

ACL BANK Public Company Limited
Summary Statement of Assets and Liabilities ^{1/}
As of 31 January 2010

Assets	Baht	Liabilities	Baht
Cash	310,597,702.60	Deposit	32,647,005,527.64
Interbank and money market items	6,770,130,862.88	Interbank and money market items	808,141,860.20
Investments in securities, net (with obligations Baht 1,000,000.00)	12,094,708,163.73	Liabilities payable on demand	22,848,685.02
Credit advances (net of allowance for doubtful accounts)	43,610,017,382.03	Borrowings	18,051,504,119.82
Accrued interest receivables	123,794,398.02	Bank's liabilities under acceptance	0.00
Properties foreclosed, net	1,291,996,008.52	Other liabilities	1,049,258,856.83
Customers' liabilities under acceptances	0.00	Total Liabilities	52,578,759,049.51
Premises and Equipment , net	190,882,453.51		
Other assets, net	1,351,354,332.67	Shareholders' Equity	
		Paid-up share capital	15,904,529,450.00
		(registered share capital Baht 15,904,529,450.00)	
		Reserves and net profit after appropriation	(3,300,043,775.21)
		Other reserves and profit and loss account	560,236,579.66
		Total Shareholders' Equity	13,164,722,254.45
Total Assets	65,743,481,303.96	Total Liabilities and Shareholders' Equity	65,743,481,303.96
Customers' liabilities under unmatured bills	0.00	Bank's liabilities under unmatured bills	0.00
Total	65,743,481,303.96	Total	65,743,481,303.96

	Baht
Non -Performing Loans ^{2/} (net) for the quarter ended 31 December 2009 (3.76% of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,945,546,270.77
Required provisioning for loan loss, as of 31 December 2009	894,224,964.79
Actual provisioning for loan loss	1,291,510,773.25
Loans to related parties	7,956,200,000.00
Loans to related asset management companies	0.00
Loans to related parties due to debt restructuring	0.00
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital , permitted by the Bank of Thailand	0.00
Regulatory capital	12,379,008,896.81
Changes in assets and liabilities this quarter as of 31 January 2010 due to fine from violating the Financial Institution Business Act B.E.2551, Section	0.00
Significant contingent liabilities	
Avals to bills and guarantees	11,459,945.23
Letters of credit	314,569,938.50

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) for the quarter ended 31 December 2009
(4.85% of total loans before allowance for doubtful accounts of non-Performing Loans)

Information Disclosure according to the Bank of Thailand's Notification on Regulatory Capital Disclosure Requirement

Disclosure channel: Website of the Bank at www.aclbank.com

Disclosure date: September 24, 2009

Information as of: June 30, 2009

Thongchai Ananthothai
President

Apichart Kasemkulsiri
Senior Executive Vice President

17 February 2010