

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

(Not audited by Certified Public Accountant)

As of 30 September 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	34,371,992	Deposits	2,657,564,215
Interbank and money market items - net	507,142,195	Interbank and money market items	275,506,931
Financial assets measured at fair value through profit or loss	150,228,358	Liability payable on demand	13,646,480
Derivatives assets	52,077,013	Financial liabilities measured at fair value through profit or loss	1,355,434
Investments - net	515,722,399	Derivatives Liabilities	52,704,590
Investments in subsidiaries and associates - net	1,995,610	Debt issued and borrowings	121,528,881
Loans to customers and accrued interest receivables - net	2,296,006,191	Other liabilities	102,265,946
Properties for sale - net	37,920,347	Total liabilities	3,224,572,477
Premises and equipment - net	43,039,099	Shareholders' equity	
Other assets - net	77,881,007	Equity portion	44,690,263
		Other reserves	8,973,000
		Retained earnings	430,690,849
		Total owners of the Company	484,354,112
		Non-controlling interests	7,457,622
		Total shareholders' equity	491,811,734
Total assets	3,716,384,211	Total liabilities and shareholders' equity	3,716,384,211

	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 30 September 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

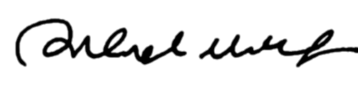
Channel of C.B. 1.1 information disclosure

For Commercial Bank
Location of disclosure
<https://www.scb.co.th/en/shareholders/financial-information.html>
Information as of 30 September 2026

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