

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,393,196,794
Interbank and money market items, net	1,002,791,591	Interbank and money market items, net	163,300,000
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,257,700,072	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	4,452,171,693	Other liabilities	61,431,772
Accrued interest receivables	5,378,019	<b>Total Liabilities</b>	<b>5,617,928,566</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	60,791,129	<b>Shareholders' equity</b>	
Premises and equipment, net	20,713,253	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	15,619,901	Other reserves	14,915,937
		Retained Earnings	212,183,029
		<b>Total Shareholders' equity</b>	<b>1,197,267,092</b>
<b>Total Assets</b>	<b>6,815,195,658</b>	<b>Total liabilities and Shareholders' equity</b>	<b>6,815,195,658</b>

Non-Performing Loan <sup>2/</sup> (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	1,123,303,064	
(Capital adequacy ratio = 24.63 percents)		
Changes in assets and liabilities this quarter as of 31 October 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	


<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 30 September 2015 (Quarterly)  
(7.00 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 326,692,858

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

  
 ( Mr. Vaysaruch Tunsiri )  
 Position: Director



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