

ADVANCE FINANCE PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2015**

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	3,538,074,918
Interbank and money market items, net	811,611,750	Interbank and money market items, net	45,600,316
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	531,667,563	Debts issued and Borrowings	500,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	3,257,455,472	Other liabilities	42,089,805
Accrued interest receivables	5,960,884	Total Liabilities	3,626,265,039
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	151,593,950	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	10,536,839	Other reserves	5,869,896
Other assets, net	21,412,352	Retained Earnings	169,873,667
Total Assets	4,790,268,810	Total Shareholders' equity	1,164,003,771
		Total liabilities and Shareholders' equity	4,790,268,810

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly) (11.12 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	346,672,768
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	136,452,385
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	152,525,057
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 32.62 percents)	1,120,032,744
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	51,630,764
Avals to bills and guarantees of loans	-
Other contingencies	51,630,764

^{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 31 December 2014 (Quarterly) 469,392,399
(14.49 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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



(Mr. Vaysaruch Tunsiri)
Position: Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited



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