

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



(Not audited by Certified Public Accountant)

As of 30 June 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,478,716	Deposits	2,457,273,819
Interbank and money market items - net	459,883,199	Interbank and money market items	249,082,172
Financial assets measured at fair value through profit or loss	138,367,442	Liability payable on demand	16,159,506
Derivatives assets	53,733,094	Financial liabilities measured at fair value through profit or loss	1,973,031
Investments - net	346,881,082	Derivatives Liabilities	54,633,399
Investments in subsidiaries and associates - net	1,810,075	Debt issued and borrowings	118,866,333
Loans to customers and accrued interest receivables - net	2,312,513,705	Other liabilities	107,827,044
Properties for sale - net	27,011,483	Total liabilities	3,005,815,304
Premises and equipment - net	45,314,686	Shareholders' equity	
Other assets - net	63,320,701	Equity portion	44,690,263
		Other reserves	20,425,561
		Retained earnings	407,655,057
		Total owners of the Company	472,770,881
		Non-controlling interests	5,727,998
		Total shareholders' equity	478,498,879
Total assets	3,484,314,183	Total liabilities and shareholders' equity	3,484,314,183

	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)	454,358,958
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)	454,358,958
Changes in assets and liabilities during the quarter ended 30 June 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 June 2024

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