

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



(Not audited by Certified Public Accountant)

As of 31 December 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,675,704	Deposits	2,442,859,865
Interbank and money market items - net	436,797,171	Interbank and money market items	221,458,781
Financial assets measured at fair value through profit or loss	92,534,166	Liability payable on demand	13,005,055
Derivatives assets	46,981,694	Financial liabilities measured at fair value through profit or loss	1,910,818
Investments - net	386,162,469	Derivatives Liabilities	42,952,427
Investments in subsidiaries and associates - net	1,970,054	Debt issued and borrowings	109,910,607
Loans to customers and accrued interest receivables - net	2,301,044,123	Other liabilities	122,891,062
Properties for sale - net	25,930,818	Total liabilities	2,954,988,615
Premises and equipment - net	45,987,817	Shareholders' equity	
Other assets - net	60,637,914	Equity portion	44,690,263
		Other reserves	20,833,387
		Retained earnings	412,558,569
		Total owners of the Company	478,082,219
		Non-controlling interests	5,651,096
		Total shareholders' equity	483,733,315
Total assets	3,438,721,930	Total liabilities and shareholders' equity	3,438,721,930

	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 December 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 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 December 2023

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/quarterly-results>
 Information as of 31 December 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