair value through profit or loss	1,730,180
Investments - net	377,539,860	Derivatives Liabilities	48,822,944
Investments in subsidiaries and associates - net	1,965,017	Debt issued and borrowings	92,403,113
Loans to customers and accrued interest receivables - net	2,306,197,575	Other liabilities	100,584,902
Properties for sale - net	25,956,087	Total liabilities	2,901,777,930
Premises and equipment - net	45,653,056	Shareholders' equity	
Other assets - net	63,578,023	Equity portion	44,690,263
		Other reserves	20,965,070
		Retained earnings	420,134,045
		Total owners of the Company	485,789,378
		Non-controlling interests	5,691,654
		Total shareholders' equity	491,481,032
Total assets	3,393,258,962	Total liabilities and shareholders' equity	3,393,258,962

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023 (3.44 percent of total loans before deducting allowance for expected credit losses)	96,832,039
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2023	148,023,815
Regulatory capital for the quarter ended 31 December 2023 (18.81 percent ratio of total capital to risk weighted assets)	443,679,811
Capital after deducting capital add-ons for loans to large exposures (18.81 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	443,679,811
Changes in assets and liabilities during the quarter ended 29 February 2024 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 27 October 2023
 Information as of 30 June 2023

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/en/investor-relations/pillar-iii-disclosure.html>
 Date of disclosure 27 October 2023
 Information as of 30 June 2023

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 29 February 2024

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/summary-statement>
 Information as of 29 February 2024

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)
 Chief Executive Officer