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

(Not audited by Certified Public Accountant)

As of 31 October 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	32,486,361	Deposits	2,665,307,812
Interbank and money market items - net	507,108,042	Interbank and money market items	222,823,804
Financial assets measured at fair value through profit or loss	112,993,256	Liability payable on demand	10,134,370
Derivatives assets	50,867,835	Financial liabilities measured at fair value through profit or loss	1,364,495
Investments - net	541,092,553	Derivatives Liabilities	51,535,712
Investments in subsidiaries and associates - net	2,099,127	Debt issued and borrowings	123,160,549
Loans to customers and accrued interest receivables - net	2,275,135,363	Other liabilities	110,818,918
Properties for sale - net	39,347,482	**Total liabilities**	3,185,145,660
Premises and equipment - net	41,414,534	**Shareholders' equity**	
Other assets - net	80,730,060	Equity portion	44,690,263
		Other reserves	10,640,669
		Retained earnings	434,040,115
		Total owners of the Company	489,371,047
		Non-controlling interests	8,757,906
		Total shareholders' equity	498,128,953
Total assets	3,683,274,613	**Total liabilities and shareholders' equity**	3,683,274,613

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 September 2026	92,399,456
(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 September 2026	139,639,926
Regulatory capital for the quarter ended 30 September 2026 (Preliminary)	456,102,504
(18.5 percent ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures (Preliminary)	456,102,504
(18.5 percent ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 October 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 2026
Information as of 30 June 2026

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 2026
Information as of 30 June 2026

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 October 2026

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