

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

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

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,516,354,561
Interbank and money market items, net	620,181,986	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	3,273,089,896	Debts issued and Borrowings	13,665,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	129,823,366
Loans to customers, net	1,617,692,308	Total Liabilities	3,659,842,927
Accrued interest receivables	9,314,134		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	4,394,355	Other reserves	100,620,206
Other assets, net	34,610,347	Retained Earnings	798,839,899
		Total Shareholders' equity	1,899,460,105
Total Assets	5,559,303,032	Total liabilities and Shareholders' equity	5,559,303,032

	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2013 (Quarterly)	291,175,337
(12.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	259,449,598
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	566,154,725
Loans to related parties	2,557,275
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,173,141,457
(Capital adequacy ratio = 33.59 percents)	
Changes in assets and liabilities this quarter as of 31 December 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 December 2013 (Quarterly) 524,052,923
 (19.90 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