

(Revised Version)
ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 September 2015

| Assets | Baht | Liabilities | Baht |
|---|----------------------|---|----------------------|
| Cash | 30,000 | Deposits | 5,132,742,924 |
| Interbank and money market items, net | 728,670,318 | Interbank and money market items, net | 104,800,000 |
| Claims on securities | - | Liabilities to deliver securities | - |
| Investments - net (with obligations Baht 0) | 1,134,839,323 | Debts issued and Borrowings | - |
| Investments in subsidiaries and associates, net | - | Company's liabilities under acceptances | - |
| Loans to customers, net | 4,510,801,874 | Other liabilities | 53,317,968 |
| Accrued interest receivables | 4,618,946 | Total Liabilities | 5,290,860,892 |
| Customers' liabilities under acceptances | - | | |
| Properties foreclosed, net | 60,607,216 | Shareholders' equity | |
| Premises and equipment, net | 21,150,457 | Equity portion ^{1/} | 1,000,000,000 |
| Other assets, net | 16,459,856 | Other reserves | - 17,706,369 |
| | | Retained Earnings | 204,023,467 |
| | | Total Shareholders' equity | 1,186,317,098 |
| Total Assets | 6,477,177,990 | Total liabilities and Shareholders' equity | 6,477,177,990 |

| | |
|---|---------------------|
| Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly) | Baht 206,099,614 |
| (4.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 30 September 2015 (Quarterly) | 133,700,676 |
| Actual provisioning for loan loss, as of 30 September 2015 (Quarterly) | 159,880,141 |
| Loans to related parties | - |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 1,120,523,785 |
| (Capital adequacy ratio = 24.38 percents) | |
| Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 52,429,080 |
| Avals to bills and guarantees of loans | - |
| Other contingencies | 52,429,080 |

^{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 September 2015 (Quarterly) 326,692,858
(7.00 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