

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

(Not audited by Certified Public Accountant)

**As of 31 December 2024**

| Assets   | Thousand Baht        | Liabilities   | Thousand Baht        |
|--|----------------------|---|----------------------|
| Cash   | 43,801,123           | Deposits  | 2,473,625,698        |
| Interbank and money market items - net                         | 553,168,677          | Interbank and money market items                                    | 229,838,535          |
| Financial assets measured at fair value through profit or loss | 114,352,450          | Liability payable on demand   | 9,226,897            |
| Derivatives assets   | 47,496,909           | Financial liabilities measured at fair value through profit or loss | 1,750,355            |
| Investments - net  | 314,836,755          | Derivatives Liabilities   | 46,281,016           |
| Investments in subsidiaries and associates - net               | 1,842,134            | Debt issued and borrowings  | 106,744,839          |
| Loans to customers and accrued interest receivables - net      | 2,280,603,456        | Other liabilities   | 124,234,809          |
| Properties for sale - net                                      | 28,216,448           | <b>Total liabilities</b>  | <b>2,991,702,149</b> |
| Premises and equipment - net                                   | 45,208,118           | <b>Shareholders' equity</b>   |                      |
| Other assets - net   | 57,013,153           | Equity portion  | 44,690,263           |
|  |                      | Other reserves  | 20,794,754           |
|  |                      | Retained earnings   | 423,150,578          |
|  |                      | <b>Total owners of the Company</b>                                  | <b>488,635,595</b>   |
|  |                      | Non-controlling interests   | 6,201,479            |
|  |                      | <b>Total shareholders' equity</b>                                   | <b>494,837,074</b>   |
| <b>Total assets</b>  | <b>3,486,539,223</b> | <b>Total liabilities and shareholders' equity</b>                   | <b>3,486,539,223</b> |

|  | Thousand Baht |
|--|---------------|
| Non-Performing Loans (gross) for the quarter ended 31 December 2024<br>(3.4 percent of total loans before deducting allowance for expected credit losses)                                      | 97,610,230    |
| Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024  | 148,573,372   |
| Regulatory capital for the quarter ended 31 December 2024 (Preliminary)<br>(18.9 percent ratio of total capital to risk weighted assets)   | 453,364,551   |
| Capital after deducting capital add-ons for loans to large exposures (Preliminary)<br>(18.9 percent ratio of total capital after deducting capital add-ons to risk weighted assets)            | 453,364,551   |
| Changes in assets and liabilities during the quarter ended 31 December 2024 resulting from penalties for violation of<br>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 29 October 2024  
Information as of 30 June 2024

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://investor.scbx.com/en/document/basel-iii-pillar-3-market-disclosures>  
Date of disclosure 29 October 2024  
Information as of 30 June 2024

**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 31 December 2024

For Financial Group  
Location of disclosure  
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>  
Information as of 31 December 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