

ADVANCE FINANCE PUBLIC COMPANY LIMITED

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


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,148,494,955
Interbank and money market items, net	1,165,929,436	Interbank and money market items, net	413,938,598
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,436,613,092	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,180,948,389	Other liabilities	72,363,827
Accrued interest receivables	9,144,515	Total Liabilities	7,634,797,380
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	63,640,899	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	15,823,778	Other reserves	1,776,702
Other assets, net	18,904,704	Retained Earnings	254,460,731
		Total Shareholders' equity	1,256,237,433
Total Assets	8,891,034,813	Total liabilities and Shareholders' equity	8,891,034,813

	Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2016 (Quarterly)	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	12,765,013
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,172,814,364
(Capital adequacy ratio = 18.87 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,997,576,110
Avals to bills and guarantees of loans	-
Other contingencies	1,997,576,110

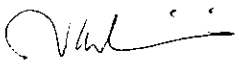
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 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.


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(Mr. Vaysaruch Tunsiri)
Position: Director




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