

ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2015

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	3,691,311,584
Interbank and money market items, net	550,977,629	Interbank and money market items, net	45,400,000
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	828,945,803	Debts issued and Borrowings	500,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	3,383,926,684	Other liabilities	47,834,798
Accrued interest receivables	5,285,790	Total Liabilities	3,785,046,382
Customers' liabilities under acceptances	-		
Properties foreclosed, net	146,892,027	Shareholders' equity	
Premises and equipment, net	11,645,645	Equity portion ^{1/}	1,000,000,000
Other assets, net	24,976,915	Other reserves	8,402,990
		Retained Earnings	176,037,101
		Total Shareholders' equity	1,167,634,111
Total Assets	4,952,680,493	Total liabilities and Shareholders' equity	4,952,680,493

Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly) (7.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	Baht 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 = 31.41 percents)	1,117,487,964
Changes in assets and liabilities this quarter as of 31 March 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

^{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 March 2015 (Quarterly) 374,976,457
(10.60 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 แอ็ดวานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited



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