

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 2015

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,961,124,335
Interbank and money market items, net	2,152,355,751	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	2,501,477,800	Debts issued and Borrowings	7,367,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	148,535,750
Loans to customers, net	1,409,024,247	Total Liabilities	4,117,027,085
Accrued interest receivables	6,781,719		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	10,340,971	Other reserves	133,779,715
Other assets, net	25,453,209	Retained Earnings	854,646,903
		Total Shareholders' equity	1,988,426,618
Total Assets	6,105,453,703	Total liabilities and Shareholders' equity	6,105,453,703

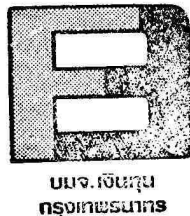
	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2015 (Quarterly)	150,105,895
(5.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	297,133,690
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	567,033,837
Loans to related parties	1,704,238
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,757,133,624
(Capital adequacy ratio = 44.86 percents)	
Changes in assets and liabilities this quarter as of 30 April 2015 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 2015 (Quarterly) 424,475,543
 (13.72 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