

BANGKOK FIRST INVESTMENT AND TRUST PUBLIC CO.,LTD

Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

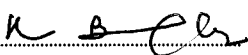
Assets	Baht	Liabilities	Baht
Cash	20,000	Deposits	3,375,103,524
Interbank and money market items, net	1,792,186,610	Interbank and money market items, net	-
Claims on securities	-	Liabilities to deliver securities	-
Investments - net (with obligations Baht 0)	2,438,141,184	Debts issued and Borrowings	6,410,000
Investments in subsidiaries and associates, net	-	Company's liabilities under acceptances	-
Loans to customers, net	1,323,781,207	Other liabilities	123,831,218
Accrued interest receivables	6,796,399	Total Liabilities	3,505,344,742
Customers' liabilities under acceptances	-	Shareholders' equity	
Properties foreclosed, net	5	Equity portion ^{1/}	1,000,000,000
Premises and equipment, net	10,778,921	Other reserves	168,356,268
Other assets, net	26,926,514	Retained Earnings	924,929,830
		Total Shareholders' equity	2,093,286,098
Total Assets	5,598,630,840	Total liabilities and Shareholders' equity	5,598,630,840

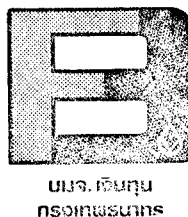
	Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2016 (Quarterly)	58,500,000
(1.84 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	299,169,441
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	503,292,658
Loans to related parties	289,989
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	1,718,726,464
(Capital adequacy ratio = 47.22 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 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.


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




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