

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



(Not audited by Certified Public Accountant)

As of 30 September 2024

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,190,960	Deposits	2,432,421,038
Interbank and money market items - net	413,750,298	Interbank and money market items	195,164,850
Financial assets measured at fair value through profit or loss	145,470,882	Liability payable on demand	11,327,930
Derivatives assets	63,555,100	Financial liabilities measured at fair value through profit or loss	1,972,576
Investments - net	305,443,372	Derivatives Liabilities	55,406,048
Investments in subsidiaries and associates - net	1,647,311	Debt issued and borrowings	109,431,493
Loans to customers and accrued interest receivables - net	2,309,006,721	Other liabilities	119,887,034
Properties for sale - net	27,816,426	Total liabilities	2,925,610,969
Premises and equipment - net	44,641,991	Shareholders' equity	
Other assets - net	60,629,400	Equity portion	44,690,263
		Other reserves	20,962,881
		Retained earnings	412,032,641
		Total owners of the Company	477,685,785
		Non-controlling interests	5,855,707
		Total shareholders' equity	483,541,492
Total assets	3,409,152,461	Total liabilities and shareholders' equity	3,409,152,461

	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 30 September 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://investor.scbx.com/en/document/basel-iii-pillar-3-market-disclosures>
 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 September 2024

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