

(Revised Version)
ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 31 December 2015


| Assets | Baht | Liabilities | Baht |
|---|----------------------|---|----------------------|
| Cash | 30,000 | Deposits | 5,401,892,997 |
| Interbank and money market items, net | 852,657,749 | Interbank and money market items, net | 193,500,259 |
| Claims on securities | - | Liabilities to deliver securities | - |
| Investments - net (with obligations Baht 0) | 851,853,718 | Debts issued and Borrowings | - |
| Investments in subsidiaries and associates, net | - | Company's liabilities under acceptances | - |
| Loans to customers, net | 5,068,825,694 | Other liabilities | 73,485,730 |
| Accrued interest receivables | 4,335,977 | Total Liabilities | 5,668,878,986 |
| Customers' liabilities under acceptances | - | | |
| Properties foreclosed, net | 59,957,399 | Shareholders' equity | |
| Premises and equipment, net | 19,411,398 | Equity portion ^{1/} | 1,000,000,000 |
| Other assets, net | 21,208,546 | Other reserves | 18,064,468 |
| | | Retained Earnings | 227,465,963 |
| | | Total Shareholders' equity | 1,209,401,495 |
| Total Assets | 6,878,280,481 | Total Liabilities and Shareholders' equity | 6,878,280,481 |

| | |
|--|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly) | Baht |
| (3.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | 187,795,701 |
| Required provisioning for loan loss, as of 31 December 2015 (Quarterly) | 24,478,496 |
| Actual provisioning for loan loss, as of 31 December 2015 (Quarterly) | 51,838,096 |
| Loans to related parties | 32,558,605 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 1,116,071,989 |
| (Capital adequacy ratio = 21.58 percents) | |
| Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 1,508,153,141 |
| Avals to bills and guarantees of loans | - |
| Other contingencies | 1,508,153,141 |


^{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 31 December 2015 (Quarterly) 196,972,740
(3.85 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




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