

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 September 2016

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,309,523,013
Interbank and money market items, net	1,186,268,510	Interbank and money market items, net	208,233,201
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,333,599,594	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,233,593,615	Other liabilities	83,868,203
Accrued interest receivables	8,899,211	<b>Total Liabilities</b>	<b>7,601,624,417</b>
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properties foreclosed, net	68,931,099	Equity portion <sup>1/</sup>	1,000,000,000
Premises and equipment, net	15,324,087	Other reserves	1,609,143
Other assets, net	21,626,416	Retained Earnings	268,257,258
		<b>Total Shareholders' equity</b>	<b>1,266,648,115</b>
<b>Total Assets</b>	<b>8,868,272,532</b>	<b>Total liabilities and Shareholders' equity</b>	<b>8,868,272,532</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly) (4.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	306,611,108
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	29,675,290
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	75,650,130
Loans to related parties	12,608,456
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 18.69 percents)	1,172,810,677
Changes in assets and liabilities this quarter as of 30 September 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	2,124,528,203
Avals to bills and guarantees of loans	-
Other contingencies	2,124,528,203

<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 2016 (Quarterly) 320,214,593  
(5.08 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 แอดวานซ์ จำกัด (มหาชน)  
Advance Finance Public Company Limited



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