

ADVANCE FINANCE PUBLIC COMPANY LIMITED

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

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	7,414,276,297
Interbank and money market items, net	1,260,957,518	Interbank and money market items, net	303,617,534
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,837,595,332	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,874,858,222	Other liabilities	94,945,032
Accrued interest receivables	23,621,828	Total Liabilities	7,812,838,863
Customers' liabilities under acceptances	-		
Properties foreclosed, net	74,267,247	Shareholders' equity	
Premises and equipment, net	15,866,471	Equity portion ^{1/}	1,000,000,000
Other assets, net	45,310,207	Other reserves	5,204,988
		Retained Earnings	314,262,974
		Total Shareholders' equity	1,319,467,962
Total Assets	9,132,306,825	Total liabilities and Shareholders' equity	9,132,306,825

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	10,502,763
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,297,473,119
(Capital adequacy ratio = 16.77 percents)	
Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	1,437,475,505
Avals to bills and guarantees of loans	-
Other contingencies	1,437,475,505

^{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)

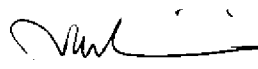
We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Mr. Vaysaruch Tunsiri)
Position: Director



บริษัท อavance ฟินานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited



(Ms. Nopawan Kertsiri)
Position: Senior Executive Vice President-Accounting Dept