

ADVANCE FINANCE PUBLIC COMPANY LIMITED

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

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	3,471,721,517
Interbank and money market items, net	1,126,661,331	Interbank and money market items, net	46,400,173
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	431,291,944	Debts issued and Borrowings	500,000
(with obligations Baht 0)	-	Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	40,456,656
Loans to customers, net	3,062,926,710	Total Liabilities	3,559,078,346
Accrued interest receivables	3,754,221		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	61,841,250	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	10,641,782	Other reserves	6,274,842
Other assets, net	21,718,545	Retained Earnings	166,062,279
Total Assets	4,718,865,783	Total Shareholders' equity	1,159,787,437
		Total liabilities and Shareholders' equity	4,718,865,783

Non-Performing Loan ^{2/} (net) as of 31 December 2014 (Quarterly)	Baht
(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	1,119,638,393
(Capital adequacy ratio = 35.59 percents)	
Changes in assets and liabilities this quarter as of 31 January 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




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