

**THITIKORN PUBLIC COMPANY LIMITED
AND ITS SUBSIDIARIES**

Interim Financial Information

For the Period Ended September 30, 2015

and Report on Review of Interim Financial Information

Performed by the Certified Public Accountant

M.R. & ASSOCIATES CO., LTD.

Certified Public Accountants

REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION BY THE CERTIFIED PUBLIC ACCOUNTANT

To the Board of Directors of Thitikorn Public Company Limited

I have reviewed the accompanying consolidated statement of financial position of Thitikorn Public Company Limited and its subsidiaries as at September 30, 2015 and the related consolidated statements of comprehensive income for the three-month and nine-month periods then ended, the consolidated statements of changes in shareholders' equity and cash flows for the nine-month period then ended, and the condensed notes to the consolidated financial statements. I have also reviewed the accompanying separate statement of financial position of Thitikorn Public Company Limited as at September 30, 2015 and the related separate statements of comprehensive income for the three-month and nine-month periods then ended, the separate statements of changes in shareholders' equity and cash flows for the nine-month period then ended, and the condensed notes to the separate financial statements. Management is responsible for the preparation and presentation of this interim financial information in accordance with the Thai Accounting Standard No. 34 "Interim Financial Reporting". My responsibility is to express a conclusion on this interim financial information based on my review.

Scope of Review

I conducted my review in accordance with the Thai Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Thai Standards on Auditing and consequently does not enable me to obtain assurance that I would become aware of all significant matters that might be identified in an audit. Accordingly, I do not express an audit opinion.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that the accompanying interim financial information is not prepared, in all material respects, in accordance with the Thai Accounting Standard No. 34 "Interim Financial Reporting".

(Mr. Akadet Pliensakul)
Certified Public Accountant
Registration No. 5389

M.R. & ASSOCIATES CO., LTD.
Bangkok
November 12, 2015

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2015 AND DECEMBER 31, 2014

ASSETS

		In Thousand Baht			
		Consolidated		The Company Only	
		September 30, 2015 (Reviewed) (Unaudited)	December 31, 2014 (Audited)	September 30, 2015 (Reviewed) (Unaudited)	December 31, 2014 (Audited)
ASSETS	Note				
CURRENT ASSETS					
Cash and cash equivalents		142,303	90,993	41,536	44,478
Trade receivables					
- Current portion of hire-purchase contract receivables - net	4	3,723,315	3,971,167	3,348,269	3,536,096
- Current portion of loan receivables - net	4	101,146	-	101,146	-
- Other trade receivables		52,199	72,254	50,428	68,777
Receivables from and short-term loan to related parties	3, 7	-	755	664,319	857,827
Current portion of long-term loans to other parties		63,797	3,800	63,797	3,800
Merchandises		5,744	3,741	3,184	3,741
Asset foreclosed - net	5	168,345	190,165	168,345	190,066
Other current assets		34,955	40,093	33,418	46,610
Total Current Assets		4,291,804	4,372,968	4,474,442	4,751,395
NON-CURRENT ASSETS					
Restricted deposits at financial institutions		25,000	25,000	-	-
Hire-purchase contract receivables - net	4	3,447,196	3,796,608	3,012,865	3,230,321
Loan receivables - net	4	29,161	-	29,161	-
Investments in subsidiaries accounted for using the cost method	7	-	-	152,158	291,387
Long-term loans to other parties - net		6,173	69,287	6,173	69,287
Property, plant and equipment - net		218,644	190,866	197,733	167,255
Goodwill - net of allowance for impairment of Baht 83.64 million in 2015	7	-	83,640	-	-
Intangible assets - net		10,077	9,052	9,819	8,775
Deferred tax assets	8	124,829	134,925	114,791	126,319
Property for lease - net		19,831	20,133	-	-
Assets not used in operations		14,282	14,282	5,708	5,708
Other non-current assets		66,645	50,420	14,101	11,737
Total Non-Current Assets		3,961,838	4,394,213	3,542,509	3,910,789
TOTAL ASSETS		8,253,642	8,767,181	8,016,951	8,662,184

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF FINANCIAL POSITION
AS AT SEPTEMBER 30, 2015 AND DECEMBER 31, 2014

LIABILITIES AND SHAREHOLDERS' EQUITY

		In Thousand Baht			
		Consolidated		The Company Only	
		September 30,	December 31,	September 30,	December 31,
		2015	2014	2015	2014
		(Reviewed)		(Reviewed)	
Note		(Unaudited)	(Audited)	(Unaudited)	(Audited)
CURRENT LIABILITIES					
	Bank overdrafts and short-term borrowings from financial institutions	251,230	680,608	221,325	678,638
	Trade payables - other parties	71,782	46,766	71,782	46,629
	Current portion of long-term loans	510,960	300,000	500,000	300,000
6	Current portion of debentures	1,320,000	300,000	1,320,000	300,000
3	Payables to and short-term loans from related parties	1,359	1,387	374,669	573,593
	Income tax payable	4,318	4,944	-	-
	Deposits and advances from customers	111,617	108,745	106,477	105,609
	Accrued expenses and other current liabilities				
	- Accrued sales promotions and rewards	69,694	70,697	63,537	64,062
	- Others	50,155	86,342	45,078	57,055
	Total Current Liabilities	<u>2,391,115</u>	<u>1,599,489</u>	<u>2,702,868</u>	<u>2,125,586</u>
NON-CURRENT LIABILITIES					
	Long-term loans - net of current portion	10,961	500,000	-	500,000
6	Debentures - net of current portion	1,620,000	2,620,000	1,620,000	2,620,000
10	Liability for post-employment benefits	30,313	34,543	24,556	28,620
	Other non-current liabilities	8,562	10,536	5,026	7,001
	Total Non-Current Liabilities	<u>1,669,836</u>	<u>3,165,079</u>	<u>1,649,582</u>	<u>3,155,621</u>
	Total Liabilities	<u>4,060,951</u>	<u>4,764,568</u>	<u>4,352,450</u>	<u>5,281,207</u>
SHAREHOLDERS' EQUITY					
	Share capital - common shares, Baht 1 par value				
	Authorized share capital - 500,000,000 shares, Baht 1 par value	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
	Issued and fully paid-up share capital - 500,000,000 shares, Baht 1 par value	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>	<u>500,000</u>
	Premium on shares	972,987	972,987	972,987	972,987
	Retained earnings				
	- Appropriated for legal reserve	50,000	50,000	50,000	50,000
	- Unappropriated	2,660,995	2,471,559	2,141,514	1,857,990
	Other component of equity				
	- Difference on financial statement conversion of subsidiaries	1,656	455	-	-
	Equity attributable to Owners of the Parent	<u>4,185,638</u>	<u>3,995,001</u>	<u>3,664,501</u>	<u>3,380,977</u>
	Non-controlling interests	7,053	7,612	-	-
	Total Shareholders' Equity	<u>4,192,691</u>	<u>4,002,613</u>	<u>3,664,501</u>	<u>3,380,977</u>
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>8,253,642</u>	<u>8,767,181</u>	<u>8,016,951</u>	<u>8,662,184</u>

