

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2015

| Assets | Baht | Liabilities | Baht |
|---|----------------------|---|----------------------|
| Cash | 30,000 | Deposits | 5,213,540,247 |
| Interbank and money market items, net | 870,718,409 | Interbank and money market items, net | 219,302,436 |
| Claims on securities | - | Liabilities to deliver securities | - |
| Investments - net (with obligations Baht 0) | 1,256,206,851 | Debts issued and Borrowings | - |
| Investments in subsidiaries and associates, net | - | Company's liabilities under acceptances | - |
| Loans to customers, net | 4,497,494,933 | Other liabilities | 71,174,504 |
| Accrued interest receivables | 4,510,770 | Total Liabilities | 5,504,017,187 |
| Customers' liabilities under acceptances | - | Shareholders' equity | |
| Properties foreclosed, net | 59,957,399 | Equity portion ^{1/} | 1,000,000,000 |
| Premises and equipment, net | 20,217,052 | Other reserves | 16,448,997 |
| Other assets, net | 15,029,976 | Retained Earnings | 236,597,200 |
| | | Total Shareholders' equity | 1,220,148,203 |
| Total Assets | 6,724,165,390 | Total liabilities and Shareholders' equity | 6,724,165,390 |

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|--|---------------|
| Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly) | Baht |
| (4.53 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | 206,099,614 |
| 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 | 1,121,770,004 |
| (Capital adequacy ratio = 24.35 percents) | |
| Changes in assets and liabilities this quarter as of 30 November 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.

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|  (Mr. Vaysaruch Tunsiri) Position: Director |  บริษัทเงินทุน แอ็คความซ์ จำกัด (มหาชน) Advance Finance Public Company Limited |  (Ms. Nopawan Kertsiri) Position: Executive Vice President-Accounting Dept |
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