

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

(Not audited by Certified Public Accountant)

As of 30 June 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	33,980,888	Deposits	2,465,104,807
Interbank and money market items - net	561,493,514	Interbank and money market items	268,517,095
Financial assets measured at fair value through profit or loss	120,543,621	Liability payable on demand	11,280,829
Derivatives assets	48,708,117	Financial liabilities measured at fair value through profit or loss	249,576
Investments - net	332,087,636	Derivatives Liabilities	45,318,799
Investments in subsidiaries and associates - net	1,759,537	Debt issued and borrowings	117,181,995
Loans to customers and accrued interest receivables - net	2,275,933,978	Other liabilities	113,456,548
Properties for sale - net	28,282,298	Total liabilities	3,021,109,649
Premises and equipment - net	43,790,395	Shareholders' equity	
Other assets - net	61,016,311	Equity portion	44,690,263
		Other reserves	15,587,005
		Retained earnings	420,118,100
		Total owners of the Company	480,395,368
		Non-controlling interests	6,091,278
		Total shareholders' equity	486,486,646
Total assets	3,507,596,295	Total liabilities and shareholders' equity	3,507,596,295

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2025 (3.3 percent of total loans before deducting allowance for expected credit losses)	96,121,782
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) (19.0 percent ratio of total capital to risk weighted assets)	455,285,414
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (19.0 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	455,285,414
Changes in assets and liabilities during the quarter ended 30 June 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 30 June 2025

For Financial Group
Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
Information as of 30 June 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