

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Unit: Million Baht

	1Q10	2Q10	3Q10	4Q10
Assets				
Cash	25,576	26,254	26,460	33,273
Interbank and money market items, net	135,571	51,201	136,451	149,018
Derivative Assets	27,886	24,170	33,505	31,589
Investments, net	153,203	156,056	140,750	148,495
Investments in subsidiaries and associates, net	4,976	5,037	5,012	5,251
Loans to customers and accrued interest receivables, net				
Loans to customers	945,928	978,805	996,265	1,067,159
Accrued interest receivables	1,517	1,450	1,547	1,824
Total loans and accrued interest receivables	947,445	980,254	997,812	1,068,984
Less deferred revenue	(6,889)	(7,338)	(7,781)	(8,585)
Less allowance for doubtful accounts	(42,681)	(43,717)	(43,463)	(41,000)
Less revaluation allowance for debt restructuring	(644)	(632)	(654)	(595)
Total loans to customers and accrued interest receivables, net	897,232	928,568	945,913	1,018,803
Customers' liabilities under acceptances	296	211	292	163
Assets held for sale, net	12,839	12,805	12,050	12,684
Premises and equipment, net	27,451	27,483	27,646	28,535
Goodwill and other intangible assets, net	1,386	1,343	1,358	2,172
Receivables from selling of investments	12,084	19,949	20,533	29,578
Assets pending transfer	2,406	3,533	2,476	6,809
Other assets	10,558	9,634	10,756	10,364
Total assets	1,311,462	1,266,246	1,363,203	1,476,735
Liabilities and equity				
Deposits	975,304	927,338	1,003,338	1,092,109
Interbank and money market items, net	41,472	58,271	45,064	48,039
Liabilities payable on demand	6,346	8,932	6,706	6,883
Derivative liabilities	27,946	23,969	31,742	29,135
Debt securities in issue and borrowings	52,949	34,094	67,216	62,609
Bank's liabilities under acceptances	296	211	292	163
Interest payable on deposits	1,869	1,201	1,933	2,003
Liabilities pending transfer	10,561	14,391	9,933	13,202
Payable from purchases of investments	18,445	26,969	17,470	33,432
Provisions	4,420	4,621	4,835	5,033
Other liabilities	23,513	20,457	24,963	29,021
Total liabilities	1,163,121	1,120,455	1,213,491	1,321,630
Equity				
Share capital				
Issued and paid-up share capital				
6,463,892 preference shares of Baht 10 each	70	68	68	66
3,392,728,306 ordinary shares of Baht 10 each	33,922	33,924	33,924	33,926
Premium on share capital				
Premium on preference share	27	27	26	26
Premium on ordinary share	11,097	11,097	11,098	11,098
Other reserves	15,019	15,706	16,447	15,754
Retained earnings				
Appropriated	6,034	6,034	6,034	7,000
Unappropriated	81,352	78,211	81,332	86,445
Total shareholders' equity	147,521	145,067	148,929	154,316
Non-controlling interest	820	725	782	789
Total equity	148,341	145,791	149,711	155,105
Total liabilities equity	1,311,462	1,266,246	1,363,203	1,476,735

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statements of comprehensive income

Unit: Million Baht

	1Q10	2Q10	3Q10	4Q10	FY2010
Interest income	12,642	12,599	13,137	14,326	52,704
Interest expenses	3,046	2,918	3,060	3,926	12,950
Net interest income	9,596	9,680	10,078	10,399	39,754
Fees and service income	5,227	5,218	5,605	6,535	22,585
Fees and service expenses	853	710	755	850	3,167
Net fees and service income	4,375	4,508	4,849	5,686	19,418
Net trading income	1,042	688	853	1,390	3,973
Gain on investments	195	5	1,131	324	1,655
Share of profit (loss) from investment for using equity method	253	261	261	253	1,028
Dividend income	386	137	439	12	975
Net earned insurance premiums	598	545	577	554	2,274
Other operating incomes	295	208	417	257	1,177
Total operating income before insurance claims	16,740	16,034	18,604	18,875	70,254
Net insurance claims	283	281	269	295	1,128
Net operating income after insurance claims	16,458	15,753	18,335	18,580	69,126
Other operating expenses	-	-	-	-	-
Staff costs	3,308	3,293	3,640	3,444	13,685
Directors' remuneration	8	24	24	33	88
Premises and equipment expenses	1,910	2,034	2,043	2,239	8,226
Taxes and duties	484	465	568	539	2,056
Others	1,099	1,380	1,604	2,397	6,480
Total operating expenses	6,809	7,195	7,878	8,652	30,535
Impairment loss on loans and debt securities	1,119	1,104	980	1,347	4,550
Loss on debt restructuring	24	10	112	3	149
Profit (loss) from operating before income tax expenses	8,505	7,444	9,365	8,578	33,892
Income tax expenses	2,094	2,105	2,832	2,533	9,563
Net profit (loss)	6,412	5,339	6,533	6,045	24,328
Other comprehensive incomes					
Changes in revaluation surplus on land	0	0	0	0	0
Changes in revaluation surplus on premises	-41	-43	-41	-41	-166
Gains (losses) on remeasuring available-for-sale investment	1,059	729	894	-641	2,042
Gains (losses) arising from translating the financial statements of foreign operation	-52	4	-107	-12	-167
Total other comprehensive income	966	691	745	-694	1,708
Total comprehensive income for the year	7,378	6,030	7,278	5,351	26,037
Net profit (loss) attributable					
Owners of the company	6,375	5,316	6,479	6,036	24,206
Non-controlling interest	37	23	53	9	122
Total comprehensive income attributable					
Owners of the company	7,340	6,003	7,221	5,344	25,907
Non-controlling interest	38	27	57	7	130