

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

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

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,775,813,416
Interbank and money market items, net	271,796,788	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	3,798,169,506	Debts issued and Borrowings	13,939,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,593,955,486	Other liabilities	88,759,698
Accrued interest receivables	9,805,712	Total Liabilities	3,878,512,114
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	20,952,166	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	4,581,582	Other reserves	96,615,111
Other assets, net	45,802,917	Retained Earnings	769,956,932
		Total Shareholders' equity	1,866,572,043
Total Assets	5,745,084,157	Total liabilities and Shareholders' equity	5,745,084,157

	Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013 (Quarterly) (13.59 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	305,739,846
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	2,790,507
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 47.83 percents)	1,781,871,211
Changes in assets and liabilities this quarter as of 31 August 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