

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 January 2016

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,487,104,883
Interbank and money market items, net	606,893,235	Interbank and money market items, net	101,817,793
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	853,062,673	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,300,876,495	Other liabilities	62,515,028
Accrued interest receivables	9,763,646	Total Liabilities	5,651,437,704
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,957,399	Shareholders' equity	
Premises and equipment, net	18,827,473	Equity portion ^{1/}	1,000,000,000
Other assets, net	21,988,666	Other reserves	16,950,781
		Retained Earnings	236,912,664
		Total Shareholders' equity	1,219,961,883
Total Assets	6,871,399,587	Total liabilities and Shareholders' equity	6,871,399,587

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2015 (Quarterly)	187,795,701
(3.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	22,558,605
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,117,398,714
(Capital adequacy ratio = 20.71 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,676,150,717
Avals to bills and guarantees of loans	-
Other contingencies	1,676,150,717


^{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.


 (Mrs. Aura-orn Akrasanee)
 Position: Director




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