

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2016

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,289,215,012
Interbank and money market items, net	1,455,333,120	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	2,634,498,396	Debts issued and Borrowings	6,800,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	136,379,137
Loans to customers, net	1,379,617,351	Total Liabilities	3,432,394,149
Accrued interest receivables	6,791,473		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	11,715,255	Other reserves	197,161,505
Other assets, net	24,792,256	Retained Earnings	883,212,203
		Total Shareholders' equity	2,080,373,708
Total Assets	5,512,767,857	Total liabilities and Shareholders' equity	5,512,767,857

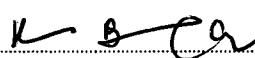
	Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2016 (Quarterly)	42,477,342
(1.50 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	310,215,862
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	529,287,821
Loans to related parties	462,601
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,711,050,000
(Capital adequacy ratio = 44.67 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	28,312,200
Avals to bills and guarantees of loans	-
Other contingencies	28,312,200

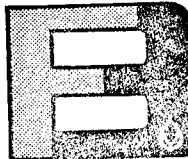
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 30 September 2016 (Quarterly) 332,701,477

(10.68 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.


 (Mrs. Kingthien Bang-Or)
 Director and Acting Managing Director


 บจก. บีไอทีที
 กรุงเทพมหานคร


 (Mrs. Chamaiporn Decharkom)
 Head of Account & Finance Department