The Siam Commercial Bank Public Company Limited and its Subsidiaries

Condensed interim financial statements
for the three-month and nine-month periods ended
30 September 2026
and
Independent Auditor's Review Report

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Independent Auditor's Report on Review of Interim Financial Information

To the Board of Directors of The Siam Commercial Bank Public Company Limited

I have reviewed the accompanying consolidated and the Bank's statements of financial position of The Siam Commercial Bank Public Company Limited and its subsidiaries (the "Group"), and of The Siam Commercial Bank Public Company Limited (the "Bank"), respectively, as at 30 September 2026; the consolidated and the Bank's statements of profit or loss and other comprehensive income for the three-month and nine-month periods ended 30 September 2026, the consolidated and the Bank's statements of changes in equity and cash flows for the nine-month period ended 30 September 2026 and condensed notes ("interim financial information"). Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 34, "Interim Financial Reporting" and the regulations of the Bank of Thailand. My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting" and the regulations of the Bank of Thailand.

Orawan

(Orawan Chunhakitpaisan)
Certified Public Accountant
Registration No. 6105

KPMG Phoomchai Audit Ltd.
Bangkok
12 November 2026

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The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of financial position

		Consolidated		The Bank	
		30 September	31 December	30 September	31 December
Assets	*Note*	2026	2025	2026	2025
		(Unaudited)		(Unaudited)	
			(in thousand Baht)		
Cash		34,286,642	43,835,775	34,143,943	43,676,709
Interbank and money market items, net		508,116,102	621,783,713	500,857,450	614,096,669
Financial assets measured at fair value through profit or loss	*4, 12*	121,874,819	106,646,110	121,874,819	106,646,110
Derivative assets	*12*	51,247,968	46,732,790	51,247,784	46,732,790
Investments, net	*5, 12*	513,716,235	425,669,284	513,697,500	425,628,963
Investments in subsidiaries and associates, net	*6*	1,074,426	1,137,945	10,027,493	10,108,435
Loans to customers and accrued interest receivables, net	*7, 8, 9*	2,190,807,562	2,139,168,050	2,189,523,317	2,137,542,800
Properties for sale, net		37,918,341	31,662,872	37,695,164	31,439,694
Investment properties, net		437,700	403,800	774,000	774,000
Premises and equipment, net	*10*	40,491,066	40,144,805	38,836,912	38,277,246
Goodwill and other intangible assets, net		16,039,614	15,215,526	16,434,384	15,708,883
Deferred tax assets		947,942	1,369,742	801,627	1,132,550
Other assets, net		35,316,529	30,685,944	34,505,501	30,763,427
Total assets		**3,552,274,946**	**3,504,456,356**	**3,550,419,894**	**3,502,528,276**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of financial position

		Consolidated		The Bank	
		30 September	31 December	30 September	31 December
Liabilities and shareholders' equity	*Note*	2026	2025	2026	2025
		(Unaudited)		(Unaudited)	
			(in thousand Baht)		
Liabilities					
Deposits		2,668,701,661	2,585,869,668	2,668,427,825	2,585,915,747
Interbank and money market items		261,161,068	278,536,682	264,529,454	281,172,681
Liabilities payable on demand		13,646,480	10,096,609	13,646,342	10,096,283
Derivative liabilities	*12*	53,017,437	45,981,288	53,017,296	45,981,288
Debt issued and borrowings	*11*	36,415,430	23,672,197	36,415,430	23,672,197
Provisions		15,960,286	18,733,340	15,602,671	18,074,740
Deferred tax liabilities		203,319	204,212	-	-
Other liabilities		64,936,121	95,596,148	63,488,826	93,614,626
Total liabilities		**3,114,041,802**	**3,058,690,144**	**3,115,127,844**	**3,058,527,562**
Shareholders' equity					
Share capital					
Authorised share capital					
3,579,765,555 preferred shares of Baht 10 each		35,797,656	35,797,656	35,797,656	35,797,656
3,420,234,445 common shares of Baht 10 each		34,202,344	34,202,344	34,202,344	34,202,344
Issued and paid-up share capital					
641,198 preferred shares of Baht 10 each		6,412	6,412	6,412	6,412
3,398,551,000 common shares of Baht 10 each		33,985,510	33,985,510	33,985,510	33,985,510
Premium on share capital					
Premium on preferred shares		2,508	2,508	2,508	2,508
Premium on common shares		11,121,683	11,121,683	11,121,683	11,121,683
Other reserves		18,092,777	22,471,708	16,885,663	21,717,925
Retained earnings					
Appropriated					
Legal reserve		7,000,000	7,000,000	7,000,000	7,000,000
Unappropriated		367,681,866	370,870,744	366,290,274	370,166,676
Total owners of the Bank		437,890,756	445,458,565	435,292,050	444,000,714
Non-controlling interests		342,388	307,647	-	-
Total shareholders' equity		**438,233,144**	**445,766,212**	**435,292,050**	**444,000,714**
Total liabilities and shareholders' equity		**3,552,274,946**	**3,504,456,356**	**3,550,419,894**	**3,502,528,276**



(Mr. Sarut Ruttanaporn)

Chief Executive Officer

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of profit or loss and other comprehensive income (Unaudited)

	Consolidated		The Bank	
	Three-month period ended		Three-month period ended	
	30 September		30 September	
	2026	2025	2026	2025
	(in thousand Baht)			
Interest income	28,865,244	31,501,781	28,814,851	31,426,133
Interest expenses	7,636,509	8,336,388	7,655,001	8,341,213
Net interest income	21,228,735	23,165,393	21,159,850	23,084,920
Fee and service income	9,421,110	9,826,746	8,017,746	8,392,843
Fee and service expenses	2,395,235	2,722,405	2,081,661	2,279,998
Net fee and service income	7,025,875	7,104,341	5,936,085	6,112,845
Net gain on financial instruments measured at fair value through profit or loss	808,786	3,680,694	816,272	3,678,666
Net gain on investments	523	552,908	523	595,972
Share of profit from investments in associates	117,514	93,359	-	-
Dividend income	2,001	6,588	312,000	312,216
Other operating income	1,226,795	910,842	1,075,393	735,872
Total operating income	30,410,229	35,514,125	29,300,123	34,520,491
Other operating expenses				
Employee expenses	6,448,320	6,887,301	5,955,130	6,106,807
Directors' remuneration	17,267	18,127	16,495	17,450
Premises and equipment expenses	2,025,354	2,288,987	1,927,713	2,164,009
Taxes and duties	840,831	943,312	840,664	942,820
Other expenses	3,155,386	3,585,914	3,100,735	3,849,126
Total operating expenses	12,487,158	13,723,641	11,840,737	13,080,212
Expected credit loss	5,753,019	7,308,175	5,752,753	7,342,274
Profit from operations before income tax expenses	12,170,052	14,482,309	11,706,633	14,098,005
Income tax expenses	2,343,859	2,796,082	2,223,689	2,698,312
Net profit	**9,826,193**	**11,686,227**	**9,482,944**	**11,399,693**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of profit or loss and other comprehensive income (Unaudited)