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
 STATEMENTS OF COMPREHENSIVE INCOME
 FOR THE THREE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
 (UNAUDITED)

	Note	In Thousand Baht			
		Consolidated		The Company Only	
		2015	2014	2015	2014
REVENUES					
Interest income on hire purchase		636,227	694,519	623,448	678,761
Interest income on loan	4	2,505	-	2,505	-
Sales of merchandises		3,801	4,596	3,801	4,596
Other income	3, 7	215,453	223,404	229,005	334,568
Total Revenues		857,986	922,519	858,759	1,017,925
EXPENSES					
Cost of sales		3,987	4,683	3,987	4,683
Selling expenses		-	70	-	70
Administrative expenses	3	454,974	510,234	455,646	617,954
Bad debt and provision for doubtful accounts		203,300	291,577	200,178	287,357
Loss on impairment of goodwill	7	83,640	-	-	-
Finance costs	3	38,369	50,757	42,251	54,111
Total Expenses		784,270	857,321	702,062	964,175
PROFIT BEFORE INCOME TAX EXPENSE		73,716	65,198	156,697	53,750
Income Tax Expense	8	9,445	22,970	6,313	16,011
PROFIT FOR THE PERIOD		64,271	42,228	150,384	37,739
Other Comprehensive Income					
<i>Item that will be reclassified subsequently to profit or loss</i>					
- Difference on financial statement conversion of subsidiaries		1,388	-	-	-
Other Comprehensive Income for the Period		1,388	-	-	-
TOTAL COMPREHENSIVE INCOME FOR THE PERIOD		65,659	42,228	150,384	37,739
Profit (Loss) Attributable to:					
Owners of the parent		64,396	42,228	150,384	37,739
Non-controlling interests		(125)	-	-	-
Profit for the Period		64,271	42,228	150,384	37,739
Total Comprehensive Income (Loss) Attributable to:					
Owners of the parent		65,784	42,228	150,384	37,739
Non-controlling interests		(125)	-	-	-
Total Comprehensive Income for the Period		65,659	42,228	150,384	37,739
Basic Earnings per Share (Baht)		0.129	0.084	0.301	0.075
Weighted average number of common shares		500,000,000	500,000,000	500,000,000	500,000,000

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
 STATEMENTS OF COMPREHENSIVE INCOME
 FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
 (UNAUDITED)

		In Thousand Baht			
		Consolidated		The Company Only	
		2015	2014	2015	2014
Note			(Restated)		(Restated)
REVENUES					
	Interest income on hire purchase	1,927,063	2,144,632	1,887,610	2,093,567
	Interest income on loan	4	-	2,505	-
	Sales of merchandises	25,397	17,349	25,397	17,349
	Other income	3, 7	610,609	628,890	769,600
	Total Revenues	<u>2,565,574</u>	<u>2,790,871</u>	<u>2,685,112</u>	<u>3,067,341</u>
EXPENSES					
	Cost of sales	26,047	17,360	26,047	17,360
	Selling expenses	28	777	28	777
	Administrative expenses	2, 3	1,359,306	1,472,541	1,475,588
	Bad debt and provision for doubtful accounts	677,367	990,716	668,789	978,909
	Loss on impairment of goodwill	7	83,640	-	-
	Finance costs	3	118,274	166,545	129,608
	Total Expenses	<u>2,264,662</u>	<u>2,647,939</u>	<u>2,300,060</u>	<u>2,959,367</u>
	PROFIT BEFORE INCOME TAX EXPENSE	2	300,912	142,932	385,052
	Income Tax Expense	2, 8	22,035	22,963	11,528
	PROFIT FOR THE PERIOD	2	278,877	119,969	373,524
Other Comprehensive Income (Loss)					
<i>Item that will be reclassified subsequently to profit or loss</i>					
	- Difference on financial statement conversion of subsidiaries	1,201	-	-	-
<i>Item that will not be reclassified subsequently to profit or loss</i>					
	- Actuarial loss on liability for post-employment benefits	2	-	(2,486)	-
	Other Comprehensive Income for the Period	<u>1,201</u>	<u>(2,486)</u>	<u>-</u>	<u>(2,660)</u>
	TOTAL COMPREHENSIVE INCOME FOR THE PERIOD	<u>280,078</u>	<u>117,483</u>	<u>373,524</u>	<u>97,234</u>
Profit (Loss) Attributable to:					
	Owners of the parent	2	279,436	119,969	373,524
	Non-controlling interests	(559)	-	-	-
	Profit for the Period	<u>278,877</u>	<u>119,969</u>	<u>373,524</u>	<u>99,894</u>
Total Comprehensive Income (Loss) Attributable to:					
	Owners of the parent	280,637	117,483	373,524	97,234
	Non-controlling interests	(559)	-	-	-
	Total Comprehensive Income for the Period	<u>280,078</u>	<u>117,483</u>	<u>373,524</u>	<u>97,234</u>
	Basic Earnings per Share (Baht)	2	0.559	0.240	0.747
	Weighted average number of common shares	<u>500,000,000</u>	<u>500,000,000</u>	<u>500,000,000</u>	<u>500,000,000</u>

