TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2016

(Unit : Baht)

	CONSOLIDATED FINA	NCIAL STATEMENTS	SEPARATE FINANCIAL STATEMENTS		
	30 SEPTEMBER 2016	31 DECEMBER 2015	30 SEPTEMBER 2016	31 DECEMBER 2015	
ASSETS	1,015,550,815	1,101,291,097	70.000	70.000	
Cash			,	,	
Interbank and money market items - net	30,272,148,827	31,162,644,544	537,364,851	416,722,762	
Investments - net	7,045,408,191	8,332,418,816	806,628,140	773,249,518	
Investments in subsidiaries and joint venture - net	369,452,947	284,106,969	19,370,082,350	19,370,076,500	
Loans to customers and accrued interest receivables					
Loans to customers	246,811,451,594	259,724,989,412	1,933,000,000	2,699,200,000	
Accrued interest receivables	532,408,486	542,487,576	-	-	
Total loans to customers and accrued interest receivables	247,343,860,080	260,267,476,988	1,933,000,000	2,699,200,000	
Less: Deferred revenue	(20,374,715,068)	(21,465,152,444)	-	-	
Less: Allowance for doubtful accounts	(7,365,192,050)	(6,168,269,992)	-	<u> </u>	
Loans to customers and accrued interest receivables - net	219,603,952,962	232,634,054,552	1,933,000,000	2,699,200,000	
Property foreclosed - net	26,204,258	47,389,686	-	-	
Investment property	32,156,598	32,156,598	778,245,227	778,245,227	
Premises and equipment - net	2,619,092,671	2,633,339,121	900,674,238	877,252,606	
Intangible assets - net	423,303,623	379,659,199	86,259,852	90,562,415	
Deferred tax assets	519,278,643	317,686,380	113,708,449	130,154,216	
Securities and derivatives business receivables	2,065,600,014	1,130,190,441	-	-	
Dividend receivables from subsidiaries	-	-	-	1,842,237,216	
Other assets	1,930,198,484	2,238,741,683	123,995,343	152,048,648	
TOTAL ASSETS	265,922,348,033	280,293,679,086	24,650,028,450	27,129,819,108	

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2016

(Unit : Baht)

30 SEPTEMBER 2016 31 DECEMBER 2015 31 DECEMBER 2016 31 DECEMBER 2015 LABIL TTES AND SHAREHOLDERS' EQUITY Labilities - - Deposits 153,489,452.969 158,344,190.286 - - Lability payable on demand 352,898,585 356,334,480 - - Derivatives inbilities 41,305,137 41,898,220 - - Derivatives inbilities 64,091,919,291 74,518,919,291 5,800,000,000 6,590,000,000 Provision for long-term employee benefits 622,593,761 46,692,241 131,905,622 106,790,531 Deferred tax liabilities - 1,747,916 - - - Securities and derivatives business payables 1,616,889,384 1,275,028,607 - - - Accrued interest payable 6443,10,039 61,61,271,072 1,312,64,104 10,61,903,01 30,284,521 Share capits 235,904,806,406 232,099,351,407 7,266,197,864 8,009,045,553 Share capits 338,580 338,580 338,580 338,580 38,658,03<		CONSOLIDATED FINA	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIAL STATEMENTS	
Liabilities Deposits 153,489,452,09 158,344,190,286 - - Liability payable on demand 352,898,585 356,334,580 - - Liability payable on demand 352,898,585 356,334,580 - - Derivatives liabilities 41,305,137 41,898,220 - - Derivatives liabilities 64,091,919,291 5,800,000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 7,656,183 30,284,521 1,312,664,104 1,061,970,501 Total liabilities 64,643,160,539 6,167,271,072 <		30 SEPTEMBER 2016	31 DECEMBER 2015	30 SEPTEMBER 2016	31 DECEMBER 2015	
Liabilities Deposits 153,489,452,09 158,344,190,286 - - Liability payable on demand 352,898,585 356,334,580 - - Liability payable on demand 352,898,585 356,334,580 - - Derivatives liabilities 41,305,137 41,898,220 - - Derivatives liabilities 64,091,919,291 5,800,000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,0000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 6900,000,000 7,656,183 30,284,521 1,312,664,104 1,061,970,501 Total liabilities 64,643,160,539 6,167,271,072 <	LIABILITIES AND SHAREHOLDERS' EQUITY					
Interbank and money market items - net 8,310,022,727 10,030,059,758 - - Liability payable on demand 352,898,585 356,334,580 - - Derivatives liabilities 41,305,137 14,898,220 - - Derivatives liabilities 64,091,919,291 74,518,919,291 5,800,000,000 6,900,000,000 Provision for long-term employee benefits 622,593,761 466,932,541 131,965,622 106,790,531 Deferred tax liabilities - 1,747,916 - - - Sccurities and derivatives business payables 1,616,889,384 1,275,028,007 - - - Coher liabilities 235,904,806,406 22,099,351,407 7,266,197,864 8,009,045,551 Share capital Registered 33,858 338,580 338,580 338,580 338,580 338,580 800,609,437 ordinary shares of Baht 10 each 338,580 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,006,548,380 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 <td></td> <td></td> <td></td> <td></td> <td></td>						