	Note	Consolidated		The Bank	
		Three-month period ended		Three-month period ended	
		30 September		30 September	
		2026	2025	2026	2025
		(in thousand Baht)			
Other comprehensive income					
Items that will be reclassified subsequently to profit or loss					
Gain (loss) on investments in debt instruments at fair value through other comprehensive income		(4,545,363)	215,654	(4,545,363)	215,654
Loss arising from translating the financial statements of foreign operations		(16,459)	(88,081)	(83,227)	(28,352)
Income tax relating to components of other comprehensive income will be reclassified subsequently to profit or loss		909,073	(43,131)	909,073	(43,131)
		(3,652,749)	84,442	(3,719,517)	144,171
Items that will not be reclassified subsequently to profit or loss					
Gain on investments in equity instruments designated at fair value through other comprehensive income		1,567	24,779	1,565	24,779
Changes in revaluation surplus	*10*	1,485,182	-	1,485,182	-
Actuarial gain on defined benefit plans		1,038,872	-	1,038,872	-
Income tax relating to components of other comprehensive income will not be reclassified subsequently to profit or loss		(505,125)	(4,956)	(505,124)	(4,956)
		2,020,496	19,823	2,020,495	19,823
Total other comprehensive income, net of income tax		(1,632,253)	104,265	(1,699,022)	163,994
Total comprehensive income		**8,193,940**	**11,790,492**	**7,783,922**	**11,563,687**
Net profit (loss) attributable to:					
Owners of the Bank		9,830,297	11,674,092	9,482,944	11,399,693
Non-controlling interests		(4,104)	12,135	-	-
Total comprehensive income attributable to:					
Owners of the Bank		8,198,044	11,778,357	7,783,922	11,563,687
Non-controlling interests		(4,104)	12,135	-	-
Earnings per share of owners of the Bank					
Basic earnings per share *(in Baht)*		2.89	3.43	2.79	3.35



(Mr. Sarut Ruttanaporn)

Chief Executive Officer

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of profit or loss and other comprehensive income (Unaudited)

	Consolidated		The Bank	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	2026	2025
	(in thousand Baht)			
Interest income	86,109,177	97,599,085	85,949,521	97,334,329
Interest expenses	23,092,502	25,601,974	23,131,484	25,600,370
Net interest income	63,016,675	71,997,111	62,818,037	71,733,959
Fee and service income	28,712,488	28,193,214	24,535,537	24,148,913
Fee and service expenses	7,659,831	8,140,880	6,711,273	7,010,134
Net fee and service income	21,052,657	20,052,334	17,824,264	17,138,779
Net gain on financial instruments measured at fair value through profit or loss	8,584,070	10,083,262	8,544,044	10,105,208
Net gain on investments	134,904	1,556,335	53,962	1,599,399
Share of profit from investments in associates	326,080	262,177	-	-
Dividend income	20,806	28,481	1,569,478	1,570,174
Other operating income	3,136,680	2,274,506	2,568,972	1,791,116
Total operating income	96,271,872	106,254,206	93,378,757	103,938,635
Other operating expenses				
Employee expenses	19,215,329	20,585,025	17,858,614	18,334,145
Directors' remuneration	54,310	53,836	52,191	51,180
Premises and equipment expenses	6,368,348	6,840,511	6,087,949	6,428,815
Taxes and duties	2,656,008	2,959,518	2,655,328	2,957,435
Other expenses	10,019,557	10,204,864	9,847,126	11,055,830
Total operating expenses	38,313,552	40,643,754	36,501,208	38,827,405
Expected credit loss	17,493,961	20,691,525	17,421,975	20,786,567
Profit from operations before income tax expenses	40,464,359	44,918,927	39,455,574	44,324,663
Income tax expenses	7,992,427	8,776,914	7,551,949	8,454,439
Net profit	**32,471,932**	**36,142,013**	**31,903,625**	**35,870,224**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of profit or loss and other comprehensive income (Unaudited)

	Note	Consolidated		The Bank	
		Nine-month period ended 30 September		Nine-month period ended 30 September	
		2026	2025	2026	2025
		(in thousand Baht)			
Other comprehensive income					
Items that will be reclassified subsequently to profit or loss					
Gain (loss) on investments in debt instruments at fair value through other comprehensive income		(6,465,849)	1,564,294	(6,465,849)	1,564,294
Gain (loss) arising from translating the financial statements of foreign operations		(121,459)	(17,059)	(577,597)	373,892
Income tax relating to components of other comprehensive income will be reclassified subsequently to profit or loss		1,293,170	(312,859)	1,293,170	(312,859)
		(5,294,138)	1,234,376	(5,750,276)	1,625,327
Items that will not be reclassified subsequently to profit or loss					
Gain on investments in equity instruments designated at fair value through other comprehensive income		66,436	91,054	65,459	89,935
Changes in revaluation surplus	*10*	1,485,182	-	1,485,182	-
Actuarial gain on defined benefit plans		1,076,370	-	888,408	-
Income tax relating to components of other comprehensive income will not be reclassified subsequently to profit or loss		(525,598)	(18,211)	(487,810)	(17,987)
		2,102,390	72,843	1,951,239	71,948
Total other comprehensive income, net of income tax		(3,191,748)	1,307,219	(3,799,037)	1,697,275
Total comprehensive income		**29,280,184**	**37,449,232**	**28,104,588**	**37,567,499**
Net profit (loss) attributable to:					
Owners of the Bank		32,437,191	36,109,381	31,903,625	35,870,224
Non-controlling interests		34,741	32,632	-	-
Total comprehensive income attributable to:					
Owners of the Bank		29,245,443	37,416,600	28,104,588	37,567,499
Non-controlling interests		34,741	32,632	-	-
Earnings per share of owners of the Bank					
Basic earnings per share *(in Baht)*		9.54	10.62	9.39	10.55



(Mr. Sarut Ruttanaporn)

Chief Executive Officer

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of changes in equity (Unaudited)

		Consolidated													
						Other reserves									
		Issued and paid-up share capital		Premium on share capital		Gain (loss) on investments in debt instruments at fair value through other comprehensive income	Loss arising from translating the financial statements of foreign operations	Gain on investments in equity instruments designated at fair value through other comprehensive income	Changes in revaluation surplus (Note 10)	Total other reserves	Retained earnings		Total owners of the Bank	Non-controlling interests	Total
	Note	Preferred shares	Common shares	Preferred shares	Common shares						Legal reserve	Unappropriated			
								(in thousand Baht)							
Nine-month period ended 30 September 2026															
Balance at 1 January 2026		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**1,334,632**	**(882,352)**	**1,270,973**	**20,748,455**	**22,471,708**	**7,000,000**	**370,870,744**	**445,458,565**	**307,647**	**445,766,212**
Transactions with owners, recorded directly in equity															
Dividend paid	*13*	-	-	-	-	-	-	-	-	-	-	(36,813,252)	(36,813,252)	-	(36,813,252)
Total transactions with owners, recorded directly in equity		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(36,813,252)**	**(36,813,252)**	**-**	**(36,813,252)**
Comprehensive income for the period															
Net profit		-	-	-	-	-	-	-	-	-	-	32,437,191	32,437,191	34,741	32,471,932
Other comprehensive income	*10*	-	-	-	-	(5,172,679)	(121,459)	53,148	1,188,146	(4,052,844)	-	861,096	(3,191,748)	-	(3,191,748)
Total comprehensive income for the period		**-**	**-**	**-**	**-**	**(5,172,679)**	**(121,459)**	**53,148**	**1,188,146**	**(4,052,844)**	**-**	**33,298,287**	**29,245,443**	**34,741**	**29,280,184**
Transfer to retained earnings		-	-	-	-	-	-	-	(326,087)	(326,087)	-	326,087	-	-	-
Balance at 30 September 2026		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**(3,838,047)**	**(1,003,811)**	**1,324,121**	**21,610,514**	**18,092,777**	**7,000,000**	**367,681,866**	**437,890,756**	**342,388**	**438,233,144**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of changes in equity (Unaudited)

