

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

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

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,697,517,169
Interbank and money market items, net	257,775,895	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	3,816,276,356	Debts issued and Borrowings	13,939,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	130,952,957
Loans to customers, net	1,587,165,947	Total Liabilities	3,842,409,126
Accrued interest receivables	11,211,929		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	20,952,166	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	4,652,607	Other reserves	143,310,390
Other assets, net	35,335,546	Retained Earnings	747,670,930
		Total Shareholders' equity	1,890,981,320
Total Assets	5,733,390,446	Total liabilities and Shareholders' equity	5,733,390,446

	Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly)	305,739,846
(13.59 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	170,983,195
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	605,700,285
Loans to related parties	2,271,727
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,781,917,953
(Capital adequacy ratio = 47.33 percents)	
Changes in assets and liabilities this quarter as of 30 June 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 30 June 2013 (Quarterly) 448,205,635
 (18.73 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