The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure Statement
For the period ended 30 June 2026

Statement of Compliance

The Siam Commercial Bank Public Company Limited is a company incorporated in Thailand with limited liability. Its Hong Kong Branch provides banking and financial related services.

We have prepared this unaudited Financial Disclosure Statement of The Siam Commercial Bank Public Company Limited, Hong Kong Branch ("the Branch") as of 30 June 2026. It is compiled in accordance with the Banking (Disclosure) Rules under the Banking Ordinance (Chapter 155).

I confirm to the best of my knowledge, that the information contained in the Disclosure Statement is correctly compiled in accordance with disclosure standards set out in the "Banking (Disclosure) Rules" and the "Guideline on the Application of the Banking (Disclosure) Rules" issued by the Hong Kong Monetary Authority ("HKMA") and consistent with the books and records of the Branch.

The information contained in this disclosure statement is not false or misleading in any material respect.

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch

Weijian Wan
General Manager

28 September 2026

The disclosure statement has been lodged with the Hong Kong Monetary Authority's public registry and is available at the registered office of The Siam Commercial Bank Public Company Limited, Hong Kong Branch and the website https://www.scb.co.th/en/corporate-banking/international-network/hong-kong.html for public information.

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

Section A – Branch information (Hong Kong office only)

I. Profit and Loss Account

	For the period ended 30 Jun 2026 HK$ in thousands	For the period ended 30 Jun 2025 HK$ in thousands
Income		
Interest income	37,732	49,946
Interest expense	(29,212)	(39,723)
Net interest income	8,520	10,223
Fees and commission income (expense)	177	175
Gains less losses arising from trading in foreign currencies	(1,193)	(1,092)
Other income	20	13
Total operating income	7,524	9,319
Expenses		
Operating expenses		
- Staff expenses	(3,765)	(3,660)
- Rental expenses	(648)	(1,714)
- Head Office allocated expenses	(840)	(720)
- Other expenses	(1,506)	(1,292)
Total operating expenses	(6,759)	(7,386)
Operating profit before impairment losses	765	1,933
Net credit (charge) for debt provision	3	281
Profit before taxation	768	2,214
Tax expense	(230)	(1,624)
Profit after taxation	538	590

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

II. Balance Sheet

	30 Jun 2026 HK$ in millions	31 Dec 2025 HK$ in millions
Assets		
Cash and balances with banks	12	9
Amount due from overseas offices of the institution	1,967	1,991
Loans and advances		
- Loans and advances to customers	17	19
Accrued interest receivables	2	3
Property, plant and equipment	2	3
Other assets	10	10
Total assets	2,010	2,035
Liabilities		
Deposits from customers		
- Time, call and notice deposits	333	312
Amount due to overseas offices of the institution	1,645	1,691
Other liabilities	27	27
Other provisions	5	5
Total liabilities	2,010	2,035

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

III. Additional Balance Sheet Information

	30 Jun 2026 HK$ in millions	31 Dec 2025 HK$ in millions
(a) Loans and advances		
Loan and advances to customers	17	19
Loan accrued interest	2	3
	19	22

(b) Overdue and rescheduled loans and advances

There were no impaired or overdue loans and advances to banks, other financial institutions or customers as of 30 June 2026 (31 December 2025: Nil).

No repossessed assets were held for impaired or overdue loans and advances as of 30 June 2026 (31 December 2025: Nil).

There were no loans and advances which were rescheduled as of 30 June 2026 (31 December 2025: Nil).

(c) Breakdown of the gross amount of loans and advances to customers by economic sectors

	30 Jun 2026 HK$ in millions		31 Dec 2025 HK$ in millions	
	Gross advances	Gross advances covered by collateral	Gross advances	Gross advances covered by collateral
Loans and advances for use outside Hong Kong	17	0	19	0
	17	0	19	0

(d) Analysis of gross loans and advances to customers by geographical areas

	30 Jun 2026 HK$ in millions	Percentage of total loans	31 Dec 2025 HK$ in millions	Percentage of total loans
Hong Kong	17	100.0%	19	100.0%
	17	100.0%	19	100.0%

Note: A country or geographical area is disclosed where it constitutes 10% of more of the gross amount of advances to customers after taking into consideration any transfers of risk.

