

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

(Not audited by Certified Public Accountant)

As of 28 February 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	41,775,391	Deposits	2,554,805,447
Interbank and money market items - net	514,839,383	Interbank and money market items	233,029,681
Financial assets measured at fair value through profit or loss	179,813,950	Liability payable on demand	10,824,979
Derivatives assets	48,868,436	Financial liabilities measured at fair value through profit or loss	240,992
Investments - net	450,457,754	Derivatives Liabilities	46,117,545
Investments in subsidiaries and associates - net	2,021,154	Debt issued and borrowings	126,605,643
Loans to customers and accrued interest receivables - net	2,220,077,074	Other liabilities	119,241,837
Properties for sale - net	32,138,457	Total liabilities	3,090,866,124
Premises and equipment - net	42,551,915	Shareholders' equity	
Other assets - net	68,701,549	Equity portion	44,690,263
		Other reserves	15,346,572
		Retained earnings	443,694,203
		Total owners of the Company	503,731,038
		Non-controlling interests	6,647,901
		Total shareholders' equity	510,378,939
Total assets	3,601,245,063	Total liabilities and shareholders' equity	3,601,245,063

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025 (3.29 percent of total loans before deducting allowance for expected credit losses)	96,165,093
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	145,660,799
Regulatory capital for the quarter ended 31 December 2025 (18.95 percent ratio of total capital to risk weighted assets)	454,157,557
Capital after deducting capital add-ons for loans to large exposures (18.95 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	454,157,557
Changes in assets and liabilities during the quarter ended 28 February 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 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 28 February 2026

For Financial Group
 Location of disclosure
<https://investor.scbx.com/en/document/summary-statement-of-assets-and-liabilities>
 Information as of 28 February 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