

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2019

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,502,156,328
Interbank and money market items, net	787,978,599	Interbank and money market items, net	166,537,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,357,928,812	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	4,949,337,193	Other liabilities	59,428,210
Accrued interest receivables	7,667,119	Total Liabilities	5,728,121,874
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	85,817,323	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	12,944,045	Other reserves	- 17,192
Other assets, net	57,202,687	Retained Earnings	280,801,096
		Total Shareholders' equity	1,530,783,904
Total Assets	7,258,905,778	Total liabilities and Shareholders' equity	7,258,905,778

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly)	1,287,822,546
(24.14 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	7,678,412
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,523,783,114
(Capital adequacy ratio = 22.95 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	714,852,399
Avals to bills and guarantees of loans	-
Other contingencies	714,852,399

^{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.