

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



(Not audited by Certified Public Accountant)

As of 31 March 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,296,317	Deposits	2,410,605,706
Interbank and money market items - net	310,495,711	Interbank and money market items	229,916,370
Financial assets measured at fair value through profit or loss	154,936,373	Liability payable on demand	17,061,307
Derivatives assets	56,237,490	Financial liabilities measured at fair value through profit or loss	1,614,985
Investments - net	383,676,899	Derivatives Liabilities	55,349,120
Investments in subsidiaries and associates - net	2,118,293	Debt issued and borrowings	92,178,169
Loans to customers and accrued interest receivables - net	2,323,395,385	Other liabilities	105,169,270
Properties for sale - net	26,010,439	Total liabilities	2,911,894,927
Premises and equipment - net	45,715,860	Shareholders' equity	
Other assets - net	67,255,368	Equity portion	44,690,263
		Other reserves	21,001,710
		Retained earnings	423,962,051
		Total owners of the Company	489,654,024
		Non-controlling interests	5,589,184
		Total shareholders' equity	495,243,208
Total assets	3,407,138,135	Total liabilities and shareholders' equity	3,407,138,135

	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 (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 (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 31 March 2024 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section ...	Nil

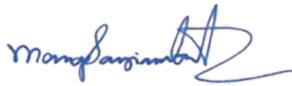
Channel of capital maintenance information disclosure

For Commercial Bank (under the Notification of the Bank of Thailand) Re: Disclosure Requirement on Capital Adequacy for a Commercial Bank)	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.scb.co.th/en/shareholders/financial-information.html	Location of disclosure https://www.scbx.com/en/investor-relations/pillar-iii-disclosure.html
Date of disclosure 27 October 2023	Date of disclosure 27 October 2023
Information as of 30 June 2023	Information as of 30 June 2023

Channel of C.B. 1.1 information disclosure

For Commercial Bank	For Financial Group
Location of disclosure https://www.scb.co.th/en/shareholders/financial-information.html	Location of disclosure https://investor.scbx.com/en/downloads/summary-statement
Information as of 31 March 2024	Information as of 31 March 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