

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

(Not audited by Certified Public Accountant)

As of 31 August 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,828,569	Deposits	2,662,200,714
Interbank and money market items - net	504,557,292	Interbank and money market items	253,579,031
Financial assets measured at fair value through profit or loss	166,649,562	Liability payable on demand	12,871,945
Derivatives assets	47,092,729	Financial liabilities measured at fair value through profit or loss	1,060,610
Investments - net	507,520,167	Derivatives Liabilities	47,172,792
Investments in subsidiaries and associates - net	1,869,384	Debt issued and borrowings	121,655,662
Loans to customers and accrued interest receivables - net	2,284,552,410	Other liabilities	108,546,237
Properties for sale - net	36,868,817	Total liabilities	3,207,086,991
Premises and equipment - net	41,691,993	Shareholders' equity	
Other assets - net	71,298,383	Equity portion	44,690,263
		Other reserves	10,428,298
		Retained earnings	427,566,248
		Total owners of the Company	482,684,809
		Non-controlling interests	7,157,506
		Total shareholders' equity	489,842,315
Total assets	3,696,929,306	Total liabilities and shareholders' equity	3,696,929,306

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2026	91,934,194
(3.17 percent of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2026	137,304,737
Regulatory capital for the quarter ended 30 June 2026	461,251,267
(18.61 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	461,251,267
(18.61 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 August 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 31 August 2026

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