

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



(Not audited by Certified Public Accountant)

**As of 31 January 2024**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,837,089	Deposits	2,437,899,931
Interbank and money market items - net	436,137,822	Interbank and money market items	212,499,817
Financial assets measured at fair value through profit or loss	90,951,836	Liability payable on demand	12,591,402
Derivatives assets	46,549,911	Financial liabilities measured at fair value through profit or loss	1,920,723
Investments - net	362,744,300	Derivatives Liabilities	45,447,850
Investments in subsidiaries and associates - net	1,963,451	Debt issued and borrowings	111,195,776
Loans to customers and accrued interest receivables - net	2,296,627,469	Other liabilities	96,356,718
Properties for sale - net	25,975,585	<b>Total liabilities</b>	<b>2,917,912,217</b>
Premises and equipment - net	45,799,053	<b>Shareholders' equity</b>	
Other assets - net	62,261,036	Equity portion	44,690,263
		Other reserves	20,907,927
		Retained earnings	416,674,213
		<b>Total owners of the Company</b>	<b>482,272,403</b>
		Non-controlling interests	5,662,932
		<b>Total shareholders' equity</b>	<b>487,935,335</b>
<b>Total assets</b>	<b>3,405,847,552</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,405,847,552</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2023 (3.4 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 (Preliminary) (18.8 percent ratio of total capital to risk weighted assets)	443,679,811
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.8 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 31 January 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 31 January 2024

For Financial Group  
 Location of disclosure  
<https://investor.scbx.com/en/downloads/summary-statement>  
 Information as of 31 January 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