		Consolidated													
						Other reserves									
		Issued and paid-up share capital		Premium on share capital		Gain on investments in debt instruments at fair value through other comprehensive income	Loss arising from translating the financial statements of foreign operations	Gain on investments in equity instruments designated at fair value through other comprehensive income	Changes in revaluation surplus	Total other reserves	Retained earnings		Total owners of the Bank	Non-controlling interests	Total
	Note	Preferred shares	Common shares	Preferred shares	Common shares						Legal reserve	Unappropriated			
								(in thousand Baht)							
Nine-month period ended 30 September 2025															
Balance at 1 January 2025		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**372,024**	**(887,667)**	**1,098,376**	**21,146,419**	**21,729,152**	**7,000,000**	**364,082,179**	**437,927,444**	**280,068**	**438,207,512**
Transactions with owners, recorded directly in equity															
Dividend paid	*13*	-	-	-	-	-	-	-	-	-	-	(38,988,735)	(38,988,735)	-	(38,988,735)
Total transactions with owners, recorded directly in equity		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(38,988,735)**	**(38,988,735)**	**-**	**(38,988,735)**
Comprehensive income for the period															
Net profit		-	-	-	-	-	-	-	-	-	-	36,109,381	36,109,381	32,632	36,142,013
Other comprehensive income		-	-	-	-	1,251,435	(17,059)	72,843	-	1,307,219	-	-	1,307,219	-	1,307,219
Total comprehensive income for the period		**-**	**-**	**-**	**-**	**1,251,435**	**(17,059)**	**72,843**	**-**	**1,307,219**	**-**	**36,109,381**	**37,416,600**	**32,632**	**37,449,232**
Transfer to retained earnings		-	-	-	-	-	-	99,397	(298,168)	(198,771)	-	198,771	-	-	-
Balance at 30 September 2025		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**1,623,459**	**(904,726)**	**1,270,616**	**20,848,251**	**22,837,600**	**7,000,000**	**361,401,596**	**436,355,309**	**312,700**	**436,668,009**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of changes in equity (Unaudited)

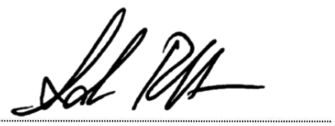
		The Bank											
						Other reserves							
		Issued and paid-up share capital		Premium on share capital		Gain (loss) on investments in debt instruments at fair value through other comprehensive income	Loss arising from translating the financial statements of foreign operations	Gain on investments in equity instruments designated at fair value through other comprehensive income	Changes in revaluation surplus (Note 10)	Total other reserves	Retained earnings		
	Note	Preferred shares	Common shares	Preferred shares	Common shares						Legal reserve	Unappropriated	Total
						(in thousand Baht)							
Nine-month period ended 30 September 2026													
Balance at 1 January 2026		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**1,334,631**	**(680,116)**	**1,264,856**	**19,798,554**	**21,717,925**	**7,000,000**	**370,166,676**	**444,000,714**
Transactions with owners, recorded directly in equity													
Dividend paid	*13*	-	-	-	-	-	-	-	-	-	-	(36,813,252)	(36,813,252)
Total transactions with owners, recorded directly in equity		**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(36,813,252)**	**(36,813,252)**
Comprehensive income for the period													
Net profit		-	-	-	-	-	-	-	-	-	-	31,903,625	31,903,625
Other comprehensive income	*10*	-	-	-	-	(5,172,679)	(577,597)	52,367	1,188,146	(4,509,763)	-	710,726	(3,799,037)
Total comprehensive income for the period		**-**	**-**	**-**	**-**	**(5,172,679)**	**(577,597)**	**52,367**	**1,188,146**	**(4,509,763)**	**-**	**32,614,351**	**28,104,588**
Transfer to retained earnings		-	-	-	-	-	-	-	(322,499)	(322,499)	-	322,499	-
Balance at 30 September 2026		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**(3,838,048)**	**(1,257,713)**	**1,317,223**	**20,664,201**	**16,885,663**	**7,000,000**	**366,290,274**	**435,292,050**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of changes in equity (Unaudited)

		The Bank											
						Other reserves							
		Issued and paid-up share capital		Premium on share capital		Gain on investments in debt instruments at fair value through other comprehensive income	Gain (loss) arising from translating the financial statements of foreign operations	Gain on investments in equity instruments designated at fair value through other comprehensive income	Changes in revaluation surplus	Total other reserves	Retained earnings		
	Note	Preferred shares	Common shares	Preferred shares	Common shares						Legal reserve	Unappropriated	Total
							(in thousand Baht)						
Nine-month period ended 30 September 2025													
Balance at 1 January 2025		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**372,023**	**(1,243,598)**	**1,093,155**	**20,191,723**	**20,413,303**	**7,000,000**	**363,188,948**	**435,718,364**
Transactions with owners, recorded directly in equity													
Dividend paid	*13*	-	-	-	-	-	-	-	-	-	-	(38,988,735)	(38,988,735)
Total transactions with owners, recorded directly in equity		-	-	-	-	-	-	-	-	-	-	**(38,988,735)**	**(38,988,735)**
Comprehensive income for the period													
Net profit		-	-	-	-	-	-	-	-	-	-	35,870,224	35,870,224
Other comprehensive income		-	-	-	-	1,251,435	373,892	71,948	-	1,697,275	-	-	1,697,275
Total comprehensive income for the period		-	-	-	-	**1,251,435**	**373,892**	**71,948**	-	**1,697,275**	-	**35,870,224**	**37,567,499**
Transfer to retained earnings		-	-	-	-	-	-	99,397	(294,581)	(195,184)	-	195,184	-
Balance at 30 September 2025		**6,412**	**33,985,510**	**2,508**	**11,121,683**	**1,623,458**	**(869,706)**	**1,264,500**	**19,897,142**	**21,915,394**	**7,000,000**	**360,265,621**	**434,297,128**



(Mr. Sarut Ruttanaporn)

Chief Executive Officer

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of cash flows (Unaudited)

	Consolidated		The Bank	
	Nine-month period ended 30 September		Nine-month period ended 30 September	
	2026	2025	2026	2025
	(in thousand Baht)			
Cash flows from operating activities				
Profit from operating before income tax expenses	40,464,359	44,918,927	39,455,574	44,324,663
Adjustments to reconcile profit from operating before income tax expenses to cash receipts (payments) from operating activities				
Depreciation and amortisation	3,363,675	4,796,112	3,357,384	4,748,273
Expected credit loss	16,506,593	22,151,561	16,434,607	22,246,603
Reversal of impairment loss on premises and equipment	(9,180)	-	(1,454)	-
Impairment loss on intangible assets	9,355	4,761	-	-
Impairment loss on properties for sale	376,975	503,193	376,975	503,193
Provision expenses	640,662	1,006,046	609,436	942,768
Gain from sale of premises and equipment	(7,416)	(5,368)	(4,816)	(5,368)
Loss from write-off of premises and equipment	10,720	4,178	4,210	2,289
Loss from write-off of intangible assets	6	444	2	194
Gain from sale of properties for sale	(510,384)	(604,491)	(510,384)	(604,491)
Net (gain) loss on financial instruments	1,772,198	(14,267,657)	1,788,630	(14,299,959)
Net gain on investments	(134,904)	(1,556,335)	(53,962)	(1,599,399)
Share of profit from investments in associates	(326,080)	(262,177)	-	-
	62,156,579	56,689,194	61,456,202	56,258,766
Net interest income	(63,016,675)	(71,997,111)	(62,818,037)	(71,733,959)
Dividend income	(20,806)	(28,481)	(1,569,478)	(1,570,174)
Proceeds from interest	87,358,770	94,813,988	87,085,602	94,557,435
Interest paid	(23,028,684)	(28,584,641)	(23,085,882)	(28,590,825)
Proceeds from dividend	410,406	280,014	1,569,478	1,565,161
Income tax paid	(8,780,153)	(11,116,209)	(8,320,549)	(10,730,865)
Profit from operating before changes in operating assets and liabilities	55,079,437	40,056,754	54,317,336	39,755,539
(Increase) decrease in operating assets				
Interbank and money market items	113,465,842	(45,188,675)	113,035,024	(46,737,882)
Derivative assets	(4,912,146)	3,174,830	(4,909,749)	3,171,028
Investment in short-term securities	(17,000,907)	(11,548,472)	(17,017,339)	(11,516,170)
Loans to customers	(79,570,111)	9,167,251	(79,718,658)	8,446,446
Properties for sale	5,242,989	7,956,722	5,242,989	8,071,964
Other assets	(4,299,109)	(1,917,518)	(3,376,713)	(2,999,767)
Increase (decrease) in operating liabilities				
Deposits	82,831,993	22,408,718	82,512,078	24,256,928
Interbank and money market items	(17,375,614)	57,378,807	(16,643,227)	57,573,598
Liabilities payable on demand	3,549,871	1,258,713	3,550,059	1,258,773
Derivative liabilities	7,036,149	(2,175,642)	7,036,008	(2,175,624)
Short-term debt issued and borrowings	(1,191,628)	947,644	(1,191,628)	947,644
Other liabilities	(29,932,960)	(20,169,308)	(29,479,767)	(18,971,574)
Net cash from operating activities	**112,923,806**	**61,349,824**	**113,356,413**	**61,080,903**

