

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Baht	Liabilities	Baht
Cash	12,109	Deposits	3,835,422,292
Interbank and money market items, net	91,306,742	Interbank and money market items, net	153,737,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	859,923,085	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	46,176,215
Loans to customers, net	4,339,405,736	Total Liabilities	4,035,335,843
Accrued interest receivables	7,512,685		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	171,546,161	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	11,592,238	Other reserves	10,903,036
Other assets, net	75,240,128	Retained Earnings	260,300,005
		Total Shareholders' equity	1,521,203,041
Total Assets	5,556,538,884	Total liabilities and Shareholders' equity	5,556,538,884

	Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly) (28.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,339,264,079
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	117,960,856
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	199,864,965
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 26.07 percents)	1,543,566,295
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	428,205,865
Avals to bills and guarantees of loans	-
Other contingencies	428,205,865

^{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 2019 (Quarterly)
(30.62 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 1,449,567,008

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


 (Ms. Panawan Wongakkarakul)
 Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)
 Advance Finance Public Company Limited


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