

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2017

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,348,235,830
Interbank and money market items, net	1,004,452,726	Interbank and money market items, net	302,617,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,158,689,044	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,749,296,073	Other liabilities	99,714,934
Accrued interest receivables	17,952,250	Total Liabilities	7,750,568,298
Customers' liabilities under acceptances	-		
Properties foreclosed, net	75,251,247	Shareholders' equity	
Premises and equipment, net	17,752,419	Equity portion ^{1/}	1,000,000,000
Other assets, net	43,013,128	Other reserves	1,406,710
		Retained Earnings	314,461,879
		Total Shareholders' equity	1,315,868,589
Total Assets	9,066,436,887	Total liabilities and Shareholders' equity	9,066,436,887

Non-Performing Loan ^{2/} (net) as of 30 September 2017 (Quarterly)	828,537,885
(13.31 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	32,503,896
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	126,449,251
Loans to related parties	10,333,190
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,285,935,998
(Capital adequacy ratio = 16.93 percents)	
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,293,382,089
Avals to bills and guarantees of loans	-
Other contingencies	1,293,382,089

^{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 2017 (Quarterly) 846,003,412
(13.56 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