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statement of cash flows (Unaudited)

	Note	Consolidated		The Bank	
		Nine-month period ended 30 September		Nine-month period ended 30 September	
		2026	2025	2026	2025
		(in thousand Baht)			
Cash flows from investing activities					
Acquisition of instruments measured at fair value through other comprehensive income		(179,975,821)	(123,959,859)	(179,975,821)	(123,959,859)
Proceeds from sale of instruments measured at fair value through other comprehensive income		60,303,911	96,978,991	60,303,911	96,978,991
Acquisition of instruments measured at amortised cost		(11,322,709)	(180,115)	(11,322,709)	(96,915)
Proceeds from redemption of instruments measured at amortised cost		35,595,665	204,290	35,560,596	-
Proceeds from sale of investments in subsidiaries and associates		-	63,461	-	63,461
Acquisition of premises and equipment		(574,105)	(226,295)	(565,129)	(342,279)
Proceeds from sale of premises and equipment		14,444	3,752	5,459	5,329
Acquisition of intangible assets		(2,367,580)	(2,437,131)	(2,345,170)	(2,408,211)
Proceeds from sale of intangible assets		-	152,025	-	147,264
Net cash used in investing activities		**(98,326,195)**	**(29,400,881)**	**(98,338,863)**	**(29,612,219)**
Cash flows from financing activities					
Proceeds from long-term debt issued		13,209,471	1,203,671	13,209,471	1,203,671
Repayment of long-term debt issued		(42,747)	(170,347)	(42,747)	(170,347)
Repayment of long-term borrowings		(994)	(2,949)	(994)	(2,949)
Payment of lease liabilities		(377,763)	(602,200)	(325,197)	(507,235)
Dividend paid to equity holders of the Bank	*13*	(36,813,252)	(38,988,735)	(36,813,252)	(38,988,735)
Net cash used in financing activities		**(24,025,285)**	**(38,560,560)**	**(23,972,719)**	**(38,465,595)**
Gain (loss) arising from translating the financial statements of foreign operations		(121,459)	81,224	(577,597)	472,176
Net decrease in cash		**(9,549,133)**	**(6,530,393)**	**(9,532,766)**	**(6,524,735)**
Cash at 1 January		43,835,775	43,765,845	43,676,709	43,629,849
Cash at 30 September		**34,286,642**	**37,235,452**	**34,143,943**	**37,105,114**



(Mr. Sarut Ruttanaporn)

Chief Executive Officer

The accompanying note form an integral part of the interim financial statements.

The Siam Commercial Bank Public Company Limited and its Subsidiaries
Notes to the condensed interim financial statements
For the three-month and nine-month period ended 30 September 2026 (Unaudited)

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These notes form an integral part of the interim financial statements.

The interim financial statements issued for Thai regulatory reporting purposes are prepared in the Thai language. These English language financial statements have been prepared from and are consistent with the Thai language financial statements, and both the English and Thai language financial statements were approved and authorised for issue by the Audit Committee on 12 November 2026.

1 General information

The principal activities of the Bank are the provision of financial products and services through its Head Office and branch network in Thailand, its branches in Singapore, Hong Kong, Laos, Vietnam, China and Cayman Islands and its subsidiaries in Thailand, Cambodia and Myanmar. Details of the Bank's subsidiaries as at 30 September 2026 and 31 December 2025 are given in note 6.

2 Basis of preparation of the interim financial statements

2.1 Statement of compliance

The condensed interim financial statements are presented in the same format as the annual financial statements together with notes to the interim financial statements on a condensed basis ("interim financial statements") in accordance with Thai Accounting Standard (TAS) No. 34 *Interim Financial Reporting*, guidelines promulgated by the Thailand Federation of Accounting Professions (TFAC), the regulations of the Bank of Thailand (BoT) and applicable rules and regulations of the Thai Securities and Exchange Commission. The interim financial statements are presented in accordance with the BoT notification number Sor Nor Sor 21/2561 dated 31 October 2018, regarding to *Preparation and Announcement of Financial Statements of a Commercial Bank and a Holding Company that is the Parent Company of a Financial Group* and other additional BoT notification.

The interim financial statements do not include all of the financial information required for annual financial statements but focus on new activities, events and circumstances to avoid repetition of information previously reported. Accordingly, these interim financial statements should be read in conjunction with the financial statements of the Bank and its subsidiaries for the year ended 31 December 2025 and for the six-month period ended 30 June 2026.

2.2 Use of judgments, estimates and accounting policies

In preparing these interim financial statements, judgments and estimates are made by management in applying the Bank and its subsidiaries accounting policies. Actual results may differ from these estimates. The accounting policies, methods of computation and the key sources of estimation uncertainty were not significantly different to those described in the financial statements for the year ended 31 December 2025 and for the six-month period ended 30 June 2026.

3 Maintenance of capital fund

The Bank maintains its capital fund in accordance with the Financial Institution Business Act B.E. 2551 by maintaining its capital fund as a proportion of risk weighted assets in accordance with the criteria, methodologies, and conditions prescribed by BoT. As announced by the BoT in circulars dated 8 November 2012 and 7 May 2019, the Bank is required to calculate its Capital Fund in accordance with Basel III.

As at 30 September 2026 and 31 December 2025, the Bank's total capital funds were categorised as follows:

	Basel III	
	The Bank	
	30 September 2026	31 December 2025
	(in million Baht)	
Tier 1 capital		
Common Equity Tier 1 (CET1)		
Issued and paid-up share capital	33,992	33,992
Premium on share capital	11,124	11,124
Legal reserve	7,000	7,000
Net profit after appropriation	340,152	330,999
Other comprehensive income	13,661	19,646
Capital deduction items on CET1	(17,236)	(16,841)
Total Tier 1 capital	**388,693**	**385,920**
Tier 2 capital		
General provisions	24,318	23,761
Total Tier 2 capital	**24,318**	**23,761**
Total capital funds	**413,011**	**409,681**
Total risk-weighted assets	**2,220,090**	**2,161,822**

	30 September 2026		31 December 2025	
	The BoT's regulation minimum requirement*	Capital ratio of the Bank	The BoT's regulation minimum requirement*	Capital ratio of the Bank
	(%)			
Total capital funds / Total risk-weighted assets	12.0	18.6	12.0	19.0
Total Tier 1 capital / Total risk-weighted assets	9.5	17.5	9.5	17.9
Total CET 1 / Total risk-weighted assets	8.0	17.5	8.0	17.9
Total Tier 2 capital / Total risk-weighted assets		1.1		1.1

* The BoT requires commercial banks to maintain an additional buffer on top of minimum regulatory required Common Equity Tier 1 consists of conservation buffer of 2.50% and D-SIB buffer of 1.0%

As at 30 September 2026 and 31 December 2025, the Bank has no capital add-on arising from Single Lending Limit.