Liability payable on demand 352,898,585 356,334,580 - - Derivatives liabilities 41,305,137 41,898,220 - - Derivations finabilities 64,091,919,291 5,800,000,000 6,900,000,000 Drivision for long-term employee benefits 622,593,761 466,5932,541 131,965,622 106,790,351 Deferred tax liabilities - 1,747,916 - - Securities and derivatives business payables 1,616,889,384 1,275,028,607 - - Accrued interest payable 6,643,160,539 6,167,271,072 1,312,664,104 1,061,970,501 Total liabilities 235,904,806,406 252,099,351,407 7,266,197,864 8,099,045,553 Share charles - - - - - Registered 338,580 338,580 338,580 338,580 338,580 8006,69,4370 ordinary shares of Baht 10 each 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370	Deposits	153,489,452,969	158,344,190,286	-	-	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Interbank and money market items - net	8,310,022,727	10,030,059,758	-	-	
Debt issued and borrowings 64,091,919,291 74,518,919,291 5,800,000,000 6,090,000,000 Provision for long-term employee benefits 622,593,761 466,932,541 131,965,622 106,790,531 Deferred tax liabilities . 1,747,916 . . Securities and derivatives business payables 1,616,893,841 1,275,028,607 . . Accrued interest payable 736,564,013 896,969,136 21,568,138 30,284,521 Other liabilities 6,643,160,539 6,167,271,072 1,312,664,104 1,061,970,501 Total liabilities 235,904,806,406 252,009,351,407 7,266,197,864 8,009,045,553 Share capital Registered 33,858 preference shares of Baht 10 each 338,580 338,580 338,580 338,580 . . 10,759 preference shares of Baht 10 each 107,59 185,580 107,590 185,580 800,664,4724 8,006,544,370 8,006,548,330 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830	Liability payable on demand	352,898,585	356,334,580	-	-	
$\begin{array}{cccc} & 622,593,761 & 466,932,541 & 131,965,622 & 106,790,531 \\ \hline Deferred tax liabilities & & & & & & & & & & & & & & & & & & &$	Derivatives liabilities	41,305,137	41,898,220	-	-	
Deferred tx liabilities 1,747,916 - Securities and derivatives business payables 1,616,889,384 1,275,028,607 - - Accrued interest payable 736,564,013 896,969,136 21,568,138 30,228,521 Other liabilities 6,643,160,539 6,167,271,072 1,312,664,104 1,061,970,501 Total liabilities 235,904,806,406 252,099,351,407 7,266,197,864 8,009,045,553 Share capital Registered 33,858 preference shares of Baht 10 each 338,580 </td <td>Debt issued and borrowings</td> <td>64,091,919,291</td> <td>74,518,919,291</td> <td>5,800,000,000</td> <td>6,900,000,000</td>	Debt issued and borrowings	64,091,919,291	74,518,919,291	5,800,000,000	6,900,000,000	
Deferred tax liabilities 1,747,916 Securities and derivatives business payables 1,616,889,384 1,275,028,607 Accrued interest payable 736,564,013 896,969,136 21,568,138 30,228,521 Other liabilities 6,643,160,539 6,167,271,072 1,312,664,104 1,061,970,501 Total liabilities 235,904,806,406 252,099,351,407 7,266,197,864 8,099,045,553 Share capital Registered Registered 338,580 338,580 338,580 338,580 338,580 800,669,437 ordinary shares of Baht 10 each 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 Issued and fully paid-up 10,759 preference shares of Baht 10 each 107,590 185,580 107,590 185,580 8,006,54,830 8,006,54,830 8,006,54,830 8,006,54,830 8,006,54,830 8,006,54,830 8,006,54,830 8,006,54,830 8,006,554,830 8,006,554,830 <td< td=""><td>Provision for long-term employee benefits</td><td>622,593,761</td><td>466,932,541</td><td>131,965,622</td><td>106,790,531</td></td<>	Provision for long-term employee benefits	622,593,761	466,932,541	131,965,622	106,790,531	