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
(UNAUDITED)

		In Thousand Baht							
		Consolidated							
				Retained Earnings		Other Component of Equity			Total
		Issued and Fully Paid-up Share Capital	Premium on Common Shares	Appropriated for Legal Reserve	Unappropriated	Difference on Financial Statement Conversion of Subsidiaries	Equity attributable to Owners of the Parent	Non-Controlling Interests	Shareholders' Equity
Note									
		500,000	972,987	50,000	2,471,559	455	3,995,001	7,612	4,002,613
	9	-	-	-	(90,000)	-	(90,000)	-	(90,000)
		-	-	-	279,436	1,201	280,637	(559)	280,078
		<u>500,000</u>	<u>972,987</u>	<u>50,000</u>	<u>2,660,995</u>	<u>1,656</u>	<u>4,185,638</u>	<u>7,053</u>	<u>4,192,691</u>
		500,000	972,987	50,000	2,490,931	-	4,013,918	-	4,013,918
	9	-	-	-	(214,995)	-	(214,995)	-	(214,995)
	2	-	-	-	117,483	-	117,483	-	117,483
		<u>500,000</u>	<u>972,987</u>	<u>50,000</u>	<u>2,393,419</u>	<u>-</u>	<u>3,916,406</u>	<u>-</u>	<u>3,916,406</u>

The accompanying condensed notes are an integral part of these financial statements

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
(UNAUDITED)

		In Thousand Baht				
		The Company Only				
				Retained Earnings		
		Issued and		Appropriated		
		Fully Paid-up	Premium on	for Legal		
Note	Share Capital	Shares	Reserve	Unappropriated	Total	
	Beginning Balance as at January 1, 2015	500,000	972,987	50,000	1,857,990	3,380,977
9	Dividends paid	-	-	-	(90,000)	(90,000)
	Total comprehensive income for the period	-	-	-	373,524	373,524
	Ending Balance as at September 30, 2015	<u>500,000</u>	<u>972,987</u>	<u>50,000</u>	<u>2,141,514</u>	<u>3,664,501</u>
	Beginning Balance as at January 1, 2014	500,000	972,987	50,000	1,911,567	3,434,554
9	Dividends paid	-	-	-	(214,995)	(214,995)
2	Total comprehensive income for the period	-	-	-	97,234	97,234
	Ending Balance as at September 30, 2014	<u>500,000</u>	<u>972,987</u>	<u>50,000</u>	<u>1,793,806</u>	<u>3,316,793</u>

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF CASH FLOWS
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
(UNAUDITED)

	In Thousand Baht			
	Consolidated		The Company Only	
	2015	2014	2015	2014
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before income tax expense	300,912	142,932	385,052	107,974
Adjustments				
Depreciation and amortization	47,770	36,929	43,694	34,910
Expenses for post-employment benefits	2,178	2,938	1,824	2,517
Loss on written-off asset	-	382	-	-
Unrealized loss on exchange rate	2,104	176	903	176
Bad debt and provision for doubtful accounts	677,367	990,716	668,789	978,909
Decrease in allowance for diminution in value of asset foreclosed	(23,413)	(20,368)	(23,370)	(19,229)
Gain on sales of current investment	-	(1,058)	-	(1,058)
Gain on sales of equipment	(4,189)	(119)	(4,107)	(119)
Gain on decrease in share capital for returns of subsidiary (see Note 7)	-	-	(30,659)	-
Loss on impairment of goodwill (see Note 7)	83,640	-	-	-
Dividend income	-	-	(116,244)	(303,969)
Interest income	(5,146)	(6,489)	(28,523)	(41,582)
Interest expense	118,274	166,545	129,608	176,188
(Increase) Decrease in operating assets :				
Trade receivables - hire-purchase contract receivables	(72,261)	(118,633)	(255,770)	(349,987)
Trade receivables - loan receivables	(131,623)	-	(131,623)	-
Trade receivables - other	13,529	13,155	11,929	10,705
Other receivables from related parties	755	-	(11,231)	(28)
Merchandises	(2,003)	11,748	557	11,748
Asset foreclosed	45,233	80,871	45,091	79,732
Other current assets	3,989	24,541	12,134	19,347
Other non-current assets	(4,806)	471	(1,672)	321
Increase (Decrease) in operating liabilities :				
Trade payables - other parties	25,016	(2,175)	25,153	(2,175)
Other payables to related parties	(28)	101	(236,794)	(201,469)
Deposits and advances from customers	2,872	357	868	126
Accrued expenses and other current liabilities	(34,478)	(314)	(6,264)	4,653
Liability for post-employment benefits	(6,408)	(638)	(5,888)	(374)
Other non-current liabilities	(1,974)	(2,255)	(1,975)	(1,542)
	1,037,310	1,319,813	471,482	505,774
Income tax paid	(23,984)	(9,012)	(692)	(956)
Net Cash Provided by Operating Activities	1,013,326	1,310,801	470,790	504,818
CASH FLOWS FROM INVESTING ACTIVITIES				
Increase in short-term loans to related party	-	-	(39,000)	(92,500)
Collections from short-term loans to related party	-	-	265,000	330,500
Increase in long-term loans to other parties	(23,200)	(26,940)	(23,200)	(26,940)
Collections from long-term loans to other parties	26,317	43,409	26,317	43,409
Purchases of current investment	-	(620,000)	-	(620,000)
Proceeds from sales of current investment	-	621,058	-	621,058
Purchases of fixed assets	(73,694)	(51,145)	(71,912)	(46,928)
Proceeds from sales of equipment	6,277	1,521	5,436	1,521
Purchases of intangible assets	(3,141)	(3,077)	(3,109)	(2,927)
Payment for investment in subsidiary (see Note 7)	-	-	(49,997)	(3,171)
Proceeds from decrease in share capital for returns of subsidiary (see Note 7)	-	-	197,531	-
Dividends received	-	-	116,244	486,332
Interest received	5,122	6,642	29,501	42,564
Net Cash Provided by (Used in) Investing Activities	(62,319)	(28,532)	452,811	732,918

