



บริษัท เอสซีบี เอกซ์ จำกัด (มหาชน)
สำนักงานใหญ่ เลขที่ 9 ถนนสาทรใต้
แขวงปทุมวัน เขตปทุมวัน กรุงเทพมหานคร 10900
โทรศัพท์ 0107564000-341

SCB X Public Company Limited
Head Office 9 Sathadorn Road,
Chatuchak, Chatuchak, Bangkok 10900 Thailand
No. 0107564000-341

www.scbx.com

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

(Not audited by Certified Public Accountant)

As of 30 April 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,132,691	Deposits	2,466,313,425
Interbank and money market items - net	495,662,936	Interbank and money market items	232,210,214
Financial assets measured at fair value through profit or loss	148,600,575	Liability payable on demand	10,668,392
Derivatives assets	46,513,840	Financial liabilities measured at fair value through profit or loss	625,252
Investments - net	336,406,029	Derivatives Liabilities	41,120,517
Investments in subsidiaries and associates - net	1,654,297	Debt issued and borrowings	107,499,598
Loans to customers and accrued interest receivables - net	2,299,707,104	Other liabilities	158,768,476
Properties for sale - net	28,337,982	Total liabilities	3,017,205,874
Premises and equipment - net	44,300,369	Shareholders' equity	
Other assets - net	62,681,738	Equity portion	44,690,263
		Other reserves	21,029,741
		Retained earnings	411,085,160
		Total owners of the Company	476,805,164
		Non-controlling interests	5,986,523
		Total shareholders' equity	482,791,687
Total assets	3,499,997,561	Total liabilities and shareholders' equity	3,499,997,561

Non-Performing Loans (gross) for the quarter ended 31 March 2025	Thousand Baht
(3.5 percent of total loans before deducting allowance for expected credit losses)	98,520,695
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2025	148,126,299
Regulatory capital for the quarter ended 31 March 2025 (Preliminary)	453,331,409
(18.8 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures (Preliminary)	453,331,409
(18.8 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 April 2025 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 April 2025
Information as of 31 December 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 April 2025
Information as of 31 December 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 April 2025

For Financial Group
Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
Information as of 30 April 2025

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