

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



(Not audited by Certified Public Accountant)

As of 31 July 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,621,195	Deposits	2,443,128,432
Interbank and money market items - net	432,839,080	Interbank and money market items	224,503,035
Financial assets measured at fair value through profit or loss	106,051,354	Liability payable on demand	11,991,890
Derivatives assets	45,563,525	Financial liabilities measured at fair value through profit or loss	2,025,024
Investments - net	350,349,590	Derivatives Liabilities	43,288,175
Investments in subsidiaries and associates - net	1,807,236	Debt issued and borrowings	116,580,401
Loans to customers and accrued interest receivables - net	2,320,938,584	Other liabilities	99,127,358
Properties for sale - net	27,245,450	Total liabilities	2,940,644,315
Premises and equipment - net	45,007,581	Shareholders' equity	
Other assets - net	57,877,306	Equity portion	44,690,263
		Other reserves	20,770,189
		Retained earnings	411,443,845
		Total owners of the Company	476,904,297
		Non-controlling interests	5,752,289
		Total shareholders' equity	482,656,586
Total assets	3,423,300,901	Total liabilities and shareholders' equity	3,423,300,901

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2024 (3.3 percent of total loans before deducting allowance for expected credit losses)	95,096,652
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2024	148,937,456
Regulatory capital for the quarter ended 30 June 2024 (Preliminary) (18.8 percent ratio of total capital to risk weighted assets)	454,359,114
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.8 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	454,359,114
Changes in assets and liabilities during the quarter ended 31 July 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 31 July 2024

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/downloads/summary-statement>
 Information as of 31 July 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