

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2014**

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,476,553,852
Interbank and money market items, net	461,229,919	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	3,409,426,423	Debts issued and Borrowings	13,665,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,610,321,048	Other liabilities	112,686,461
Accrued interest receivables	8,656,333	Total Liabilities	<u>3,602,905,313</u>
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	4,310,458	Other reserves	99,044,723
Other assets, net	35,480,757	Retained Earnings	827,494,908
Total Assets	<u>5,529,444,944</u>	Total Shareholders' equity	<u>1,926,539,631</u>
		Total liabilities and Shareholders' equity	<u>5,529,444,944</u>

	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2014 (Quarterly) (10.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	223,840,185
Required provisioning for loan loss, as of 31 March 2014 (Quarterly)	317,140,433
Actual provisioning for loan loss, as of 31 March 2014 (Quarterly)	566,766,303
Loans to related parties	2,418,010
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 34.61 percents)	1,296,900,250
Changes in assets and liabilities this quarter as of 31 March 2014 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

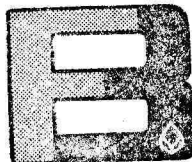
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 March 2014 (Quarterly) 514,992,503
(21.22 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.

Ch. Tida

(Mrs. Tida Chonlavorn)
Director



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การลงทุนและทรัสต์

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