

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

(Not audited by Certified Public Accountant)

As of 30 September 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	37,254,665	Deposits	2,496,603,537
Interbank and money market items - net	598,912,900	Interbank and money market items	265,305,040
Financial assets measured at fair value through profit or loss	132,419,159	Liability payable on demand	10,485,610
Derivatives assets	44,118,944	Financial liabilities measured at fair value through profit or loss	201,430
Investments - net	347,976,211	Derivatives Liabilities	42,667,791
Investments in subsidiaries and associates - net	1,811,114	Debt issued and borrowings	118,649,612
Loans to customers and accrued interest receivables - net	2,233,536,926	Other liabilities	107,383,142
Properties for sale - net	30,291,639	Total liabilities	3,041,296,162
Premises and equipment - net	43,415,370	Shareholders' equity	
Other assets - net	63,974,780	Equity portion	44,690,263
		Other reserves	15,926,876
		Retained earnings	425,545,807
		Total owners of the Company	486,162,946
		Non-controlling interests	6,252,600
		Total shareholders' equity	492,415,546
Total assets	3,533,711,708	Total liabilities and shareholders' equity	3,533,711,708

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2025	95,251,729
(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 September 2025	145,983,021
Regulatory capital for the quarter ended 30 September 2025	455,450,559
(18.9 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	455,450,559
(18.9 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 September 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 September 2025

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