Disclosures of capital maintenance information under the BoT notification number Sor Nor Sor 4/2556 dated 2 May 2013, regarding to *Disclosure Requirement on Capital Adequacy for a Commercial Bank* and the BoT notification number Sor Nor Sor 14/2562 dated 7 May 2019, regarding to *Disclosure Requirement on Capital Adequacy for a Commercial Bank (Volume 2)* were as follows:

Location of disclosure	The Bank's website under "For Shareholders" section at https://www.scb.co.th/en/shareholders/financial-information.html
Disclosure period requirement	Within 4 months after the period end date as indicated in the BoT notification
Latest information at	30 June 2026

Capital management

The Bank and its subsidiaries' policies are to maintain a strong capital base so as to provide a cushion against future uncertainties, engender market confidence in the Bank's robustness and to support business growth. Furthermore, the Board has considered the impact of the level of capital on shareholders' returns is also considered together with the need to maintain a balance between the higher returns that might be possible with higher gearing and the advantages and security afforded by a sound capital position.

The Bank and its subsidiaries complied with the BoT's imposed capital requirements throughout the period and, as noted in the table above, its capital level is well in excess of the minimum requirements.

4 Financial assets measured at fair value through profit or loss

	Consolidated and The Bank	
	30 September 2026	31 December 2025
	Fair value	Fair value
	(in million Baht)	
Financial assets held for trading		
Government and state enterprise securities	42,761	35,404
Corporate debt instruments	5,550	7,419
Total	**48,311**	**42,823**
Others		
Government and state enterprise securities	10,250	9,880
Corporate debt instruments	430	658
Foreign debt instruments	62,612	53,021
Domestic equity instruments	267	259
Foreign equity instruments	5	5
Total	**73,564**	**63,823**
Total financial assets measured at fair value through profit or loss	**121,875**	**106,646**

5 Investments, net

5.1 Classification by type of investments

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	AMC	AMC	AMC	AMC
	(in million Baht)			
Investments in debt instruments measured at amortised cost (AMC)				
Government and state enterprise securities	203,124	226,850	203,118	226,844
Foreign debt instruments	-	133	-	98
Less allowance for expected credit loss	(17)	(43)	(17)	(30)
Total	**203,107**	**226,940**	**203,101**	**226,912**

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Fair value	Fair value	Fair value	Fair value
	(in million Baht)			
Investments in debt instruments measured at FVOCI				
Government and state enterprise securities	288,318	168,885	288,318	168,885
Foreign debt instruments	20,051	27,835	20,051	27,835
Total	**308,369**	**196,720**	**308,369**	**196,720**
Allowance for expected credit loss	**(26)**	**(14)**	**(26)**	**(14)**

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	Fair value	Fair value	Fair value	Fair value
	(in million Baht)			
Investments in equity instruments designated at FVOCI				
Domestic equity instruments	1,845	1,783	1,834	1,772
Foreign equity instruments	395	226	394	225
Total	**2,240**	**2,009**	**2,228**	**1,997**
Total investments, net	**513,716**	**425,669**	**513,698**	**425,629**

Dividend income from investments in equity instruments designated at FVOCI recognised in the consolidated and the Bank's statements of profit or loss and other comprehensive income for the nine-month period ended 30 September 2026 amounted to Baht 19 million and Baht 17 million, respectively. *(30 September 2025: Baht 28 million and Baht 26 million, respectively).*

5.2 Investment in companies with problems in their financial positions and operating results

As at 30 September 2026, the consolidated and the Bank's aggregate cost of investments in companies with problems in their financial position and operating results which were reported as part of investments classified as financial assets measured at fair value through profit or loss in Note 4 and investments in Note 5.1 with an aggregate cost of Baht 245 million and Baht 245 million, respectively, have zero fair value at reporting date *(31 December 2025: aggregate cost of Baht 245 million and Baht 245 million, respectively, with zero fair value).*

6 Investments in subsidiaries and associates, net

					Consolidated			
	Type of business	Type of share	Direct shareholding		Investment value			
					Cost method		Equity method	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	31 December 2025
			(%)		*(in million Baht)*			
Associates								
BCI (Thailand) Co., Ltd.	Blockchain platform	Common	22.2	22.2	117	117	32	39
National ITMX Co., Ltd.	Payment system service provider	Common	24.0	24.0	196	196	1,042	1,099
Sahaviriya Steel Industries PCL	Steel industry	Common	39.1	39.1	-	-	-	-
Total					313	313	1,074	1,138
Less allowance for impairment					(81)	-	-	-
Total investments in associates, net					**232**	**313**	**1,074**	**1,138**

			The Bank					
	Type of business	Type of share	Direct shareholding		Investment value Cost method		Dividend income for the nine-month period ended	
			30 September 2026	31 December 2025	30 September 2026	31 December 2025	30 September 2026	30 September 2025
			(%)		*(in million Baht)*			
Subsidiaries								
Siam Commercial Bank Myanmar Ltd.	Banking	Common	100.0	100.0	4,513	4,513	-	-
Cambodian Commercial Bank PLC.	Banking	Common	100.0	100.0	2,688	2,688	-	-
SCB-Julius Baer Securities Co., Ltd.	Securities	Common	60.0	60.0	1,590	1,590	-	-
INSUREX Co., Ltd.*	Insurance broker	Common	100.0	100.0	513	513	42	100
SCB Training Centre Co., Ltd.	Training center	Common	100.0	100.0	390	390	-	-
SCB Asset Management Co., Ltd.	Asset management	Common	100.0	100.0	222	222	1,119	997
Rutchayothin Assets Management Co., Ltd.	Asset management	Common	100.0	100.0	25	25	-	-
SCB Plus Co., Ltd.**	Collection	Common	100.0	100.0	1	1	-	190
Indirect subsidiaries								
Mahisorn Co., Ltd.***	Property management	Common	-	-	-	-	-	-
Associates								
BCI (Thailand) Co., Ltd.	Blockchain platform	Common	22.2	22.2	117	117	-	-
National ITMX Co., Ltd.	Payment system service provider	Common	24.0	24.0	196	196	390	257
Sahaviriya Steel Industries PCL	Steel industry	Common	39.1	39.1	-	-	-	-
Total					10,255	10,255	1,551	1,544
Less allowance for impairment					(228)	(147)	-	-
Total investments in subsidiaries and associates, net					**10,027**	**10,108**	**1,551**	**1,544**

* Previously named SCB Protect Co.,Ltd.

** The Company ceased its debt collection business effective from 31 March 2026.

*** Subsidiary of SCB Plus Co., Ltd. (100% shareholding).

All subsidiaries and associates are registered and operated in Thailand except for the Siam Commercial Bank Myanmar Ltd. and Cambodian Commercial Bank PLC. which are registered and operate in Myanmar and Cambodia respectively.

7 Loans to customers and accrued interest receivables, net

7.1 Classified by type of accounts

Loans to customers and accrued interest receivables, net as at 30 September 2026 and 31 December 2025 are as follows:

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Loans to customers	2,291,094	2,248,185	2,289,472	2,246,136
Add accrued interest receivables and undue interest receivables	21,418	21,166	21,412	21,046
Total loans to customers and accrued interest receivables and undue interest receivables	2,312,512	2,269,351	2,310,884	2,267,182
Less allowance for expected credit loss	(121,704)	(130,183)	(121,361)	(129,639)
Total loans to customers and accrued interest receivables, net	**2,190,808**	**2,139,168**	**2,189,523**	**2,137,543**

Contractual loans to customers as at 30 September 2026 and 31 December 2025 are as follows:

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Total loans to customers (excludes unamortised modification gain (loss))	2,293,541	2,250,191	2,291,919	2,248,142

