

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



(Not audited by Certified Public Accountant)

As of 31 August 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,827,795	Deposits	2,497,609,926
Interbank and money market items - net	458,523,059	Interbank and money market items	185,725,841
Financial assets measured at fair value through profit or loss	81,282,248	Liability payable on demand	12,002,960
Derivatives assets	55,262,122	Financial liabilities measured at fair value through profit or loss	14,775
Investments - net	385,579,560	Derivatives Liabilities	51,884,108
Investments in subsidiaries and associates - net	1,603,292	Debt issued and borrowings	110,187,484
Loans to customers and accrued interest receivables - net	2,301,216,139	Other liabilities	120,154,616
Properties for sale - net	24,971,983	Total liabilities	2,977,579,710
Premises and equipment - net	46,046,979	Shareholders' equity	
Other assets - net	57,360,206	Equity portion	44,690,263
		Other reserves	20,615,026
		Retained earnings	398,297,487
		Total owners of the Company	463,602,776
		Non-controlling interests	5,490,897
		Total shareholders' equity	469,093,673
Total assets	3,446,673,383	Total liabilities and shareholders' equity	3,446,673,383

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2023 (3.25 percent of total loans before deducting allowance for expected credit losses)	93,027,871
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2023	158,748,819
Regulatory capital for the quarter ended 30 June 2023 (18.67 percent ratio of total capital to risk weighted assets)	445,706,364
Capital after deducting capital add-ons for loans to large exposures (18.67 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	445,706,364
Changes in assets and liabilities during the quarter ended 31 August 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/en/investor-relations/financial-information.html>
 Date of disclosure 27 April 2023
 Information as of 31 December 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/en/investor-relations/pillar-iii-disclosure.html>
 Date of disclosure 27 April 2023
 Information as of 31 December 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 31 August 2023

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/market-disclosure>
 Information as of 31 August 2023

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