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
STATEMENTS OF CASH FLOWS (CONTINUED)
FOR THE NINE-MONTH PERIODS ENDED SEPTEMBER 30, 2015 AND 2014

(REVIEWED)
(UNAUDITED)

	In Thousand Baht			
	Consolidated		The Company Only	
	2015	2014	2015	2014
CASH FLOWS FROM FINANCING ACTIVITIES				
Decrease in bank overdrafts and short-term borrowings from financial institutions	(430,281)	(302,626)	(458,216)	(296,956)
Increase in short-term loans from related party	-	-	77,600	67,100
Repayments of short-term loans from related party	-	-	(39,800)	(45,750)
Proceeds from long-term loans	21,921	160,000	-	160,000
Repayments of long-term loan	(300,000)	(1,460,000)	(300,000)	(1,460,000)
Issuances of debentures	320,000	1,200,000	320,000	1,200,000
Redemption of debentures	(300,000)	(500,000)	(300,000)	(500,000)
Interest paid	(121,337)	(183,102)	(136,127)	(192,688)
Dividends paid	(90,000)	(214,995)	(90,000)	(214,995)
Net Cash Used in Financing Activities	(899,697)	(1,300,723)	(926,543)	(1,283,289)
NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	51,310	(18,454)	(2,942)	(45,553)
Cash and Cash Equivalents at Beginning of Period	90,993	100,427	44,478	78,191
CASH AND CASH EQUIVALENTS AT END OF PERIOD	142,303	81,973	41,536	32,638
Supplementary disclosures of cash flow information				
a. Cash and cash equivalents at end of period				
Cash in hand	15,374	10,683	14,437	5,531
Current accounts at banks	54,281	26,966	17,389	13,420
Savings deposits at banks	72,648	44,324	9,710	13,687
Total	142,303	81,973	41,536	32,638
b. Non-cash transactions				
Receivable on decrease in share capital for returns of subsidiary (see Note 7)	-	-	22,354	-
Purchases of equipment by means of payables	1,524	986	1,524	986

The accompanying condensed notes are an integral part of these financial statements.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

Notes to Financial Statements

September 30, 2015 and 2014 (Reviewed) (Unaudited)

And December 31, 2014 (Audited)

1. BASIS FOR THE PREPARATION OF INTERIM FINANCIAL INFORMATION

The accompanying interim financial information is prepared on a condensed basis and in accordance with The Thai Accounting Standard No. 34 (Revised 2014) “Interim Financial Reporting” including interpretations and guidelines promulgated by the Federation of Accounting Professions, applicable rules and regulations of the Securities and Exchange Commission.

The accompanying interim financial information is prepared as updated information to the financial statements for the year ended December 31, 2014 with an emphasis on the more current information about activities, events and situations, not a duplicate of information previously reported. This interim financial information should therefore be read in conjunction with the financial statements for the year ended December 31, 2014.

For convenience of the readers, an English translation of the interim financial information is prepared from the Thai language interim financial information that is issued for domestic financial reporting purposes.

The consolidated financial statements for the three-month and nine-month periods ended September 30, 2015 and 2014, which are a component of this interim financial information, and the consolidated financial statements for the year ended December 31, 2014, include the accounts of the Company and its subsidiaries which the Company has controlling power or directly and indirectly holdings on those subsidiaries as follows:

Name of Companies	Type of Business	Paid-up Share Capital (In Thousand Baht)		Percentage of Direct and Indirect Holdings (%)	
		September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
C. V. A. Co., Ltd.	Hire-purchase motorcycle business and related services	50,000	50,000	99.99	99.99
Chayapak Co., Ltd.	Hire-purchase automobile business	40,000	40,000	99.99	99.99
TK Debt Services Co., Ltd. (see Note 7)	Debt collection and forfeiture services	3,490	223,375	99.99	99.99
TK Ngern Tan Jai Co., Ltd.	Nano finance business	50,000	-	99.99	-
Sabaidee Leasing Co., Ltd. (Lao PDR)	Hire-purchase motorcycle business	21,015*	21,015*	61.90	61.90
Suosdey Finance PLC. (Cambodia)	Hire-purchase motorcycle business	3,236**	3,236**	98.00	98.00

* KIP 5,250 million

** USD 100,000

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

Significant intercompany transactions between the Company and its subsidiaries were eliminated in the preparation of the consolidated financial statements.

Starting from January 1, 2015, the Company and its subsidiaries have adopted the revision and issuance of new Thai Accounting Standards (TAS), Thai Financial Reporting Standards (TFRS), Thai Accounting Interpretation (TSIC), and Thai Financial Reporting Interpretation (TFRIC) which have been effective from the accounting period starting on or after January 1, 2015.

