

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2015

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,531,804,749
Interbank and money market items, net	1,498,983,658	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,754,298,214	Debts issued and Borrowings	7,367,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,359,756,842	Other liabilities	143,217,110
Accrued interest receivables	6,991,632	Total Liabilities	3,682,388,859
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	9,748,196	Other reserves	145,565,728
Other assets, net	29,205,147	Retained Earnings	831,049,108
		Total Shareholders' equity	1,976,614,836
Total Assets	5,659,003,695	Total liabilities and Shareholders' equity	5,659,003,695

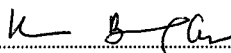
Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly)	Baht	143,734,051
(4.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)		
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	293,931,751	
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	563,965,781	
Loans to related parties	1,034,559	
Loans to related asset management companies	-	
Loans to related parties due to debt restructuring	-	
Regulatory capital	1,667,378,165	
(Capital adequacy ratio = 42.08 percents)		
Changes in assets and liabilities this quarter as of 31 October 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 30 September 2015 (Quarterly) 415,659,753

(12.01 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.


 (Mrs. Kingthien Bang-Or)
 Director and Acting Managing Director




 (Mrs. Chamaiporn Decharkom)
 Head of Account & Finance Department