

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,364,528,286
Interbank and money market items, net	884,747,198	Interbank and money market items, net	181,937,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	966,803,557	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,122,002,498	Other liabilities	68,935,782
Accrued interest receivables	7,474,223	Total Liabilities	5,615,401,404
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	87,190,352	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	13,802,313	Other reserves	- 3,007,264
Other assets, net	57,823,431	Retained Earnings	277,479,432
Total Assets	7,139,873,572	Total Shareholders' equity	1,524,472,168
		Total liabilities and Shareholders' equity	7,139,873,572

	Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2018 (Quarterly)	1,420,650,698
(26.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	71,984,678
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	170,998,228
Loans to related parties	8,229,531
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,524,628,445
(Capital adequacy ratio = 22.37 percents)	
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	696,473,674
Avals to bills and guarantees of loans	-
Other contingencies	696,473,674

^{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 2018 (Quarterly) 1,485,544,403
(27.88 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.