

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 29 February 2016

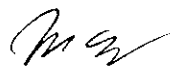
Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,565,310,949
Interbank and money market items, net	1,086,790,258	Interbank and money market items, net	205,917,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	657,796,401	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,216,515,703	Other liabilities	68,815,927
Accrued interest receivables	6,436,279	<b>Total Liabilities</b>	<b>5,840,044,410</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,957,399	<b>Shareholders' equity</b>	
Premises and equipment, net	18,337,055	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	29,786,754	Other reserves	12,229,437
		Retained Earnings	247,834,876
		<b>Total Shareholders' equity</b>	<b>1,235,605,439</b>
<b>Total Assets</b>	<b>7,075,649,849</b>	<b>Total liabilities and Shareholders' equity</b>	<b>7,075,649,849</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2015 (Quarterly) (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	21,387,476
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 21.10 percents)	1,121,989,447
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	38,246,271
Avals to bills and guarantees of loans	-
Other contingencies	38,246,271

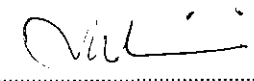
<sup>1/</sup> Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

<sup>2/</sup> Non-Performing Loans (gross) as of 31 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



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