The aforesaid adoption of new and revised TAS and TFRS as well as TSIC and TFRIC did not have any material effect on the Company and its subsidiaries, except for the effects from adoption of TAS 19 (Revised 2014) “Employees Benefits” as discussed in Note 2.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Company and its subsidiaries applied significant accounting policies and methods of computation to the preparation of interim financial information for the three-month and nine-month periods ended September 30, 2015 and 2014 which are similar to those applied to the preparation of financial statements for the year ended December 31, 2014 except the adoption of new and revised TAS and TFRS as well as TSIC and TFRIC as discussed in Note 1 which had no any material effect, except for the adoption of TAS 19 (Revised 2014) “Employee Benefits” which requires actuarial gain and loss be recognized as other comprehensive income or loss whereby the Company and its subsidiaries previously recognized as profit or loss. The significant effects with retrospective adjustment of such matter to the statements of comprehensive income for the nine-month period ended September 30, 2014 are as follows:

	<u>Increase (Decrease) - In Thousand Baht</u>	
	<u>Consolidated</u>	<u>The Company Only</u>
Administrative expenses	(3,107)	(3,325)
Total expenses	(3,107)	(3,325)
Profit before income tax expense	3,107	3,325
Tax income	(621)	(665)
Profit for the period	2,486	2,660
Other comprehensive income (item that will not be reclassified subsequently to profit or loss) - actuarial loss on liability for post-employment benefits (net of income tax effect of Baht 621 thousand and Baht 665 thousand, respectively)	2,486	2,660
Profit attributable to owners of the parent	2,486	2,660
Basic earnings per share (in Baht)	0.005	0.005

3. TRANSACTIONS WITH RELATED PARTIES

Significant transactions with related parties for the three-month and nine-month periods ended September 30, 2015 and 2014 are as follows:

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

	Consolidated (In Thousand Baht)			
	Three-Month Periods		Nine-Month Periods	
	2015	2014	2015	2014
Rental and services				
Related companies	8,840	8,404	26,390	25,163
Management fee				
Related companies	2,550	2,550	7,650	7,650
Utility expenses				
Related companies	1,105	1,247	3,342	3,612
Stationery expense				
Related companies	691	626	1,610	1,739
Other expenses				
Related companies	3,124	2,769	8,213	8,750
Key management's remunerations				
Short-term benefits	6,198	13,629	17,050	24,187
Post-employment benefits	81	296	243	888
Total	6,279	13,925	17,293	25,075
Purchase for hire-purchases				
Related companies	127,035	80,228	214,149	313,955
Purchase of vehicles for use				
Related companies	-	-	15,112	-
Sales of vehicles for use (mutually-agreed price)				
Related companies	206	-	206	-

	The Company Only (In Thousand Baht)			
	Three-Month Periods		Nine-Month Periods	
	2015	2014	2015	2014
Interest income				
Subsidiaries	6,927	11,114	23,660	35,499
Dividend income				
Subsidiaries	-	103,646	116,244	303,969
Other income				
Subsidiaries	36	51	111	131
Rental and services				
Subsidiaries	216	-	432	-
Related companies	8,552	7,503	25,526	22,460
Total	8,768	7,503	25,958	22,460
Management fee				
Related companies	1,800	1,800	5,400	5,400
Utility expenses				
Related companies	1,104	1,108	3,319	3,217
Stationery expense				
Related companies	686	595	1,566	1,674
Other expenses				
Related companies	2,189	2,156	6,445	6,241
Service expenses				
Subsidiaries	31,419	136,687	205,105	400,308
Interest expense				
Subsidiaries	3,915	3,357	11,375	9,650

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

	The Company Only (In Thousand Baht)			
	Three-Month Periods		Nine-Month Periods	
	2015	2014	2015	2014
Key management's remunerations				
Short-term benefits	6,198	13,629	17,050	24,187
Post-employment benefits	81	296	243	888
Total	<u>6,279</u>	<u>13,925</u>	<u>17,293</u>	<u>25,075</u>
Purchase of vehicles for use				
Related companies	-	-	15,112	-
Sales of vehicles for use (mutually-agreed price)				
Related companies	<u>206</u>	<u>-</u>	<u>206</u>	<u>-</u>

Significant outstanding balances with related parties as at September 30, 2015 and December 31, 2014 are as follows:

	In Thousand Baht			
	Consolidated		The Company Only	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Receivables and short-term loans				
Receivable and accrued income - subsidiaries				
Receivable on capital decrease	-	-	22,354	-
Accrued interest and other income	-	-	4,781	3,317
Total	<u>-</u>	<u>-</u>	<u>27,135</u>	<u>3,317</u>
Advances				
Subsidiaries	-	-	10,184	755
Related persons (directors)	-	755	-	755
Total	<u>-</u>	<u>755</u>	<u>10,184</u>	<u>1,510</u>
Short-term loans				
Subsidiaries (interest at 4.375-4.5% p.a. in 2015 and 4.25-4.375% p.a. in 2014)	-	-	627,000	853,000
Total	<u>-</u>	<u>755</u>	<u>664,319</u>	<u>857,827</u>
Payables and short-term loans				
Accrued expenses and advances				
Subsidiaries	-	-	12,335	249,041
Related companies	1,359	1,387	1,344	1,362
Total	<u>1,359</u>	<u>1,387</u>	<u>13,679</u>	<u>250,403</u>
Short-term loans				
Subsidiaries (interest at 4.375-4.5% p.a. in 2015 and 4.25-4.375% p.a. in 2014)	-	-	360,990	323,190
Total	<u>1,359</u>	<u>1,387</u>	<u>374,669</u>	<u>573,593</u>

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

Significant movements of loans from and loans to related parties during the period are as follows:

	The Company Only (In Thousand Baht)			September 30, 2015
	December 31, 2014	Increase	Decrease	
Short-term loans to subsidiaries				
Suosdey Finance PLC.	-	17,000	-	17,000
Chayapak Co., Ltd.	853,000	22,000	265,000	610,000
Total	853,000	39,000	265,000	627,000
Short-term loans from subsidiary				
C.V.A. Co., Ltd.	323,190	77,600	39,800	360,990

As at September 30, 2015 and December 31, 2014, the Company has been guarantor for (1) short-term loan credit facilities granted by a local commercial bank to Chayapak Co., Ltd. amounting to Baht 600 million and (2) long-term loan credit facilities granted by a commercial bank incorporated in Cambodia of Suosdey Finance PLC. amounting to USD 1 million (such loans were drawdown of USD 0.6 million as at September 30, 2015). There is no intercompany charge on these guarantees.

