

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2019


<b>Assets</b>	Baht	<b>Liabilities</b>	Baht
Cash	30,000	Deposits	4,606,463,787
Interbank and money market items, net	878,950,302	Interbank and money market items, net	128,737,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	440,913,589	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	4,810,017,823	Other liabilities	67,201,380
Accrued interest receivables	3,226,827	<b>Total Liabilities</b>	<b>4,802,402,503</b>
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properties foreclosed, net	118,309,840	Equity portion <sup>1/</sup>	1,250,000,000
Premises and equipment, net	12,270,545	Other reserves	- 1,006,484
Other assets, net	58,215,579	Retained Earnings	270,538,486
		<b>Total Shareholders' equity</b>	<b>1,519,532,002</b>
<b>Total Assets</b>	<b>6,321,934,505</b>	<b>Total liabilities and Shareholders' equity</b>	<b>6,321,934,505</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2019 (Quarterly) (27.17 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,331,055,848
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	73,535,503
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	172,155,444
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 24.33 percents)	1,532,234,797
Changes in assets and liabilities this quarter as of 31 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	321,651,464
Avals to bills and guarantees of loans	-
Other contingencies	321,651,464

<sup>1/</sup> 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


<sup>2/</sup> Non-Performing Loans (gross) as of 31 March 2019 (Quarterly)  
(28.13 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 1,396,335,281

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

  
 ( Mr. Vaysaruch Tunsiri )  
 Position Director



บริษัทเงินทุน แอ็ดวานซ์ จำกัด (มหาชน)  
 Advance Finance Public Company Limited

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