

**BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD**

**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 January 2013**

<b>Assets</b>	<b>Baht</b>	<b>Liabilities</b>	<b>Baht</b>
Cash	20,000	Deposits	3,633,386,395
Interbank and money market items, net	271,131,654	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	3,929,100,273	Debts issued and Borrowings	148,846,330
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	105,599,350
Loans to customers, net	1,598,979,048	<b>Total Liabilities</b>	<b>3,887,832,075</b>
Accrued interest receivables	9,393,159		
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properties foreclosed, net	20,952,166	Equity portion <sup>1/</sup>	1,000,000,000
Premises and equipment, net	4,798,028	Other reserves	226,288,069
Other assets, net	41,070,031	Retained Earnings	761,324,215
		<b>Total Shareholders' equity</b>	<b>1,987,612,284</b>
<b>Total Assets</b>	<b>5,875,444,359</b>	<b>Total liabilities and Shareholders' equity</b>	<b>5,875,444,359</b>

	<b>Baht</b>
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2012 (Quarterly)	283,114,160
(11.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	190,237,626
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	605,635,065
Loans to related parties	2,498,787
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,755,661,560
(Capital adequacy ratio = 45.10 percents)	
Changes in assets and liabilities this quarter as of 31 January 2013 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

<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 31 December 2012 (Quarterly) 439,794,489  
 (17.00 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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 (Mrs. Kingthien Bang-Or)  
 Director and Acting Managing Director

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