

ADVANCE FINANCE PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2017**

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,859,018,858
Interbank and money market items, net	853,308,073	Interbank and money market items, net	311,076,932
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,831,311,754	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	6,732,045,827	Other liabilities	78,024,349
Accrued interest receivables	10,070,264	Total Liabilities	8,248,120,139
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	66,479,499	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	15,368,012	Other reserves	3,542,244
Other assets, net	20,907,455	Retained Earnings	284,942,989
		Total Shareholders' equity	1,281,400,745
Total Assets	9,529,520,884	Total liabilities and Shareholders' equity	9,529,520,884

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	420,019,595
(6.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	30,913,870
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	124,170,501
Loans to related parties	11,814,571
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,173,733,922
(Capital adequacy ratio = 17.30 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,836,755,199
Avals to bills and guarantees of loans	-
Other contingencies	1,836,755,199

^{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 2016 (Quarterly) 435,351,017
(6.44 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 แอควานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited



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