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

III. Additional Balance Sheet Information (continued)
(e) Non-bank mainland exposures

As of 30 June 2026

Types of counterparties	**On-balance sheet exposures** HK$ in millions	**Off-balance sheet exposures** HK$ in millions	**Total** HK$ in millions
1. Central governments, central government-owned entities and their subsidiaries and joint ventures ("JVs")	0	0	0
2. Local government, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0
4. Other entities of central government not reported in item (1) above	0	0	0
5. Other entities of local government not report in item (2) above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China were the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
	0	0	0
Total assets after provision	2,010		
On-balance sheet exposures as percentage of total assets	0.00%		

The Siam Commercial Bank Public Company Limited, Hong Kong Branch
Financial Disclosure as of 30 June 2026

III. Additional Balance Sheet Information (continued)

(e) Non-bank mainland exposures

As of 31 December 2025

Types of counterparties	**On-balance sheet exposures** HK$ in millions	**Off-balance sheet exposures** HK$ in millions	**Total** HK$ in millions
1. Central governments, central government-owned entities and their subsidiaries and joint ventures ("JVs")	0	0	0
2. Local government, local government-owned entities and their subsidiaries and JVs	0	0	0
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	0	0	0
4. Other entities of central government not reported in item (1) above	0	0	0
5. Other entities of local government not report in item (2) above	0	0	0
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China were the credit is granted for use in Mainland China	0	0	0
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	0	0	0
	0	0	0
Total assets after provision	2,035		
On-balance sheet exposures as percentage of total assets	0.00%		

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

IV. International claims – the major country or geographical segment breakdown of international claims by types of counterparties

As of 30 June 2026 **(HK$ in millions)**	**Banks**	**Non-financial Private Sector**	**Total**
- Developed countries	4	0	4
Of which,			
- United Kingdom	2	0	2
- United States	2	0	2
- Offshore centres	85	17	102
Of which,			
- Hong Kong SAR	85	17	102
- Developing Asia and Pacific	1,969	0	1,969
Of which,			
- Thailand	1,969	0	1,969
	2,058	17	2,075

As of 31 December 2025 **(HK$ in millions)**	**Banks**	**Non-financial Private Sector**	**Total**
- Developed countries	8	0	8
Of which,			
- United Kingdom	2	0	2
- United States	6	0	6
– Offshore centres	78	19	97
Of which,			
- Hong Kong SAR	78	19	97
– Developing Asia and Pacific	1,995	0	1,995
Of which,			
- Thailand	1,995	0	1,995
	2,081	19	2,100

The figures are reported on net basis after taking into account the effect of any recognized risk transfer.

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

V. Currency risk

Foreign currency exposures (Position of individual currency reported is the net position and constitutes 10% or more of the total net position in all foreign currencies).

As of 30 June 2026

	HK$ in millions		
	USD	**Others**	**Total**
Spot assets	1,970	18	1,988
Spot liabilities	(1,872)	(101)	(1,973)
Forward purchases	0	84	84
Forward sales	(84)	0	(84)
Net long position	14	1	15

As of 31 December 2025

	HK$ in millions		
	USD	**Others**	**Total**
Spot assets	2,001	22	2,023
Spot liabilities	(1,911)	(97)	(2,008)
Forward purchases	0	77	77
Forward sales	(77)	0	(77)
Net long position	13	2	15

There was no structural position held by the branch as of 30 June 2026 and 31 December 2025.

VI. Off-balance sheet exposures

The contractual amounts of each of the following class of off-balance sheet exposures outstanding were as follows:

	30 Jun 2026 HK$ in millions	31 Dec 2025 HK$ in millions
Contingent liabilities and commitments		
– Exchange rate and gold contracts	167	154
– Other commitments	314	311
	481	465

Contingent liabilities and commitments arise from credit-related instruments which include letters of credit, guarantees and commitments to extend credit. The risk involved in these credit-related instruments is essentially the same as the credit risk involved in extending loan facilities to customers. The contractual amounts represent the amounts at risk should the contract be fully drawn upon and the client default. As the facilities may expire without being drawn upon, the contract amounts do not represent expected future cash flows.

VII. Liquidity

(a) Liquidity Maintenance Ratio

	For the quarter ended 30 Jun 2026 Percentage	For the quarter ended 30 Jun 2025 Percentage
The average liquidity maintenance ratio for the quarter period	71.54%	73.80%

The average liquidity maintenance ratio is the simple average of each calendar month's average liquidity maintenance ratio as reported in the "Return of Liquidity Position of an Authorized Institution" for that quarter.