**4. HIRE-PURCHASE CONTRACT RECEIVABLES - NET AND
LOAN RECEIVABLES - NET**

Hire-purchase contract receivables - net

	Consolidated (In Thousand Baht)					
	September 30, 2015			December 31, 2014		
	Total	Current	Long-term	Total	Current	Long-term
Hire-purchase contract receivables	10,786,069	6,166,440	4,619,629	11,564,141	6,520,319	5,043,822
Less Unearned income	(3,104,578)	(2,078,124)	(1,026,454)	(3,261,566)	(2,179,065)	(1,082,501)
Net	7,681,491	4,088,316	3,593,175	8,302,575	4,341,254	3,961,321
Less Allowance for doubtful accounts	(510,980)	(365,001)	(145,979)	(534,800)	(370,087)	(164,713)
Net	7,170,511	3,723,315	3,447,196	7,767,775	3,971,167	3,796,608
	The Company Only (In Thousand Baht)					
	September 30, 2015			December 31, 2014		
	Total	Current	Long-term	Total	Current	Long-term
Hire-purchase contract receivables	9,856,320	5,709,192	4,147,128	10,442,933	6,008,065	4,434,868
Less Unearned income	(3,028,991)	(2,032,105)	(996,886)	(3,178,796)	(2,132,365)	(1,046,431)
Net	6,827,329	3,677,087	3,150,242	7,264,137	3,875,700	3,388,437
Less Allowance for doubtful accounts	(466,195)	(328,818)	(137,377)	(497,720)	(339,604)	(158,116)
Net	6,361,134	3,348,269	3,012,865	6,766,417	3,536,096	3,230,321

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

Hire-purchase contract receivables as at September 30, 2015 and December 31, 2014 are aged by outstanding installment payments of each contract as follows:

	In Thousand Baht			
	Consolidated		The Company Only	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Current	4,939,145	5,332,408	4,298,245	4,543,286
Overdue 1 month	1,158,128	1,282,454	1,095,098	1,188,468
Overdue 2 - 3 months	1,182,261	1,275,094	1,114,361	1,185,874
Overdue 4 - 6 months	286,812	310,485	260,471	286,562
Overdue 7 - 12 months	73,248	66,324	54,264	55,388
Overdue exceeding 12 months	41,897	35,810	4,890	4,559
Total	7,681,491	8,302,575	6,827,329	7,264,137
Less Allowance for doubtful accounts	(510,980)	(534,800)	(466,195)	(497,720)
Net	7,170,511	7,767,775	6,361,134	6,766,417

The Company and its subsidiaries determine their allowance for doubtful accounts in line with the 2014 policy. Such policy is not compliance with the accounting guidance for making of allowance of doubtful accounts for consumer finance business which was mutually defined by the Securities and Exchange Commission (SEC) and the Institute of Certified Accountants and Auditors of Thailand (“ICAAT”). However, based on the statistic information for the past three years (2012 - 2014), the Company and its subsidiaries had an average actual bad debt less than doubtful accounts based on such basis defined by the SEC and ICAAT. As at September 30, 2015, the Company and its subsidiaries had allowance for doubtful accounts at 6.65% (6.83% for the Company only) of total hire-purchase contract receivables before deducting allowance for doubtful accounts.

Loan receivables - net

	Consolidated and The Company Only (In Thousand Baht)					
	September 30, 2015			December 31, 2014		
	Total	Current	Long-term	Total	Current	Long-term
Loan receivables	156,201	124,787	31,414	-	-	-
Less Unearned income	(24,578)	(22,619)	(1,959)	-	-	-
Net	131,623	102,168	29,455	-	-	-
Less Allowance for doubtful accounts	(1,316)	(1,022)	(294)	-	-	-
Net	130,307	101,146	29,161	-	-	-

Loan receivables as at September 30, 2015 and December 31, 2014 are aged by outstanding installment payments of each contract as follows:

	Consolidated and The Company Only (In Thousand Baht)	
	September 30, 2015	December 31, 2014
	Current	128,033
Overdue 1 month	3,590	-
Total	131,623	-
Less Allowance for doubtful accounts	(1,316)	-
Net	130,307	-

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

The aforementioned receivables are receivables under loan agreements with terms between 1-2 years which are repayable monthly at the fixed equally amount per month. The Company recognizes interest income on loan by the same method to the interest income on hire purchase and determines the allowance for doubtful accounts of such receivables in line with the policy adopted for the hire-purchase contract receivables because of the relevance of receivables and characteristics of the contracts.

5. ASSET FORECLOSED - NET

	In Thousand Baht			
	Consolidated		The Company Only	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Balance not exceeding one year	240,492	271,664	240,492	271,522
Balance exceeding one year	9,730	23,791	9,730	23,791
Total	250,222	295,455	250,222	295,313
Less Allowance for diminution in value	(81,877)	(105,290)	(81,877)	(105,247)
Net	168,345	190,165	168,345	190,066

6. DEBENTURES

	In Thousand Baht			
	Consolidated		The Company Only	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
Debentures	2,940,000	2,920,000	2,940,000	2,920,000
Less Current portion	(1,320,000)	(300,000)	(1,320,000)	(300,000)
Net	1,620,000	2,620,000	1,620,000	2,620,000

On January 28, 2011, the Company issued a series of debentures to specific investors amounting to Baht 250 million (divided into 250,000 units at Baht 1,000 per unit) and bears interest at 4.04% p.a. with maturity in 2016. Interest is payable semi-annually.

