

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2018

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,923,787,306
Interbank and money market items, net	709,066,131	Interbank and money market items, net	178,637,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	666,651,006	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,132,548,315	Other liabilities	64,202,130
Accrued interest receivables	6,043,876	Total Liabilities	1,166,626,772
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	86,140,352	Equity portion ¹	1,250,000,000
Premises and equipment, net	13,023,642	Other reserves	3,207,680
Other assets, net	59,381,243	Retained Earnings	259,465,473
		Total Shareholders' equity	1,506,257,793
Total Assets	6,672,884,565	Total liabilities and Shareholders' equity	6,672,884,565

	Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly)	1,420,650,698
(26.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	71,984,678
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	170,998,228
Loans to related parties	8,411,138
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,523,254,626
(Capital adequacy ratio = 22.20 percents)	
Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	666,910,038
Avals to bills and guarantees of loans	-
Other contingencies	666,910,038

^{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 2018 (Quarterly) 1,485,544,403
(27.88 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



บริษัทเงินทุน แอควานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited


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(Ms. Nopawan Kertsiri)

Position Senior Executive Vice President-Accounting Dept.