

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

(Not audited by Certified Public Accountant)

**As of 31 March 2026**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	39,394,755	Deposits	2,646,474,230
Interbank and money market items - net	597,333,471	Interbank and money market items	305,597,934
Financial assets measured at fair value through profit or loss	149,063,581	Liability payable on demand	10,642,612
Derivatives assets	52,626,034	Financial liabilities measured at fair value through profit or loss	300,993
Investments - net	453,892,524	Derivatives Liabilities	51,121,220
Investments in subsidiaries and associates - net	2,135,667	Debt issued and borrowings	128,440,104
Loans to customers and accrued interest receivables - net	2,310,396,629	Other liabilities	106,475,679
Properties for sale - net	32,949,052	<b>Total liabilities</b>	<b>3,249,052,772</b>
Premises and equipment - net	42,304,870	<b>Shareholders' equity</b>	
Other assets - net	76,744,240	Equity portion	44,690,263
		Other reserves	10,949,895
		Retained earnings	445,795,583
		<b>Total owners of the Company</b>	<b>501,435,741</b>
		Non-controlling interests	6,352,310
		<b>Total shareholders' equity</b>	<b>507,788,051</b>
<b>Total assets</b>	<b>3,756,840,823</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,756,840,823</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2026 (3.2 percent of total loans before deducting allowance for expected credit losses)	95,613,921
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2026	146,330,130
Regulatory capital for the quarter ended 31 March 2026 (Preliminary) (18.0 percent ratio of total capital to risk weighted assets)	449,795,296
Capital after deducting capital add-ons for loans to large exposures (Preliminary) (18.0 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	449,795,296
Changes in assets and liabilities during the quarter ended 31 March 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 March 2026

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