

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	5,613,915,318
Interbank and money market items, net	1,059,416,465	Interbank and money market items, net	179,637,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	1,140,354,231	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	5,014,094,805	Other liabilities	60,744,957
Accrued interest receivables	8,158,057	Total Liabilities	5,854,297,611
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	85,817,323	Equity portion "	1,250,000,000
Premises and equipment, net	12,778,915	Other reserves	- 2,413,215
Other assets, net	59,972,955	Retained Earnings	278,738,355
Total Assets	7,380,622,751	Total Shareholders' equity	1,526,325,140
		Total liabilities and Shareholders' equity	7,380,622,751

	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	7,866,172
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 22.94 percents)	1,521,256,587
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	631,367,821
Avals to bills and guarantees of loans	-
Other contingencies	631,367,821


^{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.


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(Mr. Vaysaruch Tunsiri)
Position Director




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