

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



(Not audited by Certified Public Accountant)

As of 31 July 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,623,058	Deposits	2,440,247,217
Interbank and money market items - net	443,427,118	Interbank and money market items	189,016,920
Financial assets measured at fair value through profit or loss	71,930,551	Liability payable on demand	10,729,498
Derivatives assets	49,967,749	Financial liabilities measured at fair value through profit or loss	6,755
Investments - net	356,328,195	Derivatives Liabilities	47,177,900
Investments in subsidiaries and associates - net	1,506,122	Debt issued and borrowings	109,065,780
Loans to customers and accrued interest receivables - net	2,289,895,746	Other liabilities	113,073,900
Properties for sale - net	25,081,904	Total liabilities	2,909,317,970
Premises and equipment - net	46,234,954	Shareholders' equity	
Other assets - net	58,915,348	Equity portion	44,690,263
		Other reserves	20,712,667
		Retained earnings	403,530,879
		Total owners of the Company	468,933,809
		Non-controlling interests	5,658,966
		Total shareholders' equity	474,592,775
Total assets	3,383,910,745	Total liabilities and shareholders' equity	3,383,910,745

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2023 (3.2 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 (Preliminary) (18.7 percent ratio of total capital to risk weighted assets)	445,706,364
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.7 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 July 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 July 2023

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