

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

(Not audited by Certified Public Accountant)

**As of 30 November 2025**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	34,959,487	Deposits	2,436,860,374
Interbank and money market items - net	476,704,060	Interbank and money market items	228,770,679
Financial assets measured at fair value through profit or loss	152,322,095	Liability payable on demand	11,702,082
Derivatives assets	41,179,550	Financial liabilities measured at fair value through profit or loss	239,217
Investments - net	378,635,084	Derivatives Liabilities	38,881,025
Investments in subsidiaries and associates - net	1,893,707	Debt issued and borrowings	119,947,156
Loans to customers and accrued interest receivables - net	2,229,371,967	Other liabilities	121,327,949
Properties for sale - net	31,112,577	<b>Total liabilities</b>	<b>2,957,728,482</b>
Premises and equipment - net	42,995,478	<b>Shareholders' equity</b>	
Other assets - net	66,627,157	Equity portion	44,690,263
		Other reserves	15,036,593
		Retained earnings	432,007,580
		<b>Total owners of the Company</b>	<b>491,734,436</b>
		Non-controlling interests	6,338,244
		<b>Total shareholders' equity</b>	<b>498,072,680</b>
<b>Total assets</b>	<b>3,455,801,162</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,455,801,162</b>

	<b>Thousand Baht</b>
Non-Performing Loans (gross) for the quarter ended 30 September 2025	95,251,729
(3.30 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2025	145,983,021
Regulatory capital for the quarter ended 30 September 2025	455,450,559
(18.91 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	455,450,559
(18.91 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 November 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 30 November 2025

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