

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2016

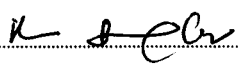
Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,027,064,028
Interbank and money market items, net	1,120,158,015	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	2,566,677,713	Debts issued and Borrowings	6,800,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	129,949,510
Loans to customers, net	1,432,160,824	Total Liabilities	3,163,813,538
Accrued interest receivables	5,598,383		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	6	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	12,267,870	Other reserves	168,366,598
Other assets, net	28,200,312	Retained Earnings	832,902,987
		Total Shareholders' equity	2,001,269,585
Total Assets	5,165,083,123	Total liabilities and Shareholders' equity	5,165,083,123

	Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly)	112,541,342
(3.73 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	244,276,035
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	562,566,117
Loans to related parties	712,239
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,684,490,381
(Capital adequacy ratio = 44.91 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 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

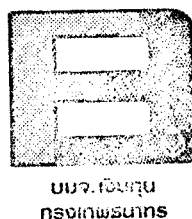
^{1/} Equity portion is referred to the sum of issued and paid-up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares

^{2/} Non-Performing Loans (gross) as of 31 March 2016 (Quarterly) 335,594,324
 (10.37 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