Accrued interest payable $736,564,013$ $896,969,136$ $21,568,138$ $30,284,521$ Other liabilities $6,643,160,539$ $6,167,271,072$ $1,312,664,104$ $1,061,970,501$ Total liabilities $235,904,806,406$ $252,099,351,407$ $7,266,197,864$ $8,099,045,553$ Sharecholders' equityShare capital $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ 8,006,694,370 $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ 8,006,694,370 $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ $8,006,694,370$ 10,759preference shares of Baht 10 each $107,590$ $185,580$ $107,590$ $185,580$ 10,759preference shares of Baht 10 each $8,006,548,30$ $8,006,548,30$ $8,006,548,30$ $8,006,548,30$ $8,006,548,30$ 8006,644,724 ordinary shares of Baht 10 each $107,590$ $185,580$ $107,590$ $185,580$ 8006,644,724 ordinary shares of Baht 10 each $107,590$ $185,580$ $8,006,554,830$ $8,006,554,830$ 8006,544,724 ordinary shares $1,018,407,558$ $1,018,407,558$ $7,031,428,291$ $7.031,359,660$ Other components of shareholders' equity $1,472,543,346$ $1,317,75,707$ $148,867,950$ $94,015,555$ Appropriated - statutory reserve $799,500,000$ $709,500,000$ $709,500,000$ $709,500,000$ Unappropriated - statutory reserve $799,500,000$ $709,500,000$ $709,500,000$ $709,500,000$ Unappropriated - statutory reserv		-	1,747,916	-	-	
Other liabilities 6,643,160,539 6,167,271,072 1,312,664,104 1,061,970,501 Total liabilities 235,904,806,406 252,099,351,407 7,266,197,864 8,099,045,553 Shareholders' equity Share capital 8 8 338,580 338,580 338,580 338,580 33,858 preference shares of Baht 10 each 338,580 338,580 338,580 338,580 800,669,437 ordinary shares of Baht 10 each 8,006,694,370 8,006,694,370 8,006,694,370 8sued and fully paid-up 10,7590 185,580 107,590 185,580 10,759 preference shares of Baht 10 each 107,590 185,580 107,590 185,580 800,644,724 ordinary shares of Baht 10 each 107,590 185,580 8,006,548,330 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,556,856 163,310 163,310 163,310 163,310 163,310 163,310 163,310 164,316,355,565 Retained earnings 799,500,000	Securities and derivatives business payables	1,616,889,384	1,275,028,607	-	-	
Total liabilities 235,904,806,406 252,099,351,407 7,266,197,864 8,099,045,553 Shareholders' equity Share capital Registered 33,858 preference shares of Baht 10 each 338,580 38,606,694,370 8,006,694,370 8,006,694,370 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,006,548,330 8,006,	Accrued interest payable	736,564,013	896,969,136	21,568,138	30,284,521	
Shareholders' equity Share capital Registered 33,858 preference shares of Baht 10 each 338,580 3006,694,370 8,006,54,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830	Other liabilities	6,643,160,539	6,167,271,072	1,312,664,104	1,061,970,501	
Share capital Registered 33,858 preference shares of Baht 10 each 338,580 338,580 338,580 338,580 800,669,437 ordinary shares of Baht 10 each 8,006,694,370 8,006,694,370 8,006,694,370 8,006,694,370 Issued and fully paid-up 8,006,447,240 8,007,032,950 8,007,032,950 8,007,032,950 Issued and fully paid-up 10,759 preference shares of Baht 10 each 107,590 185,580 107,590 185,580 800,644,724 ordinary shares of Baht 10 each 8,006,447,240 8,006,548,30 8,006,548,30 8,006,554,830 Share premium 8 8,006,548,30 8,006,554,830 8,006,554,830 8,006,554,830 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings - - 94,679 163,310 90,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000	Total liabilities	235,904,806,406	252,099,351,407	7,266,197,864	8,099,045,553	
Registered 33,858 preference shares of Baht 10 each 338,580 338,580 338,580 338,580 800,669,437 ordinary shares of Baht 10 each 8,006,694,370 8,006,548,30 8,006,694,370 8,006,580 8,006,540 8,006,548,30 8,006,694,370 8,006,694,370 8,006,694,370 8,006,548,30 8,006,548,30 8,006,548,30 8,006,548,30 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 <td>Shareholders' equity</td> <td></td> <td></td> <td></td> <td></td>	Shareholders' equity					
33,858 preference shares of Baht 10 each 338,580 306,694,370 8,006,694,370 8,006,694,370 8,006,694,370 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,007,032,950 8,006,548,30 8,006,548,30 8,006,548,30 8,006,548,30 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830	Share capital					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	Registered					
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	33,858 preference shares of Baht 10 each	338,580	338,580	338,580	338,580	