7.2 Classified by business type and stages

	Consolidated							
	30 September 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	(in million Baht)							
Agriculture and mining	8,368	698	457	9,523	8,100	637	534	9,271
Manufacturing and commercial	625,965	82,863	28,578	737,406	591,699	79,486	33,379	704,564
Real estate and construction	176,602	19,920	10,896	207,418	162,918	22,793	9,131	194,842
Utilities and services	400,487	21,114	6,553	428,154	364,448	25,518	8,411	398,377
Housing loans	549,498	38,756	21,458	609,712	560,659	39,217	24,508	624,384
Others	254,003	32,541	12,337	298,881	268,353	36,640	11,754	316,747
Total	**2,014,923**	**195,892**	**80,279**	**2,291,094**	**1,956,177**	**204,291**	**87,717**	**2,248,185**

	The Bank							
	30 September 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	(in million Baht)							
Agriculture and mining	8,368	698	457	9,523	8,100	637	534	9,271
Manufacturing and commercial	625,010	82,713	28,578	736,301	590,524	79,471	33,379	703,374
Real estate and construction	176,602	19,920	10,509	207,031	162,818	22,764	8,803	194,385
Utilities and services	400,487	21,114	6,553	428,154	364,448	25,518	8,411	398,377
Housing loans	549,456	38,756	21,457	609,669	560,619	39,213	24,508	624,340
Others	253,916	32,541	12,337	298,794	268,252	36,640	11,497	316,389
Total	**2,013,839**	**195,742**	**79,891**	**2,289,472**	**1,954,761**	**204,243**	**87,132**	**2,246,136**

7.3 Non-Performing Loans

The Bank used the guidelines specified in the BoT notification number Sor Nor Sor 23/2561 dated 31 October 2018, regarding to *Regulations Asset Classification and Provisioning of a Financial Institution*, in determining Non-Performing Loans. As at 30 September 2026 and 31 December 2025, the Bank and its subsidiaries have Non-Performing Loans (including loans to interbank and money market items) based on BoT's guidelines as follows:

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Non-Performing Loans (Before deducting allowance for expected credit loss and excludes unamortised modification gain (loss))	81,451	88,633	81,063	88,048
% of Non-Performing Loans to total loans	2.9	3.1	2.9	3.1

During the nine-month period ended 30 September 2026, the Bank sold and transferred rights to receive debt payments of Non-Performing Loans to Asset Management Companies with a total principal amount of Baht 11,498 million *(30 September 2025: Baht 2,384 million)*.

8 Allowance for expected credit loss

8.1 Classified by type of financial instruments

	Consolidated			
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Total
	(in million Baht)			
Balance as at 30 September 2026				
Interbank and money market items	96	-	-	96
Investments in debt instruments	43	-	-	43
Loans to customers	21,969	58,240	41,495	121,704
Total	**22,108**	**58,240**	**41,495**	**121,843**
Balance as at 31 December 2025				
Interbank and money market items	84	-	-	84
Investments in debt instruments	57	-	-	57
Loans to customers	22,352	62,799	45,032	130,183
Total	**22,493**	**62,799**	**45,032**	**130,324**

	The Bank			
	Performing (Stage 1)	Under-performing (Stage 2)	Non-performing (Stage 3)	Total
	(in million Baht)			
Balance as at 30 September 2026				
Interbank and money market items	60	-	-	60
Investments in debt instruments	43	-	-	43
Loans to customers	21,950	58,228	41,183	121,361
Total	**22,053**	**58,228**	**41,183**	**121,464**
Balance as at 31 December 2025				
Interbank and money market items	45	-	-	45
Investments in debt instruments	44	-	-	44
Loans to customers	22,327	62,791	44,521	129,639
Total	**22,416**	**62,791**	**44,521**	**129,728**

8.2 Changes to the allowance for expected credit loss

	Consolidated	The Bank
	(in million Baht)	
At 1 January 2026	130,324	129,728
Net remeasurement	26,201	25,996
Derecognition	(16,260)	(16,234)
Write-off	(18,438)	(18,025)
Others	16	(1)
At 30 September 2026	**121,843**	**121,464**

As at 30 September 2026, the Bank and its subsidiaries recognised management overlay to reflect uncertainties arising from the slowdown in the Thai and global economies, including the effects of the ongoing conflict in the Middle East. The management overlay covers vulnerable customer segments that continue to be affected by the uneven economic recovery and considers factors and behavioural indicators reflecting individual borrowers' risk profiles that may not yet be fully captured by the existing credit risk models.

9 Modified loans to customers

During the nine-month period ended 30 September 2026 and 2025, the Bank and its subsidiaries modified loans to customers that have not resulted in derecognition, while they had a loss allowance measured at an amount equal to lifetime ECL as follows:

Loans to customers modified during the nine-month period ended 30 September	Consolidated and the Bank	
	2026	2025
	(in million Baht)	
Outstanding before modification*	45,332	48,699
Net modification loss*	(989)	(663)
	44,343	**48,036**
Loans to customers modified since initial recognition		
Outstanding of loans to customers at the end of reporting date that have previously modified for which loss allowance has changed during the period from measured amount equal to lifetime expected credit losses to an amount equal to 12-month expected credit losses	14,523	9,740

* Excludes the customers whom the Bank has assisted under the "You Fight, We Help" program

As at 30 September 2026, the Bank has been providing the "You Fight, We Help" debt assistance program to qualified retail and small and medium-sized enterprise (SMEs) customers representing 2.6% of loans to customers of the Bank and its subsidiaries *(31 December 2025: 2.9%)*. The Bank has established internal processes and controls to ensure that loans are classified in accordance with the BoT's regulations. Additionally, the Bank will closely monitor the performance of customers participating in this program.

10 Premises and equipment, net

At 30 September 2026, the Bank and its subsidiaries' land and premises were remeasured by independent professional valuers, the fair values of land and premises are determined by using the market approach for land and the replacement cost approach for premises. The fair value has been categorised as a Level 3 in fair value hierarchy. The Bank and its subsidiaries recognised a revaluation surplus of Baht 1,485 million in other comprehensive income.

11 Debt issued and borrowings

			Consolidated and the Bank					
			30 September 2026			31 December 2025		
	Interest rate *(%)*	Year of maturity	Domestic	Foreign	Total	Domestic	Foreign	Total
					(in million Baht)			
Debentures								
- US Dollar	4.40	2029	-	16,776	16,776	-	15,791	15,791
Structured notes								
- US Dollar	3.55-3.65 and floating*	2026 - 2040	6,331	-	6,331	6,058	-	6,058
- Baht	0.50 and floating**	2026 - 2041	14,184	-	14,184	2,071	-	2,071
Others	-	2026 - 2028	1	-	1	2	-	2
Total			20,516	16,776	37,292	8,131	15,791	23,922
Fair value adjustments for hedged items			-	(877)	(877)	-	(250)	(250)
Total			**20,516**	**15,899**	**36,415**	**8,131**	**15,541**	**23,672**

* Compounded SOFR Backward shift 5 Business day + 0.00%
** Compounded THOR Backward shift 5 Business day + 0.10%, + 0.20%, + 0.25%

12 Fair value of financial assets and financial liabilities

12.1 Financial assets and financial liabilities measured at fair value

The following table analyses financial instruments measured at fair value at the reporting date, by the level in the fair value hierarchy into which the fair value measurement is categorised. The amounts are based on the values recognised in the statement of financial position. The fair values include any deferred differences between the transaction price and the fair value on initial recognition when the fair value is based on a valuation technique that uses unobservable inputs.

