

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



(Not audited by Certified Public Accountant)

As of 30 April 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,937,053	Deposits	2,439,355,943
Interbank and money market items - net	384,206,443	Interbank and money market items	222,565,898
Financial assets measured at fair value through profit or loss	121,256,053	Liability payable on demand	12,143,126
Derivatives assets	63,694,869	Financial liabilities measured at fair value through profit or loss	1,778,002
Investments - net	376,542,293	Derivatives Liabilities	66,009,504
Investments in subsidiaries and associates - net	1,688,643	Debt issued and borrowings	90,594,887
Loans to customers and accrued interest receivables - net	2,308,825,454	Other liabilities	132,594,246
Properties for sale - net	26,611,303	Total liabilities	2,965,041,606
Premises and equipment - net	45,617,915	Shareholders' equity	
Other assets - net	69,355,535	Equity portion	44,690,263
		Other reserves	20,165,368
		Retained earnings	401,232,272
		Total owners of the Company	466,087,903
		Non-controlling interests	5,606,052
		Total shareholders' equity	471,693,955
Total assets	3,436,735,561	Total liabilities and shareholders' equity	3,436,735,561

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2024 (3.5 percent of total loans before deducting allowance for expected credit losses)	95,236,063
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2024	147,866,729
Regulatory capital for the quarter ended 31 March 2024 (Preliminary) (18.6 percent ratio of total capital to risk weighted assets)	445,789,269
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.6 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	445,789,269
Changes in assets and liabilities during the quarter ended 30 April 2024 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/shareholders/financial-information.html>
 Date of disclosure 26 April 2024
 Information as of 31 December 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 26 April 2024
 Information as of 31 December 2023

Channel of C.B. 1.1 information disclosure

For Commercial Bank
 Location of disclosure
<https://www.scb.co.th/en/shareholders/financial-information.html>
 Information as of 30 April 2024

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/summary-statement>
 Information as of 30 April 2024

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