

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

(Not audited by Certified Public Accountant)

As of 31 October 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,945,506	Deposits	2,458,093,730
Interbank and money market items - net	520,526,597	Interbank and money market items	230,892,219
Financial assets measured at fair value through profit or loss	148,289,044	Liability payable on demand	11,087,539
Derivatives assets	41,717,496	Financial liabilities measured at fair value through profit or loss	198,782
Investments - net	350,988,761	Derivatives Liabilities	39,737,808
Investments in subsidiaries and associates - net	1,817,633	Debt issued and borrowings	118,261,297
Loans to customers and accrued interest receivables - net	2,222,196,080	Other liabilities	109,556,415
Properties for sale - net	30,860,822	Total liabilities	2,967,827,790
Premises and equipment - net	43,090,245	Shareholders' equity	
Other assets - net	66,113,893	Equity portion	44,690,263
		Other reserves	14,749,856
		Retained earnings	428,984,333
		Total owners of the Company	488,424,452
		Non-controlling interests	6,293,835
		Total shareholders' equity	494,718,287
Total assets	3,462,546,077	Total liabilities and shareholders' equity	3,462,546,077

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2025 (3.3 percent of total loans before deducting allowance for expected credit losses)	95,251,729
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 (Preliminary) (18.9 percent ratio of total capital to risk weighted assets)	455,450,559
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)	455,450,559
Changes in assets and liabilities during the quarter ended 31 October 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 October 2025

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