On May 27, 2011, the Company issued another series of debentures to institutional investors and/or large investors amounting to Baht 300 million (divided into 300,000 units at Baht 1,000 per unit) and bears interest at 3.92% p.a. in 1st - 3rd year and interest at 5.00% p.a. in 4th - 5th year with maturity in 2016. Interest is payable quarterly.

On November 6, 2012, the Company issued another series of debentures to specific investors amounting to Baht 300 million (divided into 300,000 units at Baht 1,000 per unit) and bears interest at 4.2% p.a. with maturity in 2016. Interest is payable semi-annually.

On July 19, 2013, the Company issued another series of debentures to institutional investors and/or large investors amounting to Baht 570 million (divided into 570,000 units at Baht 1,000 per unit) and bears interest at 3.98% p.a. with maturity in 2016. Interest is payable semi-annually.

On March 26, 2014, the Company issued another series of debentures to institutional investors and/or large investors amounting to Baht 900 million (divided into 900,000 units at Baht 1,000 per unit) and bears interest at 4% p.a. with maturity in 2017. Interest is payable semi-annually.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES

Notes to Financial Statements (Continued)

September 30, 2015 and 2014 (Reviewed) (Unaudited)

And December 31, 2014 (Audited)

On April 30, 2014, the Company issued another series of debentures to specific investors amounting to Baht 100 million (divided into 100,000 units at Baht 1,000 per unit) and bears interest at 4% p.a. with maturity in 2017. Interest is payable semi-annually.

On May 9, 2014, the Company issued another series of debentures to specific investors amounting to Baht 200 million (divided into 200,000 units at Baht 1,000 per unit) and bears interest at 3.63% p.a. with maturity in 2016. Interest is payable quarterly.

On February 25, 2015, the Company issued another series of debentures to specific investors amounting to Baht 120 million (divided into 120,000 units at Baht 1,000 per unit) and bears interest at 3.15% p.a. with maturity in 2017. Interest is payable quarterly.

On September 3, 2015, the Company issued another series of debentures to specific investors amounting to Baht 200 million (divided into 200,000 units at Baht 1,000 per unit) and bears interest at 2.59% p.a. with maturity in 2018. Interest is payable quarterly.

Under the conditions of the issuances of debentures, the Company has to comply with the specified conditions as shown below:

1. To maintain Debt-to-Equity ratio at the rate not exceeding 7:1
2. To maintain dividend payment ratio not exceeding 60% of net profit.

7. INVESTMENTS IN SUBSIDIARIES ACCOUNTED FOR USING THE COST METHOD AND GOODWILL

On April 29, 2015, the Company has established the new subsidiary (the 6th subsidiary), i.e. TK Ngern Tan Jai Co., Ltd. ("TKN"), in order to engage in nano finance business whereby the authorized share capital of TKN amounting to Baht 50 million (divided in to 50,000 common shares at Baht 1,000 par value). The Company has the percentage of shareholding in TKN of 99.99% while the rest is held by three directors of the Company. As at September 30, 2015, TKN is during the preparation processes and has not yet started the core activities of its business.

At the Board of Directors' meeting held on April 21, 2015, the Board of Directors unanimously passed the resolution to approve the plan for decrease in authorized share capital of subsidiary (i.e. TK Debt Services Co., Ltd. "TKD"). The plan is to reduce in number of shares and par value totalling 5 times to be completed in November 2015 whereby the authorized share capital of TKD will be decreased from Baht 223,375,000 (divided into 8,935,000 common shares at Baht 25 par value) to Baht 700,000 (divided into 140,000 common shares at Baht 5 par value) at the 5th decrease in share capital. During the nine-month period ended September 30, 2015, TKD decreased its share capital for 3 times whereby the authorized share capital of TKD was decreased from Baht 223,375,000 (divided into 8,935,000 common shares at Baht 25 par value) to Baht 3,490,237.50 (divided into 558,438 common shares at Baht 6.25 par value) and total amount of the decrease in share capital attributable to the Company was approximately Baht 219.9 million. The Company accounted for the proceeds from such decrease for return of capital by deducting the carrying amount of investment in TKD and incurred gain on decrease for return of capital amounting to approximately Baht 10.5 million and Baht 30.7 million which was presented as part of "Other income" in the separate statement of comprehensive income for the three-month and nine-month periods ended September 30, 2015, respectively. As at September 30, 2015, TKD was payable for the return of capital to the Company amounting to approximately 22.4 million which was presented as part of "Receivables from and short-term loan to related parties" in the separate statement of financial position as at September 30, 2015. In addition, in October 2015, TKD decreased its share capital for the 4th time amounting to Baht 2,615,237.50 and resulted in the balance of Baht 875,000 (divided into 140,000 common shares at Baht 6.25 par value).

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

In addition, the aforesaid decrease in share capital of TKD and the enforcement of certain notifications and regulations by the government has affected the decreasing trend of current and future operating activities of TKD that triggered the indicator of impairment of goodwill in TKD, accounted for in the consolidated financial statements of the Company and its subsidiaries. The Company's management has considered and assessed the relevant information as well as tested the impairment of goodwill and found that the recoverable amount of goodwill was none (assessed by the value in use with discount rate on estimation of 4% p.a.). Accordingly, the Company recognized the carrying amount of such goodwill amounting to approximately Baht 83.6 million as "Loss on impairment of goodwill" which was separately presented in the consolidated statements of comprehensive income for the three-month and nine-month periods ended September 30, 2015. The aforesaid recognition of loss on impairment of goodwill was approved by the Management Board's meeting held on September 23, 2015.

