

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 January 2017


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,867,284,649
Interbank and money market items, net	1,020,210,686	Interbank and money market items, net	328,756,357
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,732,966,598	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,681,149,055	Other liabilities	70,893,898
Accrued interest receivables	8,305,421	<b>Total Liabilities</b>	<b>8,266,934,904</b>
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properties foreclosed, net	63,654,066	Equity portion <sup>1/</sup>	1,000,000,000
Premises and equipment, net	14,089,495	Other reserves	1,947,417
Other assets, net	21,384,306	Retained Earnings	276,802,140
		<b>Total Shareholders' equity</b>	<b>1,274,854,723</b>
<b>Total Assets</b>	<b>9,541,789,627</b>	<b>Total liabilities and Shareholders' equity</b>	<b>9,541,789,627</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2016 (Quarterly) (6.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	420,019,595
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	30,913,870
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	124,170,501
Loans to related parties	11,977,954
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 17.45 percents)	1,173,733,922
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,732,613,671
Avals to bills and guarantees of loans	-
Other contingencies	1,732,613,671


<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 31 December 2016 (Quarterly) 435,351,017  
(6.44 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