

(Revised Version)
ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 31 March 2016


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,534,113,127
Interbank and money market items, net	1,031,868,179	Interbank and money market items, net	106,217,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	264,130,489	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,576,452,533	Other liabilities	80,221,848
Accrued interest receivables	5,108,230	Total Liabilities	5,720,552,509
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,957,399	Shareholders' equity	
Premises and equipment, net	17,937,908	Equity portion ^{1/}	1,000,000,000
Other assets, net	23,177,238	Other reserves	8,362,149
		Retained Earnings	266,471,616
		Total Shareholders' equity	1,258,109,467
Total Assets	6,978,661,976	Total liabilities and Shareholders' equity	6,978,661,976

Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	Baht	189,325,624
(3.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)		
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	26,762,022	
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	61,031,620	
Loans to related parties	20,793,204	
Loans to related asset management companies	-	
Loans to related parties due to debt restructuring	-	
Regulatory capital	1,221,911,251	
(Capital adequacy ratio = 21.53 percents)		
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-	
Contingent liabilities	38,810,101	
Avals to bills and guarantees of loans	-	
Other contingencies	38,810,101	


^{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 2016 (Quarterly) 200,769,378
(3.56 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.


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(Mr. Vaysaruch Tunsiri)
Position: Director




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