

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2019

Assets	Baht	Liabilities	Baht
Cash	8,147	Deposits	4,286,939,803
Interbank and money market items, net	495,246,317	Interbank and money market items, net	196,637,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	861,446,961	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	48,280,636
Loans to customers, net	4,427,010,012	Total Liabilities	4,531,857,775
Accrued interest receivables	3,815,885		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	176,322,874	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	11,037,007	Other reserves	8,998,508
Other assets, net	75,724,921	Retained Earnings	259,755,841
		Total Shareholders' equity	1,518,754,349
Total Assets	6,050,612,124	Total liabilities and Shareholders' equity	6,050,612,124

	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	1,543,513,515
(Capital adequacy ratio = 25.23 percents)	
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	541,097,663
Avals to bills and guarantees of loans	-
Other contingencies	541,097,663


^{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




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