

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



(Not audited by Certified Public Accountant)

As of 31 October 2023

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,684,516	Deposits	2,526,126,010
Interbank and money market items - net	498,495,554	Interbank and money market items	218,011,045
Financial assets measured at fair value through profit or loss	95,084,867	Liability payable on demand	13,248,585
Derivatives assets	66,211,284	Financial liabilities measured at fair value through profit or loss	2,825
Investments - net	385,191,154	Derivatives Liabilities	64,468,790
Investments in subsidiaries and associates - net	1,838,724	Debt issued and borrowings	112,861,091
Loans to customers and accrued interest receivables - net	2,295,639,109	Other liabilities	110,018,453
Properties for sale - net	25,185,923	Total liabilities	3,044,736,799
Premises and equipment - net	45,796,041	Shareholders' equity	
Other assets - net	70,704,403	Equity portion	44,690,263
		Other reserves	20,280,443
		Retained earnings	405,623,429
		Total owners of the Company	470,594,135
		Non-controlling interests	5,500,641
		Total shareholders' equity	476,094,776
Total assets	3,520,831,575	Total liabilities and shareholders' equity	3,520,831,575

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2023 (3.3 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 (Preliminary) (18.7 percent ratio of total capital to risk weighted assets)	443,802,461
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)	443,802,461
Changes in assets and liabilities during the quarter ended 31 October 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 October 2023

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