

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

(Not audited by Certified Public Accountant)

**As of 31 December 2025**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	43,866,685	Deposits	2,563,315,474
Interbank and money market items - net	621,623,589	Interbank and money market items	281,009,424
Financial assets measured at fair value through profit or loss	132,516,299	Liability payable on demand	10,096,609
Derivatives assets	48,301,756	Financial liabilities measured at fair value through profit or loss	252,013
Investments - net	427,960,897	Derivatives Liabilities	44,836,981
Investments in subsidiaries and associates - net	2,025,195	Debt issued and borrowings	120,494,231
Loans to customers and accrued interest receivables - net	2,233,065,068	Other liabilities	129,028,833
Properties for sale - net	31,664,877	<b>Total liabilities</b>	<b>3,149,033,565</b>
Premises and equipment - net	43,052,664	<b>Shareholders' equity</b>	
Other assets - net	66,665,294	Equity portion	44,690,263
		Other reserves	15,127,691
		Retained earnings	435,495,255
<b>Total assets</b>	<b>3,650,742,324</b>	<b>Total owners of the Company</b>	<b>495,313,209</b>
		Non-controlling interests	6,395,550
		<b>Total shareholders' equity</b>	<b>501,708,759</b>
		<b>Total liabilities and shareholders' equity</b>	<b>3,650,742,324</b>

	<b>Thousand Baht</b>
Non-Performing Loans (gross) for the quarter ended 31 December 2025	96,165,093
(3.3 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	145,660,799
Regulatory capital for the quarter ended 31 December 2025 (Preliminary)	453,730,001
(18.9 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures (Preliminary)	453,730,001
(18.9 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 December 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 2025

Information as of 30 June 2025

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 2025

Information as of 30 June 2025

For Commercial Bank

Location of disclosure

<https://www.scb.co.th/en/shareholders/financial-information.html>

Information as of 31 December 2025

For Financial Group

Location of disclosure

<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>

Information as of 31 December 2025

**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 December 2025

For Financial Group

Location of disclosure

<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>

Information as of 31 December 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