

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

(Not audited by Certified Public Accountant)

As of 31 December 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
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	Total liabilities	3,149,033,565
Premises and equipment - net	43,052,664	Shareholders' equity	
Other assets - net	66,665,294	Equity portion	44,690,263
		Other reserves	15,127,691
		Retained earnings	435,495,255
		Total owners of the Company	495,313,209
		Non-controlling interests	6,395,550
		Total shareholders' equity	501,708,759
Total assets	3,650,742,324	Total liabilities and shareholders' equity	3,650,742,324

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025 (3.3 percent of total loans before deducting allowance for expected credit losses)	96,165,093
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) (18.9 percent ratio of total capital to risk weighted assets)	453,730,001
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)	453,730,001
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

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