

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2018


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,261,574,914
Interbank and money market items, net	1,175,621,112	Interbank and money market items, net	275,137,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,131,100,125	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,424,076,220	Other liabilities	66,410,151
Accrued interest receivables	13,796,018	Total Liabilities	7,603,122,401
Customers' liabilities under acceptances	-		
Properties foreclosed, net	76,565,247	Shareholders' equity	
Premises and equipment, net	16,891,895	Equity portion ^{1/}	1,000,000,000
Other assets, net	47,699,194	Other reserves	1,845,472
		Retained Earnings	280,811,938
Total Assets	8,885,779,811	Total Shareholders' equity	1,282,657,410
		Total liabilities and Shareholders' equity	8,885,779,811

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2017 (Quarterly) (22.81 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,287,118,411
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	37,177,566
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	168,354,315
Loans to related parties	9,994,918
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 17.86 percents)	1,286,859,308
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	966,481,012
Avals to bills and guarantees of loans	-
Other contingencies	966,481,012


^{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 2017 (Quarterly) 1,308,628,136
(23.11 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.