

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



(Not audited by Certified Public Accountant)

As of 30 June 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,180,110	Deposits	2,468,158,778
Interbank and money market items - net	488,818,568	Interbank and money market items	204,345,422
Financial assets measured at fair value through profit or loss	70,565,424	Liability payable on demand	15,167,332
Derivatives assets	64,127,617	Financial liabilities measured at fair value through profit or loss	8,425
Investments - net	347,512,163	Derivatives Liabilities	64,601,356
Investments in subsidiaries and associates - net	1,510,652	Debt issued and borrowings	110,018,921
Loans to customers and accrued interest receivables - net	2,292,291,473	Other liabilities	107,000,671
Properties for sale - net	25,008,832	Total liabilities	2,969,300,905
Premises and equipment - net	46,354,051	Shareholders' equity	
Other assets - net	67,028,525	Equity portion	44,690,263
		Other reserves	20,705,865
		Retained earnings	400,052,634
		Total owners of the Company	465,448,762
		Non-controlling interests	5,647,748
		Total shareholders' equity	471,096,510
Total assets	3,440,397,415	Total liabilities and shareholders' equity	3,440,397,415

	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 30 June 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/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/th/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 30 June 2023

For Financial Group
 Location of disclosure
<https://www.scbx.com/en/investor-relations/financial-results.html>
 Information as of 30 June 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