

ADVANCE FINANCE PUBLIC COMPANY LIMITED

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

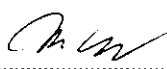
Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	6,184,730,136
Interbank and money market items, net	1,485,633,592	Interbank and money market items, net	138,035,631
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	267,892,036	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,765,225,279	Other liabilities	76,072,442
Accrued interest receivables	7,082,673	Total Liabilities	6,398,838,209
Customers' liabilities under acceptances	-		
Properties foreclosed, net	59,962,599	Shareholders' equity	
Premises and equipment, net	17,170,447	Equity portion ^{1/}	1,000,000,000
Other assets, net	19,455,173	Other reserves	4,580,251
		Retained Earnings	228,193,841
		Total Shareholders' equity	1,223,613,590
Total Assets	7,622,451,799	Total liabilities and Shareholders' equity	7,622,451,799

	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	189,325,624
(3.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	26,762,022
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	61,031,620
Loans to related parties	19,600,682
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,169,244,522
(Capital adequacy ratio = 19.95 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	31,259,939
Avals to bills and guarantees of loans	-
Other contingencies	31,259,939

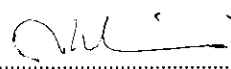
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 March 2016 (Quarterly) 200,769,378
(3.56 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