

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2011

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	1,422,998,106
Interbank and money market items, net	815,023,780	Interbank and money market items, net	1,159,100,000
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	495,205,200	Debts issued and Borrowings	527,114,592
Investments in subsidiaries and associates, net	24,999,300	Company's liabilities under acceptances	-
Loans to customers, net	2,334,676,031	Other liabilities	48,675,921
Accrued interest receivables	13,808,022	Total Liabilities	3,157,888,619
Customers' liabilities under acceptances	-		
Properties foreclosed, net	214,985,847	Shareholders' equity	
Premises and equipment, net	3,855,648	Equity portion ^{1/}	650,000,000
Other assets, net	8,510,716	Other reserves	7,613,688
		Retained Earnings	110,819,613
		Total Shareholders' equity	753,205,925
Total Assets	3,911,094,544	Total liabilities and Shareholders' equity	3,911,094,544

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2011 (Quarterly)	411,551,325
(17.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	123,576,810
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	135,801,818
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	721,810,622
(Capital adequacy ratio = 29.15 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	46,131,731
Avals to bills and guarantees of loans	-
Other contingencies	46,131,731

^{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 2011 (Quarterly)
 (21.58 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 532,908,069

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