

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

(Not audited by Certified Public Accountant)

As of 31 May 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,471,806	Deposits	2,504,553,657
Interbank and money market items - net	544,630,211	Interbank and money market items	216,545,871
Financial assets measured at fair value through profit or loss	130,091,634	Liability payable on demand	14,515,089
Derivatives assets	54,077,504	Financial liabilities measured at fair value through profit or loss	414,013
Investments - net	325,353,972	Derivatives Liabilities	48,695,155
Investments in subsidiaries and associates - net	1,665,953	Debt issued and borrowings	122,378,539
Loans to customers and accrued interest receivables - net	2,299,776,304	Other liabilities	129,773,966
Properties for sale - net	28,317,355	Total liabilities	3,036,876,290
Premises and equipment - net	44,033,003	Shareholders' equity	
Other assets - net	60,913,288	Equity portion	44,690,263
		Other reserves	20,269,053
		Retained earnings	415,439,664
		Total owners of the Company	480,398,980
		Non-controlling interests	6,055,760
		Total shareholders' equity	486,454,740
Total assets	3,523,331,030	Total liabilities and shareholders' equity	3,523,331,030

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2025	98,520,695
(3.45 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	453,078,284
(18.77 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	453,078,284
(18.77 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 May 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 31 May 2025

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