

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 2016

Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,380,948,290
Interbank and money market items, net	1,720,613,192	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net	2,435,475,563	Debts issued and Borrowings	6,410,000
(with obligations Baht 0)		Company's liabilities under acceptances	-
Investments in subsidiaries and associates, net	-	Other liabilities	127,461,938
Loans to customers, net	1,399,807,024	Total Liabilities	<u>3,514,820,228</u>
Accrued interest receivables	1,193,498		
Customers' liabilities under acceptances	-	Shareholders' equity	
Properites foreclosed, net	5	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	10,858,810	Other reserves	165,825,950
Other assets, net	26,563,983	Retained Earnings	913,885,897
		Total Shareholders' equity	<u>2,079,711,847</u>
Total Assets	<u>5,594,532,075</u>	Total liabilities and Shareholders' equity	<u>5,594,532,075</u>

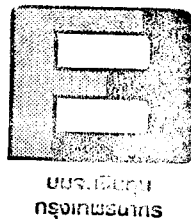
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	Baht 58,500,000
(1.84 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	299,169,441
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	503,292,658
Loans to related parties	329,212
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,715,598,991
(Capital adequacy ratio = 46.41 percents)	
Changes in assets and liabilities this quarter as of 31 December 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 December 2016 (Quarterly) 338,768,896
 (9.81 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