(b) Liquidity Risk Management Approach

<u>Qualitative disclosures</u>

(i) Governance of liquidity risk management

The management of liquidity is in compliance with the Liquidity Risk Management Guidelines of Hong Kong Branch. The Liquidity Risk Management Guidelines set out the liquidity management framework that is consistent with Head Office policy and practices, with adjustments to local regulatory requirements and operating environment that Hong Kong Branch needs to comply with. Hong Kong Branch also follows the guidance set forth by the HKMA in the Supervisory Policy Manuals.
The Liquidity Risk Management Guidelines also sets out the responsibilities of Hong Kong Branch Assets and Liabilities Committee (ALCO) and the various functions in Head Office and Hong Kong Branch that are responsible for liquidity risk monitoring, control and reporting.

(ii) Funding strategy

Hong Kong Branch tries to maintain a diversified and stable pool of funding sources in the short-, medium- and long-term tenor.

(iii) Liquidity risk mitigation

Specific early warning indicators are established for each key area to assess if the liquidity risk of the Hong Kong Branch is at an appropriate level.

The Siam Commercial Bank Public Company Limited, Hong Kong Branch
Financial Disclosure as of 30 June 2026

VII. Liquidity (continued)

(iv) Stress testing

Hong Kong Branch performs regular stress tests for all currencies in aggregate and for positions in HKD, USD and other foreign currencies in which Hong Kong Branch has significant positions. Head Office also conducts stress testing regularly on a consolidated basis.

(v) Contingency funding plan

Hong Kong Branch has a contingency funding plan which set out the policies, procedures and action plans for responding to the event of severe disruptions, so that some or all of Hong Kong Branch activities can be funded in a timely manner and at a reasonable cost.

Quantitative disclosures

(i) Sources of funding

Mainly from intragroup borrowings and customers deposits.

(ii) Hong Kong Branch follows Head Office guidelines and limits on liquidity exposures and funding needs for individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity.

(iii) Cash flows and the resultant liquidity gaps

Position as of 30 June 2026 (HK$ millions)

	Total amount	Contractual maturity of cash flows and securities flows arising from the relevant items										Balancing amount
		Next day	2 to 7 days	8 days to 1 month	> 1 month up to 3 months	> 3 months up to 6 months	> 6 months up to 1 year	> 1 year up to 2 years	> 2 years up to 3 years	> 3 years up to 5 years	Over 5 years	
On-balance sheet liabilities	2,009	0	322	19	1,639	0	2	0	0	0	0	27
Off-balance sheet obligations	397	0	84	0	0	0	314	0	0	0	0	0
On-balance sheet assets	2,010	12	338	17	1,630	0	5	0	0	0	0	8
Off-balance sheet claims	84	0	84	0	0	0	0	0	0	0	0	0
Contractual Maturity Mismatch	(313)	12	16	(2)	(9)	-	(311)	-	-	-	-	(20)
Cumulative Contractual Maturity Mismatch	(313)	12	29	27	18	18	(293)	(293)	(293)	(293)	(293)	(313)

The disclosure statement has been lodged with the Hong Kong Monetary Authority's public registry and is available on the website https://www.scb.co.th/en/corporate-banking/international-network/hong-kong.html for public information.

The Siam Commercial Bank Public Company Limited,
Hong Kong Branch
Financial Disclosure as of 30 June 2026

Section B – Bank Information (Consolidated basis)

VIII. Capital and Capital Adequacy

		30 Jun 2026	31 Dec 2025
(a)	Capital adequacy ratio (Basel III)	18.7%	19.0%

		30 Jun 2026 HK$ in millions	31 Dec 2025 HK$ in millions
(b)	Total capital (paid up and premium)	10,631	11,108
(c)	Total amount of shareholders' fund	102,933	109,749

IX. Other financial information (audited)

(a)	Total assets	831,708	862,805
(b)	Total liabilities	728,775	753,057
(c)	Total loans and advances	543,012	559,213
(d)	Total deposits	621,204	636,647

		For the period ended 30 Jun 2026 HK$ in millions	For the period ended 30 Jun 2025 HK$ in millions
(e)	Pre-tax profit	6,667	9,830

1 The conversion rates of HKD/THB as of 30 June 2026, 31 December 2025 and 30 June 2025 were 4.2439 , 4.0617 and 4.1476 respectively.

2 Section B – Bank Information (Consolidated Basis) were prepared in accordance with the information as of 30 June 2026 which is the latest information available to the public.

X. Remuneration system

Since remuneration information for senior management and key personnel is disclosed by Head Office, such information is not separately disclosed by Hong Kong Branch in line with Supervisory Policy Manual CG-5 "Guideline on a Sound Remuneration System" issued by the Hong Kong Monetary Authority.