

**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 2015

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,746,339,043
Interbank and money market items, net	1,598,742,363	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	2,725,830,782	Debts issued and Borrowings	7,367,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	135,012,547
Loans to customers, net	1,460,882,287	<b>Total Liabilities</b>	<b>3,888,718,590</b>
Accrued interest receivables	6,358,183		
Customers' liabilities under acceptances	-	<b>Shareholders' equity</b>	
Properites foreclosed, net	6	Equity portion <sup>1/</sup>	1,000,000,000
Premises and equipment, net	9,937,096	Other reserves	121,990,691
Other assets, net	29,442,831	Retained Earnings	820,504,267
		<b>Total Shareholders' equity</b>	<b>1,942,494,958</b>
<b>Total Assets</b>	<b>5,831,213,548</b>	<b>Total liabilities and Shareholders' equity</b>	<b>5,831,213,548</b>

Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2015 (Quarterly)	146,421,828
(3.97 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	296,919,864
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	566,670,451
Loans to related parties	1,110,275
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,666,950,470
(Capital adequacy ratio = 41.08 percents)	
Changes in assets and liabilities this quarter as of 31 August 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

<sup>1/</sup> 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

<sup>2/</sup> Non-Performing Loans (gross) as of 30 June 2015 (Quarterly) 420,798,824  
 (10.62 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