

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 April 2013

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	4,138,960,767
Interbank and money market items, net	550,805,976	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	4,040,687,617	Debts issued and Borrowings	18,939,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,608,625,640	Other liabilities	156,409,022
Accrued interest receivables	10,990,765	Total Liabilities	4,314,308,789
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	20,952,166	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	4,730,988	Other reserves	175,605,045
Other assets, net	42,403,743	Retained Earnings	789,303,061
		Total Shareholders' equity	1,964,908,106
Total Assets	6,279,216,895	Total liabilities and Shareholders' equity	6,279,216,895

	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2013 (Quarterly) (10.28 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	275,305,234
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	183,710,052
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	604,926,010
Loans to related parties	2,392,509
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 44.72 percents)	1,794,104,498
Changes in assets and liabilities this quarter as of 30 April 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

^{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 31 March 2013 (Quarterly) 429,256,487
(15.16 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