

ADVANCE FINANCE PUBLIC COMPANY LIMITED

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

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,986,916,768
Interbank and money market items, net	1,021,222,691	Interbank and money market items, net	51,700,480
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	1,245,244,897	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	64,234,840
Loans to customers, net	3,915,021,882	Total Liabilities	5,102,852,088
Accrued interest receivables	4,264,325		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	55,697,216	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	22,674,720	Other reserves	7,250,595
Other assets, net	19,523,362	Retained Earnings	188,077,600
		Total Shareholders' equity	1,180,827,005
Total Assets	6,283,679,093	Total liabilities and Shareholders' equity	6,283,679,093

	Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015 (Quarterly)	153,391,297
(3.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	135,005,530
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	157,778,225
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,131,012,008
(Capital adequacy ratio = 28.18 percents)	
Changes in assets and liabilities this quarter as of 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	53,543,150
Avals to bills and guarantees of loans	-
Other contingencies	53,543,150

^{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 30 June 2015 (Quarterly) 274,733,861
(6.75 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