

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018

Assets	Baht	Liabilities	Baht
Cash	4,132	Deposits	5,376,008,148
Interbank and money market items, net	823,093,052	Interbank and money market items, net	185,237,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	938,314,912	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,232,234,538	Other liabilities	78,093,539
Accrued interest receivables	6,879,235	Total Liabilities	5,639,339,023
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	86,893,456	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	13,286,705	Other reserves	- 5,207,787
Other assets, net	58,643,126	Retained Earnings	275,217,920
		Total Shareholders' equity	1,520,010,133
Total Assets	7,159,349,156	Total liabilities and Shareholders' equity	7,159,349,156

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly) (24.14 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,287,822,546
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	72,477,221
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	171,296,568
Loans to related parties	8,043,722
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.45 percents)	1,520,156,093
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	485,945,400
Avals to bills and guarantees of loans	-
Other contingencies	485,945,400


^{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 2018 (Quarterly) 1,352,879,727
(25.06 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




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