

(Revised Version)  
**ADVANCE FINANCE PUBLIC COMPANY LIMITED**  
**Summary Statement of Assets and Liabilities**  
(Audited/reviewed by Certified Public Accountant)  
As of 30 June 2019

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,236,903,995
Interbank and money market items, net	846,226,029	Interbank and money market items, net	113,837,335
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	148,746,021	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	83,509,724
Loans to customers, net	4,695,234,219	<b>Total Liabilities</b>	<b>4,434,251,054</b>
Accrued interest receivables	3,399,716		
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properites foreclosed, net	204,317,740	Equity portion <sup>1/</sup>	1,250,000,000
Premises and equipment, net	11,749,327	Other reserves	5,439,137
Other assets, net	69,484,350	Retained Earnings	289,497,211
		<b>Total Shareholders' equity</b>	<b>1,544,936,348</b>
<b>Total Assets</b>	<b>5,979,187,402</b>	<b>Total liabilities and Shareholders' equity</b>	<b>5,979,187,402</b>

	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2019 (Quarterly)	1,267,321,109
(26.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	81,085,482
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	171,719,307
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,539,650,729
(Capital adequacy ratio = 24.56 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	398,386,634
Avals to bills and guarantees of loans	-
Other contingencies	398,386,634

<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 30 June 2019 (Quarterly) 1,340,847,361  
(27.58 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)  
Director



บริษัทเงินทุน แอดวานซ์ จำกัด (มหาชน)  
Advance Finance Public Company Limited

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