The Siam Commercial Bank Public Company Limited and its Subsidiaries
Unit: Million Baht

	1Q09	2Q09	3Q09	4Q09
Assets				
Cash	19,425	22,659	20,690	32,868
Interbank and money market items, net	202,951	178,823	181,555	100,095
Derivative Assets	26,281	21,587	23,343	23,137
Investments, net	145,766	152,181	145,952	160,695
Investments in subsidiaries and associates, net	4,316	4,379	4,606	4,723
Loans to customers and accrued interest receivables, net				
Loans to customers	909,979	914,329	906,869	947,081
Accrued interest receivables	1,948	1,669	1,796	1,640
Total loans and accrued interest receivables	911,927	915,998	908,665	948,721
Less deferred revenue	(8,094)	(7,540)	(6,857)	(6,843)
Less allowance for doubtful accounts	(40,035)	(41,068)	(41,739)	(42,142)
Less revaluation allowance for debt restructuring	(763)	(779)	(750)	(752)
Total loans to customers and accrued interest receivables, net	**863,035**	**866,611**	**859,318**	**898,984**
Customers' liabilities under acceptances	152	166	263	232
Assets held for sale, net	11,673	11,876	12,064	12,990
Premises and equipment, net	28,814	28,411	28,023	27,752
Goodwill and other intangible assets, net	1,848	1,797	1,722	1,660
Receivables from selling of investments	22,987	19,301	9,500	19,909
Assets pending transfer	1,668	2,208	1,726	1,810
Other assets	11,792	9,467	10,572	9,133
Total assets	**1,340,708**	**1,319,465**	**1,299,336**	**1,293,990**
Liabilities and equity				
Deposits	984,473	978,324	954,229	955,920
Interbank and money market items, net	42,476	32,291	63,219	48,538
Liabilities payable on demand	4,258	5,437	4,535	5,675
Derivative liabilities	26,648	20,324	22,399	23,135
Debt securities in issue and borrowings	84,897	84,233	68,601	57,183
Bank's liabilities under acceptances	152	166	263	232
Interest payable on deposits	3,390	2,220	2,569	1,824
Liabilities pending transfer	8,963	13,267	11,979	12,333
Payable from purchases of investments	32,528	32,004	10,963	23,800
Provisions	3,184	3,248	3,298	4,283
Other liabilities	17,382	17,249	20,523	20,146
Total liabilities	**1,208,350**	**1,188,763**	**1,162,580**	**1,153,068**
Equity				
Share capital				
Issued and paid-up share capital				
6,463,892 preference shares of Baht 10 each	9,125	7,983	82	72
3,392,728,306 ordinary shares of Baht 10 each	24,867	26,009	33,910	33,920
Premium on share capital				
Premium on preference share	3,568	3,122	32	28
Premium on ordinary share	7,556	8,002	11,092	11,096
Other reserves	13,206	13,093	13,863	14,053
Retained earnings				
Appropriated	5,063	5,063	5,063	6,034
Unappropriated	68,247	66,725	71,964	74,936
Total shareholders' equity	**131,631**	**129,997**	**136,006**	**140,140**
Non-controlling interest	726	705	749	782
Total equity	132,358	130,703	136,755	140,921
Total liabilities equity	**1,340,708**	**1,319,465**	**1,299,336**	**1,293,990**

The Siam Commercial Bank Public Company Limited and its Subsidiaries

Statements of comprehensive income

Unit: Million Baht

	1Q09	2Q09	3Q09	4Q09	FY 2009
Interest income	14,465	13,484	12,996	12,946	53,891
Interest expenses	5,116	4,111	3,752	3,386	16,365
Net interest income	9,349	9,373	9,244	9,560	37,526
Fees and service income	4,387	4,712	4,850	4,963	18,913
Fees and service expenses	681	642	697	800	2,819
Net fees and service income	3,706	4,071	4,153	4,163	16,094
Net trading income	988	979	958	612	3,537
Gain on investments	(214)	589	164	13	552
Share of profit (loss) from investment for using equity method	95	191	212	198	697
Dividend income	180	159	378	22	739
Net earned insurance premiums	499	489	492	533	2,012
Other operating incomes	350	222	185	294	1,050
Total operating income before insurance claims	14,954	16,074	15,786	15,394	62,208
Net insurance claims	245	267	239	273	1,023
Net operating income after insurance claims	14,709	15,808	15,548	15,121	61,186
Other operating expenses	-	-	-	-	-
Staff costs	2,756	3,249	2,969	3,236	12,210
Directors' remuneration	8	9	8	36	61
Premises and equipment expenses	1,948	1,942	2,055	2,123	8,067
Taxes and duties	500	659	469	437	2,065
Others	1,087	1,330	1,180	1,974	5,571
Total operating expenses	6,299	7,188	6,680	7,806	27,973
Impairment loss on loans and debt securities	1,134	1,383	1,357	1,265	5,140
Loss on debt restructuring	8	10	113	13	145
Profit (loss) from operating before income tax expenses	7,267	7,226	7,397	6,037	27,927
Income tax expenses	1,686	2,004	2,165	1,221	7,076
Net profit (loss)	**5,581**	**5,222**	**5,232**	**4,816**	**20,851**
Other comprehensive incomes					
Changes in revaluation surplus on land	-	(9)	-	-	(9)
Changes in revaluation surplus on premises	(41)	(55)	(41)	(41)	(178)
Gains (losses) on remeasuring available-for-sale investment	(1,151)	24	849	186	(92)
Gains (losses) arising from translating the financial statements of foreign operation	32	(80)	(28)	46	(30)
Actualrial gains (losses) on defined benefit plans	-	-	-	-	-
Gains (losses) on cash flow hedges	-	-	-	-	-
Gains (losses) on cash flow hedges of a net investment in a foreign operation	-	-	-	-	-
Share of other comprehensive income of associates	-	-	-	-	-
Income tax relating to components of other comprehensive income	-	-	-	-	-
Total other comprehensive income	(1,160)	(119)	780	191	(308)
Total comprehensive income for the year	4,421	5,103	6,012	5,007	20,543
Net profit (loss) attributable	-	-	-	-	-
Owners of the company	5,547	5,234	5,198	4,778	20,758
Non-controlling interest	34	(12)	34	38	93
Total comprehensive income attributable	-	-	-	-	-
Owners of the company	4,387	5,122	5,968	4,969	20,445
Non-controlling interest	35	(19)	44	39	98