

(Revised Version)
ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 31 December 2019

| Assets | Baht | Liabilities | Baht |
|---|----------------------|---|----------------------|
| Cash | 30,000 | Deposits | 5,735,861,808 |
| Interbank and money market items, net | 2,983,612,012 | Interbank and money market items, net | 730,137,449 |
| Claims on securities | - | Liabilities to deliver securities | - |
| Investments - net | 42,650,000 | Debts issued and Borrowings | - |
| (with obligations Baht 0) | | Company's liabilities under acceptances | - |
| Investments in subsidiaries and associates, net | - | Other liabilities | 55,570,546 |
| Loans to customers, net | 4,785,050,762 | Total Liabilities | 6,521,569,803 |
| Accrued interest receivables | 2,013,632 | | |
| Customers' liabilities under acceptances | - | Shareholders' equity | |
| Properites foreclosed, net | 169,135,280 | Equity portion ^{1/} | 1,250,000,000 |
| Premises and equipment, net | 14,501,601 | Other reserves | 504,977 |
| Other assets, net | 66,359,970 | Retained Earnings | 291,278,477 |
| | | Total Shareholders' equity | 1,541,783,454 |
| Total Assets | 8,063,353,257 | Total liabilities and Shareholders' equity | 8,063,353,257 |

| | Baht |
|--|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 December 2019 (Quarterly) | 1,422,250,728 |
| (18.37 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 December 2019 (Quarterly) | 46,714,827 |
| Actual provisioning for loan loss, as of 31 December 2019 (Quarterly) | 140,267,954 |
| Loans to related parties | - |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 1,535,787,169 |
| (Capital adequacy ratio = 23.97 percents) | |
| Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 644,224,818 |
| Avals to bills and guarantees of loans | - |
| Other contingencies | 644,224,818 |


^{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 2019 (Quarterly) 1,458,706,057
(18.75 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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(Ms. Panawan Wongakkarakul)
Director




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