

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



(Not audited by Certified Public Accountant)

As of 31 October 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,648,033	Deposits	2,517,171,036
Interbank and money market items - net	500,446,299	Interbank and money market items	224,232,909
Financial assets measured at fair value through profit or loss	153,678,320	Liability payable on demand	9,660,760
Derivatives assets	46,985,800	Financial liabilities measured at fair value through profit or loss	1,922,506
Investments - net	332,412,344	Derivatives Liabilities	44,570,205
Investments in subsidiaries and associates - net	1,667,009	Debt issued and borrowings	105,837,949
Loans to customers and accrued interest receivables - net	2,303,214,317	Other liabilities	108,167,992
Properties for sale - net	27,794,383	Total liabilities	3,011,563,357
Premises and equipment - net	44,526,851	Shareholders' equity	
Other assets - net	53,610,662	Equity portion	44,690,263
		Other reserves	20,791,480
		Retained earnings	416,031,148
		Total owners of the Company	481,512,891
		Non-controlling interests	5,907,770
		Total shareholders' equity	487,420,661
Total assets	3,498,984,018	Total liabilities and shareholders' equity	3,498,984,018

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2024 (3.4 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 (Preliminary) (19.0 percent ratio of total capital to risk weighted assets)	454,167,773
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (19.0 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 31 October 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 31 October 2024

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