

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

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

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,149,297,168
Interbank and money market items, net	1,581,794,179	Interbank and money market items, net	363,237,374
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,171,127,979	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,978,950,032	Other liabilities	86,239,013
Accrued interest receivables	6,001,442	<b>Total Liabilities</b>	<b>7,598,773,555</b>
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,962,599	<b>Shareholders' equity</b>	
Premises and equipment, net	16,764,011	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	18,420,649	Other reserves	2,471,737
		Retained Earnings	236,749,073
		<b>Total Shareholders' equity</b>	<b>1,234,277,336</b>
<b>Total Assets</b>	<b>8,833,050,891</b>	<b>Total liabilities and Shareholders' equity</b>	<b>8,833,050,891</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2016 (Quarterly) (3.03 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	182,862,330
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	18,993,935
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 19.31 percents)	1,172,814,364
Changes in assets and liabilities this quarter as of 30 June 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

<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 30 June 2016 (Quarterly) 194,884,690  
(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.



( Mr. Vaysaruch Tunsiri )  
Position: Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)  
Advance Finance Public Company Limited



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