

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



(Not audited by Certified Public Accountant)

As of 30 November 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,711,636	Deposits	2,458,179,813
Interbank and money market items - net	452,285,862	Interbank and money market items	213,861,574
Financial assets measured at fair value through profit or loss	135,364,119	Liability payable on demand	12,384,873
Derivatives assets	45,974,149	Financial liabilities measured at fair value through profit or loss	1,838,015
Investments - net	341,481,642	Derivatives Liabilities	44,382,325
Investments in subsidiaries and associates - net	1,667,737	Debt issued and borrowings	107,202,328
Loans to customers and accrued interest receivables - net	2,294,581,682	Other liabilities	108,953,564
Properties for sale - net	28,093,810	Total liabilities	2,946,802,492
Premises and equipment - net	44,411,555	Shareholders' equity	
Other assets - net	58,668,320	Equity portion	44,690,263
		Other reserves	20,898,345
		Retained earnings	419,887,758
		Total owners of the Company	485,476,366
		Non-controlling interests	5,961,654
		Total shareholders' equity	491,438,020
Total assets	3,438,240,512	Total liabilities and shareholders' equity	3,438,240,512

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2024 (3.38 percent of total loans before deducting allowance for expected credit losses)	94,586,384
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2024	150,366,020
Regulatory capital for the quarter ended 30 September 2024 (18.95 percent ratio of total capital to risk weighted assets)	454,167,773
Capital after deducting capital add-ons for loans to large exposures (18.95 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	454,167,773
Changes in assets and liabilities during the quarter ended 30 November 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 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 30 November 2024

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
 Information as of 30 November 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