

ADVANCE FINANCE PUBLIC COMPANY LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2019

Assets	Baht	Liabilities	Baht
Cash	30,000	Deposits	4,122,036,237
Interbank and money market items, net	1,008,290,893	Interbank and money market items, net	112,437,336
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	133,194,896	Debts issued and Borrowings	-
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	56,348,429
Loans to customers, net	4,405,596,907	Total Liabilities	4,290,822,002
Accrued interest receivables	5,041,559		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	199,170,361	Equity portion ^{1/}	1,250,000,000
Premises and equipment, net	10,730,874	Other reserves	4,888,011
Other assets, net	71,166,180	Retained Earnings	287,511,657
		Total Shareholders' equity	1,542,399,668
Total Assets	5,833,221,670	Total liabilities and Shareholders' equity	5,833,221,670

	Baht
Non-Performing Loan ^{2/} (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	1,536,362,558
(Capital adequacy ratio = 25.49 percents)	
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	596,480,093
Avals to bills and guarantees of loans	-
Other contingencies	596,480,093

^{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 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.


 (Ms. Panawan Wongakkarakul)
 Director



บริษัทเงินทุน แอควานซ์ จำกัด (มหาชน)
Advance Finance Public Company Limited


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