Issued and fully paid-up 10,759 preference shares of Baht 10 each 107,590 185,580 107,590 185,580 800,644,724 ordinary shares of Baht 10 each 8,006,447,240 8,006,369,250 8,006,447,240 8,006,554,830 8006,644,724 ordinary shares of Baht 10 each 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 Share premium Share premium of preference shares - - 94,679 163,310 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings - - - 94,015,565 101,380,090 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 148,867,950 94,015,565 Retained earnings - - - - - - - - - - - - - - - - - - -	800,669,437 ordinary shares of Baht 10 each	8,006,694,370	8,006,694,370	8,006,694,370	8,006,694,370	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		8,007,032,950	8,007,032,950	8,007,032,950	8,007,032,950	
800,644,724 ordinary shares of Baht 10 each 8,006,447,240 8,006,369,250 8,006,447,240 8,006,369,250 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 Share premium Share premium of preference shares - - 94,679 163,310 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings -	Issued and fully paid-up					
8,006,554,830 8,006,554,830 8,006,554,830 8,006,554,830 Share premium - - 94,679 163,310 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings -	10,759 preference shares of Baht 10 each	107,590	185,580	107,590	185,580	
Share premium Share premium of preference shares 94,679 163,310 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 148,87,384,836 3,189,180,190 10,18,017,3555 16,979,195,292 1,487,384,836 3,189,180,190 19,030,773,555 19,030,773,555 10,133,0098 98,894,929 -	800,644,724 ordinary shares of Baht 10 each	8,006,447,240	8,006,369,250	8,006,447,240	8,006,369,250	
Share premium of preference shares - 94,679 163,310 Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings - - - - - Appropriated - statutory reserve 709,500,000 709,500,000 709,500,000 709,500,000 - - Lquity attributable to owners of the Company 29,907,211,529 28,095,432,750 17,383,830,586 19,030,773,555 Non-controlling interest of the subsidiaries 110,330,098 98,894,929 - - Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555		8,006,554,830	8,006,554,830	8,006,554,830	8,006,554,830	
Share premium of ordinary shares 1,018,407,558 1,018,407,558 7,031,428,291 7,031,359,660 Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 Unappropriated 18,700,205,795 16,979,195,292 1,487,384,836 3,189,180,190 Equity attributable to owners of the Company 29,907,211,529 28,095,432,750 17,383,830,586 19,030,773,555 Non-controlling interest of the subsidiaries 110,330,098 98,894,929 - - Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555	Share premium					
Other components of shareholders' equity 1,472,543,346 1,381,775,070 148,867,950 94,015,565 Retained earnings 709,500,000 709,500,000 709,500,000 709,500,000 709,500,000 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000,073,0555 100,000	Share premium of preference shares	-	-	94,679	163,310	
Retained earnings Appropriated - statutory reserve 709,500,000 709,500,000 709,500,000 Unappropriated 18,700,205,795 16,979,195,292 1,487,384,836 3,189,180,190 Equity attributable to owners of the Company 29,907,211,529 28,095,432,750 17,383,830,586 19,030,773,555 Non-controlling interest of the subsidiaries 110,330,098 98,894,929 - - Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555	Share premium of ordinary shares	1,018,407,558	1,018,407,558	7,031,428,291	7,031,359,660	
Appropriated - statutory reserve709,500,000709,500,000709,500,000Unappropriated18,700,205,79516,979,195,2921,487,384,8363,189,180,190Equity attributable to owners of the Company29,907,211,52928,095,432,75017,383,830,58619,030,773,555Non-controlling interest of the subsidiaries110,330,09898,894,929Total shareholders' equity30,017,541,62728,194,327,67917,383,830,58619,030,773,555	Other components of shareholders' equity	1,472,543,346	1,381,775,070	148,867,950	94,015,565	
Unappropriated18,700,205,79516,979,195,2921,487,384,8363,189,180,190Equity attributable to owners of the Company29,907,211,52928,095,432,75017,383,830,58619,030,773,555Non-controlling interest of the subsidiaries110,330,09898,894,929Total shareholders' equity30,017,541,62728,194,327,67917,383,830,58619,030,773,555	Retained earnings					
