

(Revised Version)
ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 July 2016


	Baht		Baht
Assets		Liabilities	
Cash	30,000	Deposits	7,092,803,766
Interbank and money market items, net	1,290,076,685	Interbank and money market items, net	404,536,712
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,435,393,054	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,993,395,196	Other liabilities	82,888,760
Accrued interest receivables	13,938,841	Total Liabilities	7,580,229,238
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,962,599	Shareholders' equity	
Premises and equipment, net	16,291,062	Equity portion ^{1/}	1,000,000,000
Other assets, net	19,050,910	Other reserves	368,328
		Retained Earnings	247,540,781
		Total Shareholders' equity	1,247,909,109
Total Assets	8,828,138,347	Total liabilities and Shareholders' equity	8,828,138,347

Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	Baht	182,862,330
(3.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)		
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	28,130,784	
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	69,451,007	
Loans to related parties	18,378,984	
Loans to related asset management companies	-	
Loans to related parties due to debt restructuring	-	
Regulatory capital	1,172,814,364	
(Capital adequacy ratio = 19.36 percents)		
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-	
Contingent liabilities	30,604,100	
Avals to bills and guarantees of loans	-	
Other contingencies	30,604,100	

^{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 194,884,690

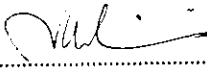
^{2/} Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)
(3.22 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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



บริษัทการเงิน แอดวานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited


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