

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

(Not audited by Certified Public Accountant)

As of 30 June 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	35,291,538	Deposits	2,628,411,488
Interbank and money market items - net	537,429,171	Interbank and money market items	286,223,624
Financial assets measured at fair value through profit or loss	153,042,644	Liability payable on demand	12,567,770
Derivatives assets	51,915,315	Financial liabilities measured at fair value through profit or loss	726,305
Investments - net	468,752,456	Derivatives Liabilities	52,046,120
Investments in subsidiaries and associates - net	1,855,020	Debt issued and borrowings	121,826,687
Loans to customers and accrued interest receivables - net	2,292,162,323	Other liabilities	104,680,643
Properties for sale - net	34,750,645	Total liabilities	3,206,482,637
Premises and equipment - net	41,963,391	Shareholders' equity	
Other assets - net	78,437,301	Equity portion	44,690,263
		Other reserves	11,465,086
		Retained earnings	425,818,843
		Total owners of the Company	481,974,192
		Non-controlling interests	7,142,975
		Total shareholders' equity	489,117,167
Total assets	3,695,599,804	Total liabilities and shareholders' equity	3,695,599,804

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

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