8. INCOME TAX AND DEFERRED TAX ASSETS / DEFERRED TAX LIABILITIES

Corporate income tax recorded as expenses (income) for the three-month and nine-month periods ended September 30, 2015 and 2014 consists of:

	Three-Month Periods (In Thousand Baht)			
	Consolidated		The Company Only	
	2015	2014	2015	2014
Income tax computed from accounting profit	14,743	13,040	31,339	10,750
Effects from non-deductible expenses (decrease in effects)	18,896	178	822	(3,192)
Effects from additional deductible expenses or non-taxable income	(29,967)	(10,314)	(32,161)	(7,558)
Income tax on taxable profit	3,672	2,904	-	-
Decrease in deferred tax assets	5,773	20,066	6,313	16,011
Income tax presented in statement of comprehensive income	9,445	22,970	6,313	16,011
	Nine-Month Periods (In Thousand Baht)			
	Consolidated		The Company Only	
	2015	2014	2015	2014
Income tax computed from accounting profit	60,182	28,586	77,010	21,595
Effects from non-deductible expenses	28,863	17,385	9,589	12,285
Effects from additional deductible expenses or non-taxable income	(77,315)	(36,593)	(86,599)	(33,215)
Income tax on taxable profit	11,730	9,378	-	665
Adjustment to tax payable in respect of previous periods	209	3,141	-	-
Decrease in deferred tax assets	10,096	10,444	11,528	7,415
Income tax presented in statement of comprehensive income	22,035	22,963	11,528	8,080

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

Deferred tax assets and liabilities presented in the statements of financial position as at September 30, 2015 and December 31, 2014 consist of:

	In Thousand Baht			
	Consolidated		The Company Only	
	September 30, 2015	December 31, 2014	September 30, 2015	December 31, 2014
<i>Deferred tax assets</i>				
Effects from non-deductible items from				
- Allowance for doubtful accounts	102,391	106,958	93,505	99,546
- Allowance for diminution in value of asset foreclosed	16,375	21,058	16,375	21,049
- Liability for post-employment benefits	6,063	6,909	4,911	5,724
Total	124,829	134,925	114,791	126,319
<i>Deferred tax liabilities</i>	-	-	-	-
Net	124,829	134,925	114,791	126,319

9. DIVIDENDS

At the general shareholders' meeting held on April 21, 2015, the shareholders unanimously approved the Company to pay dividends for the 2014 operations at Baht 0.18 per share totalling Baht 90 million. The Company paid such dividends to the shareholders on May 12, 2015.

At the general shareholders' meeting held on April 24, 2014, the shareholders unanimously approved the Company to pay dividends for the 2013 operations at Baht 0.43 per share totalling Baht 215 million. The Company paid such dividends to the shareholders on May 15, 2014.

10. LIABILITY FOR POST-EMPLOYMENT BENEFITS

	In Thousand Baht			
	Consolidated		The Company Only	
	2015	2014	2015	2014
Liability for post-employment benefits as at January 1	34,543	28,566	28,620	22,722
Current service cost and interest	2,178	2,938	1,824	2,517
Loss on actuarial valuation	-	3,107	-	3,325
Expense recognized in statement of comprehensive income	2,178	6,045	1,824	5,842
Employee benefits paid during the period	(6,408)	(638)	(5,888)	(374)
Liability for post-employment benefits as at September 30	30,313	33,973	24,556	28,190

Assumptions used in the calculation of liability for post-employment benefits were not changed during the three-month and nine-month periods ended September 30, 2015.

THITIKORN PUBLIC COMPANY LIMITED AND ITS SUBSIDIARIES
Notes to Financial Statements (Continued)
September 30, 2015 and 2014 (Reviewed) (Unaudited)
And December 31, 2014 (Audited)

11. SIGNIFICANT FINANCIAL INFORMATION CLASSIFIED BY OPERATING SEGMENT

Statement of financial position and statement of income are significant financial and core information of the Company and its subsidiaries that are provided regularly to the highest authority in decision-making operation and also used in evaluation of financial performances of the segments. However, the Company and its subsidiaries have a single core operating segment (also being internal reporting segment) by product which is hire-purchase on automobile and motorcycle for general retail customers whereby the business activities on loans to general retail customers have just been started with the insignificant portion as compared to the entire business activities. Accordingly, the accompanying financial statements do not include the operational information relating to information on products and key customers.

Information on Geographic Areas

The Company's subsidiaries in Cambodia and Lao PDR started their business activities near the end of 2014. Accordingly, their operations have been insignificant portion as compared to the entire operations of the Group and, therefore, the accompanying financial statements do not include the operational information relating to information on geographic areas.

The Company and its subsidiaries incorporated in Thailand have no any non-current asset located in the countries other than Thailand. However, as at September 30, 2015, the subsidiaries, incorporated in Cambodia and Lao PDR, had fixed assets (i.e. building improvement on rented land, furniture, fixtures and office equipment and vehicles) and intangible assets of which the carrying amounts totalling approximately Baht 3.6 million and Baht 3.4 million, respectively, were presented in the consolidated statement of financial position as at September 30, 2015.

12. COMMITMENTS

As at September 30, 2015,

- a. The Company and its subsidiaries had commitments on rental and service agreements for office premises and branches for periods of 1 to 10 years. Under the terms of such agreements, the Company and its subsidiaries are committed to pay annual rental and service fees totalling approximately Baht 55.7 million.
- b. The Company had commitments on improvement, decoration, and extension of its buildings and the rented buildings totalling approximately Baht 4.2 million.
- c. The Company had commitment on additional investment regarding the plan for increase in share capital of a subsidiary in Cambodia amounting to approximately Baht 14.4 million (USD 400,000), which was approved by the Board of Directors' meeting held on August 11, 2015.

13. APPROVAL OF THE INTERIM FINANCIAL INFORMATION

The accompanying interim financial information has been approved to be issued by the Company's Board of Directors' meeting on November 12, 2015.