

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2015

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,513,570,517
Interbank and money market items, net	1,457,678,369	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,748,927,849	Debts issued and Borrowings	7,167,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,397,502,033	Other liabilities	144,383,091
Accrued interest receivables	6,176,418	Total Liabilities	3,665,120,608
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	9,649,297	Other reserves	141,687,869
Other assets, net	30,441,546	Retained Earnings	843,587,041
		Total Shareholders' equity	1,985,274,910
Total Assets	5,650,395,518	Total liabilities and Shareholders' equity	5,650,395,518

Non-Performing Loan ^{2/} (net) as of 30 September 2015 (Quarterly) (4.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	Baht 143,734,051
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	996,597
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 41.93 percents)	1,667,810,225
Changes in assets and liabilities this quarter as of 30 November 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

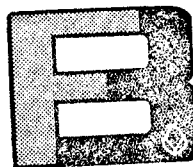
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{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.

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



บริษัท กรุงเทพธนกิจ จำกัด

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