	Consolidated							
	30 September 2026 Fair value				31 December 2025 Fair value			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
	(in million Baht)							
Financial assets								
Financial assets measured at FVTPL								
- Investments in debt instruments	10,250	111,353	-	121,603	9,880	96,502	-	106,382
- Investments in equity instruments	267	-	5	272	259	-	5	264
Total	**10,517**	**111,353**	**5**	**121,875**	**10,139**	**96,502**	**5**	**106,646**
Derivative assets								
- Foreign exchange rate	-	31,524	-	31,524	-	33,374	-	33,374
- Interest rate	-	18,719	-	18,719	-	12,298	-	12,298
- Others	-	1,005	-	1,005	-	1,061	-	1,061
Total	-	**51,248**	-	**51,248**	-	**46,733**	-	**46,733**
Investments, net								
- Investments in debt instruments measured at FVOCI	-	308,369	-	308,369	-	196,720	-	196,720
- Investments in equity instruments designated at FVOCI	-	-	2,240	2,240	-	-	2,009	2,009
Total	-	**308,369**	**2,240**	**310,609**	-	**196,720**	**2,009**	**198,729**
Total financial assets	**10,517**	**470,970**	**2,245**	**483,732**	**10,139**	**339,955**	**2,014**	**352,108**
Financial liabilities								
Derivative liabilities								
- Foreign exchange rate	-	30,166	-	30,166	-	26,898	-	26,898
- Interest rate	-	21,824	-	21,824	-	17,989	-	17,989
- Others	-	1,027	-	1,027	-	1,094	-	1,094
Total	-	**53,017**	-	**53,017**	-	**45,981**	-	**45,981**
Total financial liabilities	-	**53,017**	-	**53,017**	-	**45,981**	-	**45,981**

	The Bank							
	30 September 2026 Fair value				31 December 2025 Fair value			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
				(in million Baht)				
Financial assets								
Financial assets measured at FVTPL								
- Investments in debt instruments	10,250	111,353	-	121,603	9,880	96,502	-	106,382
- Investments in equity instruments	267	-	5	272	259	-	5	264
Total	**10,517**	**111,353**	**5**	**121,875**	**10,139**	**96,502**	**5**	**106,646**
Derivative assets								
- Foreign exchange rate	-	31,524	-	31,524	-	33,374	-	33,374
- Interest rate	-	18,719	-	18,719	-	12,298	-	12,298
- Others	-	1,005	-	1,005	-	1,061	-	1,061
Total	**-**	**51,248**	**-**	**51,248**	**-**	**46,733**	**-**	**46,733**
Investments, net								
- Investments in debt instruments measured at FVOCI	-	308,369	-	308,369	-	196,720	-	196,720
- Investments in equity instruments designated at FVOCI	-	-	2,228	2,228	-	-	1,997	1,997
Total	**-**	**308,369**	**2,228**	**310,597**	**-**	**196,720**	**1,997**	**198,717**
Total financial assets	**10,517**	**470,970**	**2,233**	**483,720**	**10,139**	**339,955**	**2,002**	**352,096**
Financial liabilities								
Derivative liabilities								
- Foreign exchange rate	-	30,166	-	30,166	-	26,898	-	26,898
- Interest rate	-	21,824	-	21,824	-	17,989	-	17,989
- Others	-	1,027	-	1,027	-	1,094	-	1,094
Total	**-**	**53,017**	**-**	**53,017**	**-**	**45,981**	**-**	**45,981**
Total financial liabilities	**-**	**53,017**	**-**	**53,017**	**-**	**45,981**	**-**	**45,981**

12.2 Financial assets and financial liabilities not measured at fair value

Fair value of financial instruments which are not measured at fair value and for which there is a significant difference with carrying amount as at 30 September 2026 and 31 December 2025 were as follows:

	Consolidated					
	30 September 2026			31 December 2025		
	Carrying amount	Fair value Level 2	Fair value Level 3	Carrying amount	Fair value Level 2	Fair value Level 3
	(in million Baht)					
Financial assets						
Derivative assets (Dynamic hedge)						
- Interest	-	1,051	-	-	2,022	-
Investments in debt instruments measured at AMC	203,107	206,444	-	226,940	235,543	109
Financial liabilities						
Derivative liabilities (Dynamic hedge)						
- Interest	-	841	-	-	-	-

	The Bank					
	30 September 2026			31 December 2025		
	Carrying amount	Fair value Level 2	Fair value Level 3	Carrying amount	Fair value Level 2	Fair value Level 3
	(in million Baht)					
Financial assets						
Derivative assets (Dynamic hedge)						
- Interest	-	1,051	-	-	2,022	-
Investments in debt instruments measured at AMC	203,101	206,438	-	226,912	235,537	86
Financial liabilities						
Derivative liabilities (Dynamic hedge)						
- Interest	-	841	-	-	-	-

No significant change in methods and assumptions in the period.

13 Dividends

The dividends paid by the Bank to the shareholders were as follows:

	Approval date	Payment schedule	Dividend rate per share *(Baht)*	Amount *(in million Baht)*
2026				
Annual dividend 2025	20 March 2026	1 April 2026	8.83	30,015
Interim dividend 2026	26 August 2026	22 September 2026	2.00	6,798
Total			**10.83**	**36,813**
2025				
Annual dividend 2024	21 March 2025	2 April 2025	9.47	32,190
Interim dividend 2025	20 August 2025	16 September 2025	2.00	6,799
Total			**11.47**	**38,989**

14 Assets pledged as collateral and under restriction

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Deposit with the BoT for financial support programs or measures	1,791	-	1,791	-
Securities pledged as collateral for repurchase agreements	135,367	191,339	135,367	191,339
Deposits under restriction of overseas subsidiaries and branches	1,198	1,040	524	397
Others	16	16	10	10
Total	**138,372**	**192,395**	**137,692**	**191,746**

15 Contingent liabilities and commitments

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Avals to bills	1,170	10,254	1,170	10,254
Guarantees of loans	4,915	3,319	4,724	2,967
Liability under unmatured import bills	50,182	40,836	50,182	40,836
Letters of credit	20,347	14,421	20,347	14,421
Other contingent liabilities and commitments				
- Unused bank overdrafts	185,191	188,955	184,425	188,221
- Other guarantees	151,843	160,123	150,825	159,071
- Receivables / payables from investments	10,445	5,025	10,445	5,025
- Others*	192,650	221,274	192,650	221,274
Total	**616,743**	**644,207**	**614,768**	**642,069**

* Includes items that have been contracted but not yet recognised.

16 Related parties

The Bank had no significant changes in its relationships with related parties and in its pricing policies during the nine-month period ended 30 September 2026.

Relationships between the Bank and related parties or persons consisted of a group of major shareholders[1], subsidiaries, associated companies, key management personnel[2], persons related to key management personnel and the entities of which key management personnel or their related persons have control or significant influence.

The Bank has business transactions with related parties or persons. Interest rates for staff loans under the staff welfare scheme is charged in accordance with the Bank's regulations for such loans. Interest rates and other pricing for other related parties are at the same rates as in the normal course of business with the same business conditions as general customers. For other income and expenses are charged at market price as normal business or the price as stipulated in the agreement. Significant transactions with related parties or persons were as follows:

[1] According to the Notification of the Capital Market Supervisory Board No. TorJor. 44/2556 Re: Rules, Conditions and Procedures for Disclosure regarding Financial and Non-financial Information of Securities Issuers.

[2] Key management means director, management who holds the title of Executive Vice President or higher including Head of Finance.

