

ADVANCE FINANCE PUBLIC COMPANY LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2018**


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	6,784,899,993
Interbank and money market items, net	883,162,911	Interbank and money market items, net	268,237,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,962,453,006	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,398,840,513	Other liabilities	65,557,987
Accrued interest receivables	18,849,981	Total Liabilities	7,118,695,316
Customers' liabilities under acceptances	-		
Properties foreclosed, net	77,781,548	Shareholders' equity	
Premises and equipment, net	16,443,428	Equity portion ^{1/}	1,000,000,000
Other assets, net	47,843,662	Other reserves	3,137,712
		Retained Earnings	283,572,021
Total Assets	8,405,405,049	Total Shareholders' equity	1,286,709,733
		Total liabilities and Shareholders' equity	8,405,405,049

	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	9,818,589
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 17.34 percents)	1,263,098,280
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	894,034,765
Avals to bills and guarantees of loans	-
Other contingencies	894,034,765


^{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.