

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 July 2015

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,028,405,020
Interbank and money market items, net	1,147,338,085	Interbank and money market items, net	102,501,247
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,240,452,741	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	3,881,648,050	Other liabilities	54,498,217
Accrued interest receivables	5,575,436	Total Liabilities	5,185,404,484
Customers' liabilities under acceptances	-		
Properties foreclosed, net	55,697,216	Shareholders' equity	
Premises and equipment, net	22,141,181	Equity portion ^{1/}	1,000,000,000
Other assets, net	13,931,945	Other reserves	12,156,935
		Retained Earnings	193,567,105
		Total Shareholders' equity	1,181,410,170
Total Assets	6,366,814,654	Total liabilities and Shareholders' equity	6,366,814,654

	Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly) (3.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	153,391,297
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	135,005,530
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	157,778,225
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 28.33 percents)	1,126,094,842
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	55,204,828
Avals to bills and guarantees of loans	-
Other contingencies	55,204,828


^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)
(6.75 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 274,733,861

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.


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(Mr. Vaysaruch Tunsiri)
Position: Director




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(Ms. Nopawan Kertsiri)
Position: Executive Vice President-Accounting Dept