
Information Disclosures under Basel II Capital Requirement

As of June 30,2010

Scope of Information Disclosure

The Bank discloses information under Basel II capital requirement based on the bank position only (Solo Basis) and in accordance with the Bank of Thailand's notification Sor.Nor.Sor 25/2552 on the regulatory capital disclosure requirement for commercial banks.

Capital Structure

As at June 30,2010 and December 31,2009 the Bank's capital was in accordance with the BOT's Basel II guidelines, as follows :

	(Unit . Thousand Baht)	
	June 30,2010	December 31,2009
Tier 1 Capital		
Registered and fully paid share capital	15,904,529	15,904,529
Investments in instruments already counted as other financial institutions' capital funds	(351,976)	(384,632)
Deficit	(2,884,496)	(3,143,633)
Total	12,668,057	12,376,264
Tier 2 Capital		
Reserve for assets classified as "Pass"	289,117	293,748
Revaluation surplus on investments in available-for-sale securities	5,597	2,344
Investments in instruments already counted as other financial institutions' capital funds	(294,714)	(296,092)
Total	-	-
Total capital funds	12,668,057	12,376,264

II. Minimum Capital Requirement for Market Risk

According to the Standardized Approach, the Market Risk's Minimum Capital Requirements for Bank's trading book position at June 30, 2010 and December 31, 2009 as follows:

Market Risk Capital Requirement	(Unit : Thousand Baht)	
	June 30,2010	December 31,2009
Interest Rate Risk	57,218	29,504
Equity Price Risk	7,052	9,529
Foreign Exchange Risk	2,689	3,435
Total market risk capital requirement	66,959	42,468

III. Minimum Capital Requirement for Operational Risk

According to the Basic Indicator Approach, the Operational Risk's Minimum Capital Requirements at June 30, 2010 and December 31, 2009 are 223,895 Baht and 211,500 Thousand Baht consecutively.

IV. Capital Adequacy

According to the Basel II's Requirement, Bank's Capital Adequacy Ratio at 30 June 2010 and 31 December 2009 are following :

Ratio	Unit : %	
	June 30,2010	December 31,2009
Tier 1 Capital to risk weighted assets	23.33 %	22.64 %
Total Capital to risk weighted assets	23.33 %	22.64 %