

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

(Not audited by Certified Public Accountant)

As of 31 July 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,328,511	Deposits	2,651,236,790
Interbank and money market items - net	502,974,460	Interbank and money market items	262,478,727
Financial assets measured at fair value through profit or loss	148,857,241	Liability payable on demand	11,122,701
Derivatives assets	52,673,030	Financial liabilities measured at fair value through profit or loss	850,972
Investments - net	507,725,965	Derivatives Liabilities	52,433,788
Investments in subsidiaries and associates - net	1,863,243	Debt issued and borrowings	122,541,692
Loans to customers and accrued interest receivables - net	2,287,060,249	Other liabilities	100,417,740
Properties for sale - net	35,411,818	Total liabilities	3,201,082,410
Premises and equipment - net	41,732,017	Shareholders' equity	
Other assets - net	80,162,283	Equity portion	44,690,263
		Other reserves	11,266,409
		Retained earnings	429,542,235
		Total owners of the Company	485,498,907
		Non-controlling interests	7,207,500
		Total shareholders' equity	492,706,407
Total assets	3,693,788,817	Total liabilities and shareholders' equity	3,693,788,817

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2026 (3.2 percent of total loans before deducting allowance for expected credit losses)	91,934,194
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 (Preliminary) (18.6 percent ratio of total capital to risk weighted assets)	461,251,267
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.6 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	461,251,267
Changes in assets and liabilities during the quarter ended 31 July 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 July 2026

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