

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

(Not audited by Certified Public Accountant)

As of 31 March 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,119,960	Deposits	2,471,357,413
Interbank and money market items - net	471,820,012	Interbank and money market items	223,384,339
Financial assets measured at fair value through profit or loss	145,443,268	Liability payable on demand	10,621,137
Derivatives assets	42,736,460	Financial liabilities measured at fair value through profit or loss	1,083,949
Investments - net	332,108,939	Derivatives Liabilities	40,177,505
Investments in subsidiaries and associates - net	1,924,883	Debt issued and borrowings	108,876,887
Loans to customers and accrued interest receivables - net	2,302,654,449	Other liabilities	102,528,190
Properties for sale - net	28,690,311	Total liabilities	2,958,029,420
Premises and equipment - net	44,507,754	Shareholders' equity	
Other assets - net	58,450,942	Equity portion	44,690,263
		Other reserves	20,936,363
		Retained earnings	435,630,814
		Total owners of the Company	501,257,440
		Non-controlling interests	6,170,118
		Total shareholders' equity	507,427,558
Total assets	3,465,456,978	Total liabilities and shareholders' equity	3,465,456,978

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2025	98,520,695
(3.5 percent of total loans before deducting allowance for expected credit losses)	
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 31 March 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 March 2025

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