

**BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD**

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2015

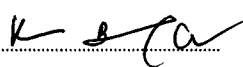
Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,177,530,331
Interbank and money market items, net	1,349,468,682	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,540,663,109	Debts issued and Borrowings	6,800,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,378,689,602	Other liabilities	143,081,344
Accrued interest receivables	6,419,030	<b>Total Liabilities</b>	<b>3,327,411,675</b>
Customers' liabilities under acceptances	-		
Properities foreclosed, net	6	<b>Shareholders' equity</b>	
Premises and equipment, net	12,802,103	Equity portion <sup>1/</sup>	1,000,000,000
Other assets, net	27,517,736	Other reserves	134,098,220
		Retained Earnings	854,070,373
		<b>Total Shareholders' equity</b>	<b>1,988,168,593</b>
<b>Total Assets</b>	<b>5,315,580,268</b>	<b>Total liabilities and Shareholders' equity</b>	<b>5,315,580,268</b>

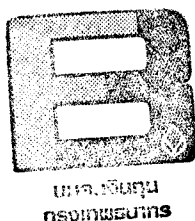
	Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2015 (Quarterly) (4.88 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	141,334,051
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	217,684,166
Actual provisioning for loan loss, as of 31 December 2015 (Quarterly)	562,824,817
Loans to related parties	905,184
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 44.93 percents)	1,669,892,822
Changes in assets and liabilities this quarter as of 31 December 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 31 December 2015 (Quarterly) 337,381,858  
(10.91 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