

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

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

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,800,754,589
Interbank and money market items, net	1,123,541,201	Interbank and money market items, net	51,800,432
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,044,529,936	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	3,699,482,970	Other liabilities	52,096,169
Accrued interest receivables	6,886,068	<b>Total Liabilities</b>	<b>4,904,651,190</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	148,039,621	<b>Shareholders' equity</b>	
Premises and equipment, net	20,173,032	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	21,768,120	Other reserves	8,227,509
		Retained Earnings	168,027,267
		<b>Total Shareholders' equity</b>	<b>1,159,799,758</b>
<b>Total Assets</b>	<b>6,064,450,948</b>	<b>Total liabilities and Shareholders' equity</b>	<b>6,064,450,948</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2015 (Quarterly) (7.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	253,494,549
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	135,210,697
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	155,178,524
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 28.97 percents)	1,130,045,412
Changes in assets and liabilities this quarter as of 31 May 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	55,888,258
Avals to bills and guarantees of loans	-
Other contingencies	55,888,258


<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2015 (Quarterly)  
(10.60 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 374,976,457

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