

ADVANCE FINANCE PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2015**

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,062,930,866
Interbank and money market items, net	1,272,814,719	Interbank and money market items, net	47,700,000
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	230,663,800	Debts issued and Borrowings	500,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	3,648,686,139	Other liabilities	52,192,085
Accrued interest receivables	4,484,468	Total Liabilities	4,163,322,951
Customers' liabilities under acceptances	-		
Properties foreclosed, net	147,932,027	Shareholders' equity	
Premises and equipment, net	15,758,405	Equity portion ^{1/}	1,000,000,000
Other assets, net	21,501,943	Other reserves	6,886,191
		Retained Earnings	185,434,741
		Total Shareholders' equity	1,178,548,550
Total Assets	5,341,871,501	Total liabilities and Shareholders' equity	5,341,871,501

	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly)	253,494,549
(7.42 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	1,152,397,336
(Capital adequacy ratio = 30.09 percents)	
Changes in assets and liabilities this quarter as of 30 April 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 แอควาเนจ จำกัด (มหาชน)
Advance Finance Public Company Limited



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