

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

As of 31 May 2010

| Assets | Baht | Liabilities | Baht |
|--|--------------------------|---|--------------------------|
| Cash | 318,273,118.98 | Deposit | 29,328,086,380.24 |
| Interbank and money market items | 2,976,622,793.26 | Interbank and money market items | 1,189,515,229.93 |
| Investments in securities, net (with obligations Baht 1,000,000.00) | 11,420,469,763.31 | Liabilities payable on demand | 12,495,723.10 |
| Credit advances (net of allowance for doubtful accounts) | 42,740,150,416.78 | Borrowings | 15,179,930,091.97 |
| Accrued interest receivables | 56,962,370.71 | Bank's liabilities under acceptance | 0.00 |
| Properties foreclosed, net | 1,271,707,697.73 | Other liabilities | 1,486,258,841.08 |
| Customers' liabilities under acceptances | 0.00 | Total Liabilities | 47,196,286,266.32 |
| Premises and Equipment , net | 184,915,243.86 | | |
| Other assets, net | 1,708,273,556.90 | 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 | (2,884,495,843.01) |
| | | Other reserves and profit and loss account | 461,055,088.22 |
| | | Total Shareholders' Equity | 13,481,088,695.21 |
| Total Assets | 60,677,374,961.53 | Total Liabilities and Shareholders' Equity | 60,677,374,961.53 |
| Customers' liabilities under unmatured bills | 0.00 | Bank's liabilities under unmatured bills | 0.00 |
| Total | 60,677,374,961.53 | Total | 60,677,374,961.53 |

| | Baht |
|--|-------------------|
| Non -Performing Loans ^{2/} (net) for the quarter ended 31 March 2010 | 2,067,250,938.23 |
| (3.99% of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 March 2010 | 1,241,754,489.17 |
| Actual provisioning for loan loss | 1,403,807,697.10 |
| Loans to related parties | 10,656,200,000.00 |
| 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 | 12,650,961,428.78 |
| Changes in assets and liabilities this quarter as of 31 May 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 | 3,216,922.87 |
| Letters of credit | 382,239,888.64 |

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

^{2/} Non-Performing Loans (gross) for the quarter ended 31 March 2010
(5.73% 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: April 28, 2010

Information as of: December 31, 2009

Thongchai Ananthothai
President

Suntaree Thummaratchapimon
First Vice President

17 June 2010