

ADVANCE FINANCE PUBLIC COMPANY LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 October 2016

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,567,796,782
Interbank and money market items, net	1,020,706,704	Interbank and money market items, net	270,039,876
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,432,499,471	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,639,995,116	Other liabilities	92,273,800
Accrued interest receivables	9,847,329	Total Liabilities	7,930,110,458
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	67,549,228	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	14,846,482	Other reserves	2,765,218
Other assets, net	19,568,493	Retained Earnings	277,697,583
		Total Shareholders' equity	1,274,932,365
Total Assets	9,205,042,823	Total liabilities and Shareholders' equity	9,205,042,823

Non-Performing Loan ^{2/} (net) as of 30 September 2016 (Quarterly)	Baht 306,611,108
(4.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	29,675,290
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	75,650,130
Loans to related parties	12,453,415
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,172,810,677
(Capital adequacy ratio = 17.54 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,069,292,309
Avals to bills and guarantees of loans	-
Other contingencies	2,069,292,309


^{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 September 2016 (Quarterly) 320,214,593
(5.08 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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(Mrs. Aura-orn Akrasanee)
Position: Director




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