

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2019

Assets	Baht	Liabilities	Baht
Cash	6,294	Deposits	4,038,191,092
Interbank and money market items, net	285,129,100	Interbank and money market items, net	114,137,335
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	593,515,556	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	48,541,080
Loans to customers, net	4,538,834,485	Total Liabilities	4,200,869,507
Accrued interest receivables	5,893,190		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	171,546,161	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	12,158,764	Other reserves	11,753,018
Other assets, net	113,041,492	Retained Earnings	257,502,517
		Total Shareholders' equity	1,519,255,535
Total Assets	5,720,125,042	Total liabilities and Shareholders' equity	5,720,125,042

	Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2019 (Quarterly)	1,339,264,079
(28.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
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	1,530,001,105
(Capital adequacy ratio = 25.05 percents)	
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	375,214,909
Avals to bills and guarantees of loans	-
Other contingencies	375,214,909

^{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) 1,449,567,008
(30.62 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.


 (Ms. Panawan Wongakkarakul)
 Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)
 Advance Finance Public Company Limited


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