

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

As of 31 March 2010

Assets	Baht	Liabilities	Baht
Cash	291,222,110.05	Deposit	31,083,777,490.23
Interbank and money market items	8,940,250,643.32	Interbank and money market items	7,272,022,271.02
Investments in securities, net (with obligations Baht 1,000,000.00)	12,347,757,351.07	Liabilities payable on demand	26,020,532.37
Credit advances (net of allowance for doubtful accounts)	42,826,210,070.09	Borrowings	14,474,289,250.72
Accrued interest receivables	54,439,918.64	Bank's liabilities under acceptance	0.00
Properties foreclosed, net	1,268,361,693.89	Other liabilities	1,589,001,738.23
Customers' liabilities under acceptances	0.00	Total Liabilities	54,445,111,282.57
Premises and Equipment , net	191,633,049.10		
Other assets, net	1,791,428,979.19	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	661,706,857.99
		Total Shareholders' Equity	13,266,192,532.78
Total Assets	67,711,303,815.35	Total Liabilities and Shareholders' Equity	67,711,303,815.35
Customers' liabilities under unmatured bills	0.00	Bank's liabilities under unmatured bills	0.00
Total	67,711,303,815.35	Total	67,711,303,815.35

	Baht
Non -Performing Loans ^{2/} (net) for the quarter ended 31 March 2010 (3.99% of total loans after allowance for doubtful accounts of Non-Performing Loans)	2,067,250,938.23
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	9,225,700,000.00
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	12,447,436,754.36
Changes in assets and liabilities this quarter as of 31 March 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	14,971,742.93
Letters of credit	343,790,701.82

^{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: September 24, 2009

Information as of: June 30, 2009

Thongchai Ananthothai
President

Apichart Kasemkulsiri
Senior Executive Vice President