

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

(Not audited by Certified Public Accountant)

As of 31 August 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,874,085	Deposits	2,532,251,700
Interbank and money market items - net	621,328,021	Interbank and money market items	273,788,295
Financial assets measured at fair value through profit or loss	161,143,921	Liability payable on demand	12,156,414
Derivatives assets	46,241,839	Financial liabilities measured at fair value through profit or loss	138,373
Investments - net	341,848,812	Derivatives Liabilities	44,502,344
Investments in subsidiaries and associates - net	1,710,888	Debt issued and borrowings	117,938,730
Loans to customers and accrued interest receivables - net	2,248,735,266	Other liabilities	119,232,391
Properties for sale - net	29,619,691	Total liabilities	3,100,008,247
Premises and equipment - net	43,306,335	Shareholders' equity	
Other assets - net	61,846,246	Equity portion	44,690,263
		Other reserves	15,919,530
		Retained earnings	421,840,002
		Total owners of the Company	482,449,795
		Non-controlling interests	6,197,062
		Total shareholders' equity	488,646,857
Total assets	3,588,655,104	Total liabilities and shareholders' equity	3,588,655,104

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2025	96,121,782
(3.31 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2025	144,355,355
Regulatory capital for the quarter ended 30 June 2025	455,284,406
(18.97 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	455,284,406
(18.97 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 August 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 August 2025

For Financial Group
Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
Information as of 31 August 2025

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

(Mr. Arak Sutivong)
Chief Financial Officer



(Mr. Arthid Nanthawithaya)
Chief Executive Officer