

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

(Not audited by Certified Public Accountant)

As of 28 February 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,982,111	Deposits	2,469,660,363
Interbank and money market items - net	464,451,774	Interbank and money market items	225,560,016
Financial assets measured at fair value through profit or loss	160,211,336	Liability payable on demand	12,067,189
Derivatives assets	44,094,605	Financial liabilities measured at fair value through profit or loss	1,304,479
Investments - net	330,953,218	Derivatives Liabilities	41,855,871
Investments in subsidiaries and associates - net	1,835,421	Debt issued and borrowings	108,301,301
Loans to customers and accrued interest receivables - net	2,296,516,168	Other liabilities	101,582,118
Properties for sale - net	29,277,519	Total liabilities	2,960,331,337
Premises and equipment - net	44,708,261	Shareholders' equity	
Other assets - net	54,579,656	Equity portion	44,690,263
		Other reserves	20,391,349
		Retained earnings	431,898,413
		Total owners of the Company	496,980,025
		Non-controlling interests	6,298,707
		Total shareholders' equity	503,278,732
Total assets	3,463,610,069	Total liabilities and shareholders' equity	3,463,610,069

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2024 (3.37 percent of total loans before deducting allowance for expected credit losses)	97,610,230
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024	148,573,372
Regulatory capital for the quarter ended 31 December 2024 (18.92 percent ratio of total capital to risk weighted assets)	453,364,551
Capital after deducting capital add-ons for loans to large exposures (18.92 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	453,364,551
Changes in assets and liabilities during the quarter ended 28 February 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 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 28 February 2025

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
 Information as of 28 February 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