

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

(Not audited by Certified Public Accountant)

As of 31 January 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	40,406,057	Deposits	2,572,004,593
Interbank and money market items - net	585,428,954	Interbank and money market items	250,146,715
Financial assets measured at fair value through profit or loss	159,730,297	Liability payable on demand	11,424,764
Derivatives assets	47,740,201	Financial liabilities measured at fair value through profit or loss	322,591
Investments - net	430,169,976	Derivatives Liabilities	43,439,188
Investments in subsidiaries and associates - net	2,016,444	Debt issued and borrowings	123,520,934
Loans to customers and accrued interest receivables - net	2,211,755,712	Other liabilities	116,531,611
Properties for sale - net	31,714,065	Total liabilities	3,117,390,396
Premises and equipment - net	42,808,117	Shareholders' equity	
Other assets - net	70,342,944	Equity portion	44,690,263
		Other reserves	13,525,758
		Retained earnings	439,941,708
		Total owners of the Company	498,157,729
		Non-controlling interests	6,564,642
		Total shareholders' equity	504,722,371
Total assets	3,622,112,767	Total liabilities and shareholders' equity	3,622,112,767

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025 (3.3 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 (Preliminary) (18.9 percent ratio of total capital to risk weighted assets)	454,157,557
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)	454,157,557
Changes in assets and liabilities during the quarter ended 31 January 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 31 January 2026

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