

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,775,202,642
Interbank and money market items, net	1,021,906,526	Interbank and money market items, net	269,947,739
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,633,732,679	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,639,133,168	Other liabilities	83,652,438
Accrued interest receivables	3,537,464	<b>Total Liabilities</b>	<b>8,128,802,819</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	63,654,066	<b>Shareholders' equity</b>	
Premises and equipment, net	14,531,472	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	18,041,226	Other reserves	1,342,955
		Retained Earnings	267,106,737
		<b>Total Shareholders' equity</b>	<b>1,265,763,782</b>
<b>Total Assets</b>	<b>9,394,566,601</b>	<b>Total liabilities and Shareholders' equity</b>	<b>9,394,566,601</b>

Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2016 (Quarterly)	Baht
(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	12,135,804
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,173,733,922
(Capital adequacy ratio = 17.57 percents)	
Changes in assets and liabilities this quarter as of 31 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,722,100,609
Avals to bills and guarantees of loans	-
Other contingencies	1,722,100,609

<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.



( Mr. Vaysaruch Tunsiri )  
Position: Director



บริษัท อัดวานซ์ ฟินานซ์ จำกัด (มหาชน)  
Advance Finance Public Company Limited



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