

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



(Not audited by Certified Public Accountant)

**As of 30 September 2023**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,337,452	Deposits	2,546,813,423
Interbank and money market items - net	478,843,374	Interbank and money market items	205,200,394
Financial assets measured at fair value through profit or loss	99,930,890	Liability payable on demand	13,120,590
Derivatives assets	77,557,838	Financial liabilities measured at fair value through profit or loss	4,015
Investments - net	376,544,157	Derivatives Liabilities	77,477,851
Investments in subsidiaries and associates - net	1,839,860	Debt issued and borrowings	112,901,086
Loans to customers and accrued interest receivables - net	2,323,429,979	Other liabilities	111,637,870
Properties for sale - net	24,957,178	<b>Total liabilities</b>	<b>3,067,155,229</b>
Premises and equipment - net	45,984,627	<b>Shareholders' equity</b>	
Other assets - net	73,623,589	Equity portion	44,690,263
		Other reserves	20,329,504
		Retained earnings	401,374,644
		<b>Total owners of the Company</b>	<b>466,394,411</b>
		Non-controlling interests	5,499,304
		<b>Total shareholders' equity</b>	<b>471,893,715</b>
<b>Total assets</b>	<b>3,539,048,944</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,539,048,944</b>

	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	159,883,201
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 30 September 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 30 September 2023

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