

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 December 2017


Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,277,698,047
Interbank and money market items, net	1,137,425,885	Interbank and money market items, net	274,617,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,130,420,355	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,496,405,986	Other liabilities	79,491,596
Accrued interest receivables	12,096,602	Total Liabilities	7,631,807,177
Customers' liabilities under acceptances	-		
Properties foreclosed, net	75,251,247	Shareholders' equity	
Premises and equipment, net	17,391,625	Equity portion ^{1/}	1,000,000,000
Other assets, net	46,229,109	Other reserves	935,872
		Retained Earnings	282,507,760
		Total Shareholders' equity	1,283,443,632
Total Assets	8,915,250,809	Total liabilities and Shareholders' equity	8,915,250,809

	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	10,158,678
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 17.73 percents)	1,286,624,534
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	941,509,293
Avals to bills and guarantees of loans	-
Other contingencies	941,509,293


^{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
1,308,628,136

^{2/} Non-Performing Loans (gross) as of 31 December 2017 (Quarterly)
(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