

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

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


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,752,301,675
Interbank and money market items, net	1,107,721,679	Interbank and money market items, net	106,617,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	267,618,317	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,678,335,303	Other liabilities	86,817,106
Accrued interest receivables	8,990,995	<b>Total Liabilities</b>	<b>5,945,736,315</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,957,399	<b>Shareholders' equity</b>	
Premises and equipment, net	17,485,488	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	20,482,908	Other reserves	4,864,495
		Retained Earnings	219,750,269
		<b>Total Shareholders' equity</b>	<b>1,214,885,774</b>
<b>Total Assets</b>	<b>7,160,622,089</b>	<b>Total liabilities and Shareholders' equity</b>	<b>7,160,622,089</b>

Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2016 (Quarterly)	Baht
(3.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	189,325,624
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	26,762,022
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	61,031,620
Loans to related parties	20,194,785
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,168,511,418
(Capital adequacy ratio = 20.21 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	37,699,065
Avals to bills and guarantees of loans	-
Other contingencies	37,699,065


<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 March 2016 (Quarterly) 200,769,378  
(3.56 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



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