

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

(Not audited by Certified Public Accountant)

As of 31 July 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,144,092	Deposits	2,450,139,235
Interbank and money market items - net	520,503,186	Interbank and money market items	260,810,109
Financial assets measured at fair value through profit or loss	135,010,492	Liability payable on demand	9,476,774
Derivatives assets	44,930,448	Financial liabilities measured at fair value through profit or loss	169,750
Investments - net	338,072,929	Derivatives Liabilities	42,815,709
Investments in subsidiaries and associates - net	1,701,267	Debt issued and borrowings	116,947,738
Loans to customers and accrued interest receivables - net	2,276,197,411	Other liabilities	109,451,126
Properties for sale - net	28,821,659	Total liabilities	2,989,810,441
Premises and equipment - net	43,513,642	Shareholders' equity	
Other assets - net	59,572,060	Equity portion	44,690,263
		Other reserves	15,393,476
		Retained earnings	424,414,709
		Total owners of the Company	484,498,448
		Non-controlling interests	6,158,297
		Total shareholders' equity	490,656,745
Total assets	3,480,467,186	Total liabilities and shareholders' equity	3,480,467,186

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2025	96,121,782
(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 30 June 2025	144,355,355
Regulatory capital for the quarter ended 30 June 2025 (Preliminary)	455,284,406
(19.0 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures (Preliminary)	455,284,406
(19.0 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 July 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 July 2025

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