

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

(Not audited by Certified Public Accountant)

As of 31 January 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,886,607	Deposits	2,452,303,133
Interbank and money market items - net	464,310,311	Interbank and money market items	219,857,745
Financial assets measured at fair value through profit or loss	147,590,001	Liability payable on demand	10,631,246
Derivatives assets	46,463,055	Financial liabilities measured at fair value through profit or loss	1,496,541
Investments - net	323,893,311	Derivatives Liabilities	44,163,830
Investments in subsidiaries and associates - net	1,846,147	Debt issued and borrowings	107,057,881
Loans to customers and accrued interest receivables - net	2,288,207,738	Other liabilities	101,035,201
Properties for sale - net	28,926,633	Total liabilities	2,936,545,577
Premises and equipment - net	44,918,376	Shareholders' equity	
Other assets - net	53,258,195	Equity portion	44,690,263
		Other reserves	20,749,309
		Retained earnings	428,028,818
		Total owners of the Company	493,468,390
		Non-controlling interests	6,286,407
		Total shareholders' equity	499,754,797
Total assets	3,436,300,374	Total liabilities and shareholders' equity	3,436,300,374

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2024 (3.4 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 (Preliminary) (18.9 percent ratio of total capital to risk weighted assets)	453,364,551
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.9 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 31 January 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 31 January 2025

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