

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

(Not audited by Certified Public Accountant)

**As of 31 May 2026**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	36,959,429	Deposits	2,672,145,713
Interbank and money market items - net	605,803,587	Interbank and money market items	284,388,232
Financial assets measured at fair value through profit or loss	142,745,538	Liability payable on demand	16,516,027
Derivatives assets	45,574,413	Financial liabilities measured at fair value through profit or loss	487,535
Investments - net	474,329,928	Derivatives Liabilities	43,250,860
Investments in subsidiaries and associates - net	1,756,780	Debt issued and borrowings	126,715,651
Loans to customers and accrued interest receivables - net	2,293,631,586	Other liabilities	128,938,558
Properties for sale - net	33,539,199	<b>Total liabilities</b>	<b>3,272,442,576</b>
Premises and equipment - net	41,937,894	<b>Shareholders' equity</b>	
Other assets - net	82,061,801	Equity portion	44,690,263
		Other reserves	11,030,962
		Retained earnings	423,357,814
		<b>Total owners of the Company</b>	<b>479,079,039</b>
		Non-controlling interests	6,818,540
		<b>Total shareholders' equity</b>	<b>485,897,579</b>
<b>Total assets</b>	<b>3,758,340,155</b>	<b>Total liabilities and shareholders' equity</b>	<b>3,758,340,155</b>

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2026 (3.23 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 (18.00 percent ratio of total capital to risk weighted assets)	449,795,296
Capital after deducting capital add-ons for loans to large exposures (18.00 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 May 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 May 2026

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