

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

(Not audited by Certified Public Accountant)

As of 30 April 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	38,888,292	Deposits	2,668,207,808
Interbank and money market items - net	582,165,753	Interbank and money market items	240,913,367
Financial assets measured at fair value through profit or loss	143,192,706	Liability payable on demand	11,714,377
Derivatives assets	48,529,356	Financial liabilities measured at fair value through profit or loss	361,517
Investments - net	460,756,161	Derivatives Liabilities	47,257,645
Investments in subsidiaries and associates - net	1,746,156	Debt issued and borrowings	130,563,241
Loans to customers and accrued interest receivables - net	2,311,669,383	Other liabilities	157,653,215
Properties for sale - net	33,255,332	Total liabilities	3,256,671,170
Premises and equipment - net	42,120,321	Shareholders' equity	
Other assets - net	76,254,298	Equity portion	44,690,263
		Other reserves	11,627,854
		Retained earnings	419,073,462
		Total owners of the Company	475,391,579
		Non-controlling interests	6,515,009
		Total shareholders' equity	481,906,588
Total assets	3,738,577,758	Total liabilities and shareholders' equity	3,738,577,758

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2026 (3.2 percent of total loans before deducting allowance for expected credit losses)	95,613,921
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2026	146,330,130
Regulatory capital for the quarter ended 31 March 2026 (Preliminary) (18.0 percent ratio of total capital to risk weighted assets)	449,795,296
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.0 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	449,795,296
Changes in assets and liabilities during the quarter ended 30 April 2026 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 2026
 Information as of 31 December 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 April 2026
 Information as of 31 December 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 April 2026

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
 Information as of 30 April 2026

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