

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



(Not audited by Certified Public Accountant)

As of 30 November 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,210,015	Deposits	2,475,703,722
Interbank and money market items - net	490,774,474	Interbank and money market items	214,154,986
Financial assets measured at fair value through profit or loss	88,424,104	Liability payable on demand	19,013,165
Derivatives assets	51,570,953	Financial liabilities measured at fair value through profit or loss	2,750
Investments - net	373,817,429	Derivatives Liabilities	47,871,645
Investments in subsidiaries and associates - net	1,839,595	Debt issued and borrowings	113,088,107
Loans to customers and accrued interest receivables - net	2,290,275,753	Other liabilities	114,545,864
Properties for sale - net	25,665,725	Total liabilities	2,984,380,239
Premises and equipment - net	45,646,714	Shareholders' equity	
Other assets - net	60,201,692	Equity portion	44,690,263
		Other reserves	20,517,906
		Retained earnings	409,226,718
		Total owners of the Company	474,434,887
		Non-controlling interests	5,611,328
		Total shareholders' equity	480,046,215
Total assets	3,464,426,454	Total liabilities and shareholders' equity	3,464,426,454

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023 (3.30 percent of total loans before deducting allowance for expected credit losses)	95,576,348
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2023	152,957,894
Regulatory capital for the quarter ended 30 September 2023 (18.66 percent ratio of total capital to risk weighted assets)	443,802,461
Capital after deducting capital add-ons for loans to large exposures (18.66 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	443,802,461
Changes in assets and liabilities during the quarter ended 30 November 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 30 November 2023

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/quarterly-results>
 Information as of 30 November 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