

**ADVANCE FINANCE PUBLIC COMPANY LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 July 2019**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash	30,000	Deposits	4,315,659,208
Interbank and money market items, net	925,950,239	Interbank and money market items, net	112,237,335
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	146,999,831	Debts issued and Borrowings	-
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	4,682,883,891	Other liabilities	66,258,603
Accrued interest receivables	3,600,868	<b>Total Liabilities</b>	<b>4,494,155,146</b>
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properties foreclosed, net	199,449,103	Equity portion <sup>1/</sup>	1,250,000,000
Premises and equipment, net	11,216,387	Other reserves	3,692,947
Other assets, net	70,104,070	Retained Earnings	292,386,296
<b>Total Assets</b>	<b>6,040,234,389</b>	<b>Total Shareholders' equity</b>	<b>1,546,079,243</b>
		<b>Total liabilities and Shareholders' equity</b>	<b>6,040,234,389</b>

	<b>Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2019 (Quarterly) (26.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	1,267,321,109
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 (Capital adequacy ratio = 24.57 percents)	1,537,970,089
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	387,896,375
Avals to bills and guarantees of loans	-
Other contingencies	387,896,375

<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



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