16.1 Assets, liabilities, and contingencies

	Consolidated		The Bank	
	30 September 2026	31 December 2025	30 September 2026	31 December 2025
	(in million Baht)			
Parent company				
Financial assets measured at FVTPL	12	103	12	103
Loans to customers*	70,053	69,007	70,053	69,007
Deposits	1,901	11,507	1,901	11,507
Other liabilities	2,315	1,714	2,315	1,714
Contingencies (Notional amount)	16,419	15,955	16,419	15,955
Subsidiaries				
Other assets	-	-	763	1,450
Deposits	-	-	2,643	3,649
Interbank and money market items (liabilities)	-	-	3,637	3,263
Other liabilities	-	-	62	238
Contingencies (Notional amount)	-	-	37	-
Associates				
Loans to customers*	7,880	7,845	7,880	7,845
Deposits	270	252	270	252
Contingencies (Notional amount)	115	109	115	109
Other related parties				
Interbank and money market items (Assets)*	2,050	600	2,050	600
Goodwill and other intangible assets, net	1,625	1,796	1,625	1,796
Other assets	866	833	863	829
Deposits	9,237	11,047	9,237	11,047
Interbank and money market items (liabilities)	773	527	773	527
Other liabilities	1,606	933	1,588	915
Contingencies (Notional amount)	4,309	3,161	4,309	3,161
Related persons and their related entities which have significant influence				
Loans to customers*	47,361	8,965	47,361	8,965
Deposits	91,484	26,787	91,484	26,787
Contingencies (Notional amount)	3,509	274	3,509	274

* Before deducting allowance for expected credit loss

16.2 Income and expenses

	Consolidated		The Bank	
Nine-month period ended 30 September	2026	2025	2026	2025
		(in million Baht)		
Parent company				
Interest income	677	754	677	754
Interest expenses	8	22	8	22
Fee and service income and other income	18	79	18	79
Fee and service expenses and other expenses	2,275	1,325	2,275	1,325
Net gain on financial instruments measured at fair value through profit or loss	787	197	787	197
Subsidiaries				
Interest expenses	-	-	80	74
Fee and service income and other income	-	-	3,987	3,050
Fee and service expenses and other expenses	-	-	37	1,099
Dividend income	-	-	1,161	1,287
Associates				
Interest income	9	9	9	9
Interest expenses	1	2	1	2
Dividend income	390	257	390	257
Other related parties				
Interest income	17	16	17	16
Interest expenses	16	18	16	18
Fee and service income and other income	905	1,132	873	984
Fee and service expenses and other expenses	1,200	892	1,122	799
Net gain on financial instruments measured at fair value through profit or loss	36	133	36	133
Related persons and their related entities which have significant influence				
Interest income	781	1,061	781	1,061
Interest expenses	574	161	574	161
Other expenses	29	172	29	172

Significant agreements with related parties

Information technology related services agreement

In 2026, the Bank was provided with information technology related services from SCB X Public Company Limited, which can be renewed for succeeding periods of 1 year unless terminated by either counterparty. The service fees are charged based on arrangements mutually agreed by the parties.

17 Key management personnel compensation

Key management personnel are defined as those persons having authority and responsibility for planning, directing and controlling the activities of the Bank and its subsidiaries, holding the position of Executive Vice President or higher.

The Bank and its subsidiaries have not paid benefits to directors and executives other than the benefits that are normally paid such as meeting allowances, reward, salary, bonus, cost of living allowance, transportation charges and fringe benefits according to the Bank and its subsidiaries regulations.

	Consolidated		The Bank	
For the three-month period ended 30 September	2026	2025	2026	2025
		(in million Baht)		
Short-term employee benefits	372	341	321	286
Post-employment benefits and others	10	9	8	7
Termination benefits	8	15	8	15
Total	**390**	**365**	**337**	**308**

	Consolidated		The Bank	
For the nine-month period ended 30 September	2026	2025	2026	2025
		(in million Baht)		
Short-term employee benefits	1,160	1,247	893	971
Post-employment benefits and others	30	27	25	22
Other long-term employee benefits	1	-	1	-
Termination benefits	9	48	9	48
Total	**1,200**	**1,322**	**928**	**1,041**

18 Segment information

Information on the Bank's operating model and business segments is set out in the annual report. Specifically, the Bank has three main lines of business: the Corporate Segment which serves corporate and commercial customers; the SME Segment which serves SME customers and small businesses; the Retail Segment which serves individuals customers.

Others segment includes the income from the Banks' interbank and money market and investments that is not allocated to a specific business unit and the results of subsidiaries business. Operating expenses are both direct and indirect business expenses of each line of business as well as allocation of common expenses to these businesses. The pricing policy among business units is in line with the normal course of business.

	Consolidated					
Three-month period ended 30 September 2026	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
			(in million Baht)			
Net interest income	6,283	4,509	8,532	1,905	-	21,229
Non-interest income, net	2,607	1,091	4,394	1,433	(344)	9,181
Total operating income	8,890	5,600	12,926	3,338	(344)	30,410
Total operating expenses	(2,296)	(1,816)	(6,354)	(2,212)	191	(12,487)
Profit before expected credit loss and income tax expenses	6,594	3,784	6,572	1,126	(153)	17,923
Expected credit loss						(5,753)
Income tax expenses						(2,344)
Net profit						9,826

	Consolidated					
Three-month period ended 30 September 2025	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
			(in million Baht)			
Net interest income	6,115	5,396	10,512	1,142	-	23,165
Non-interest income, net	2,270	1,175	4,746	4,899	(741)	12,349
Total operating income	8,385	6,571	15,258	6,041	(741)	35,514
Total operating expenses	(2,348)	(2,004)	(7,488)	(2,408)	524	(13,724)
Profit before expected credit loss and income tax expenses	6,037	4,567	7,770	3,633	(217)	21,790
Expected credit loss						(7,308)
Income tax expenses						(2,796)
Net profit						11,686

	Consolidated					
Nine-month period ended 30 September 2026	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
			(in million Baht)			
Net interest income	18,047	14,103	26,071	4,796	-	63,017
Non-interest income, net	7,782	3,355	13,990	9,635	(1,507)	33,255
Total operating income	25,829	17,458	40,061	14,431	(1,507)	96,272
Total operating expenses	(6,925)	(5,424)	(19,200)	(7,251)	486	(38,314)
Profit before expected credit loss and income tax expenses	18,904	12,034	20,861	7,180	(1,021)	57,958
Expected credit loss						(17,494)
Income tax expenses						(7,992)
Net profit						32,472

	Consolidated					
Nine-month period ended 30 September 2025	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
			(in million Baht)			
Net interest income	18,055	16,662	33,072	4,208	-	71,997
Non-interest income, net	6,549	3,201	13,002	14,295	(2,790)	34,257
Total operating income	24,604	19,863	46,074	18,503	(2,790)	106,254
Total operating expenses	(7,092)	(5,874)	(21,910)	(7,351)	1,583	(40,644)
Profit before expected credit loss and income tax expenses	17,512	13,989	24,164	11,152	(1,207)	65,610
Expected credit loss						(20,691)
Income tax expenses						(8,777)
Net profit						36,142

	Consolidated 30 September 2026					
	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
			(in million Baht)			
Loans to customers*	1,028,384	349,676	913,860	1,621	-	2,293,541
Total assets	991,928	316,235	953,452	1,307,287	(16,627)	3,552,275
Total liabilities	715,150	318,877	1,592,801	494,324	(7,110)	3,114,042

* Excludes unamortised modification gain (loss)

	Consolidated					
	31 December 2025					
	Corporate Segment	SME Segment	Retail Segment	Others	Elimination	Total
	(in million Baht)					
Loans to customers*	924,673	378,486	944,983	2,049	-	2,250,191
Total assets	890,252	338,808	975,766	1,317,929	(18,299)	3,504,456
Total liabilities	687,859	297,804	1,543,279	538,362	(8,614)	3,058,690

* Excludes unamortised modification gain (loss)

19 Thai Financial Reporting Standards (TFRS) not yet adopted

New and revised TFRS, which are relevant to the Bank and its subsidiaries' operations and expected to have material impacts on the consolidated and separate financial statements when initially adopted, and will become effective for the financial statements in annual reporting periods beginning on or after 1 January of the following years and earlier application is permitted; however, the Bank and its subsidiaries have not early adopted the new or amended accounting standards in preparing these interim financial statements.

TFRS	Topic	Effective
TFRS 7	Financial Instruments: Disclosures	2027
TFRS 9	Financial Instruments	2027
TFRS 18	Presentation and Disclosure in Financial Statements	2028
TAS 7	Statement of Cash Flows	2028

Management is currently considering the potential impact from these new and revised TFRS on the financial statements in the initial period adopted.