Equity attributable to owners of the Company 29,907,211,529 28,095,432,750 17,383,830,586 19,030,773,555 Non-controlling interest of the subsidiaries 110,330,098 98,894,929 - - Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555	Appropriated - statutory reserve	709,500,000	709,500,000	709,500,000	709,500,000	
Non-controlling interest of the subsidiaries 110,330,098 98,894,929 - - Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555	Unappropriated	18,700,205,795	16,979,195,292	1,487,384,836	3,189,180,190	
Total shareholders' equity 30,017,541,627 28,194,327,679 17,383,830,586 19,030,773,555	Equity attributable to owners of the Company	29,907,211,529	28,095,432,750	17,383,830,586	19,030,773,555	
	Non-controlling interest of the subsidiaries	110,330,098	98,894,929	-		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 265,922,348,033 280,293,679,086 24,650,028,450 27,129,819,108	Total shareholders' equity	30,017,541,627	28,194,327,679	17,383,830,586	19,030,773,555	
	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	265,922,348,033	280,293,679,086	24,650,028,450	27,129,819,108	

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES STATEMENT OF COMPREHENSIVE INCOME FOR THE THREE-MONTH PERIOD ENDED 30 SEPTEMBER 2016

	CONSOLIDATED FINANO	CIAL STATEMENTS	(Unit : Baht) SEPARATE FINANCIAL STATEMENTS		
	2016	2015	2016	2015	
Interest income	3,975,438,980	4,176,303,389	11,283,227	17,014,065	
Interest expenses	(1,208,083,576)	(1,559,399,127)	(25,398,109)	(34,841,833)	
Net interest income	2,767,355,404	2,616,904,262	(14,114,882)	(17,827,768)	
Fees and service income	1,462,917,567	1,244,866,634	-	-	
Fees and service expenses	(56,280,991)	(46,151,032)	(3,569,358)	(2,403,448)	
Net fees and service income	1,406,636,576	1,198,715,602	(3,569,358)	(2,403,448)	
Gain (loss) on tradings and foreign exchange transactions	(9,134,739)	78,848,746	(12,451,985)	67,879,478	
Gain on investments	2,401,775	4,294,807	-	-	
Share of profit from investments accounted for under equity method	21,806,117	23,324,563	-	-	
Dividend income	24,668,731	18,793,240	-	-	
Penalty fee income from loans	91,364,318	138,346,245	-	-	
Income from business promotion relating to the hire purchase business	60,385,063	72,946,349	-	-	
Intercompany supporting fee income	-	-	415,275,803	209,485,158	
Other operating income	28,728,819	25,967,809	17,743,345	16,563,067	
Total operating income	4,394,212,064	4,178,141,623	402,882,923	273,696,487	
Expenses from business promotion relating to the hire purchase business	65,361,231	81,742,991		-	
Total net operating income	4,328,850,833	4,096,398,632	402,882,923	273,696,487	
Operating expenses					
Employee's expenses	1,075,875,784	417,000,999	194,255,437	(64,143,446)	
Directors' remuneration	3,105,000	3,310,000	3,105,000	3,310,000	
Premises and equipment expenses	236,251,862	230,309,722	91,193,544	88,698,233	
Taxes and duties	51,601,805	51,632,242	74,704	1,199	
Other operating expenses	284,675,946	225,894,906	13,099,534	21,514,178	
Total operating expenses	1,651,510,397	928,147,869	301,728,219	49,380,164	
Bad debt and doubtful accounts and impairment loss of debt securities	1,101,257,222	2,165,568,674		-	
Profit before income tax expense	1,576,083,214	1,002,682,089	101,154,704	224,316,323	
Income tax expenses	316,903,022	196,820,794	20,072,260	45,157,419	
Profit for the period	1,259,180,192	805,861,295	81,082,444	179,158,904	
Other comprehensive income					
Other comprehensive income to be reclassified to					
profit or loss in subsequent periods					
Gain (loss) on remeasuring available-for-sale investment	41,785,909	(330,270,841)	56,305,881	(207,196,270)	
Share of other comprehensive income of joint venture:					
Cash flow hedges of joint venture	1,206,137	(8,617,235)	-	-	
Income tax effects	(8,357,181)	66,054,169	(11,261,176)	41,439,254	
Other comprehensive income to be reclassified to profit					
or loss in subsequent periods - net of income tax	34,634,865	(272,833,907)	45,044,705	(165,757,016)	
Other comprehensive income not to be reclassified to					
profit or loss in subsequent periods					
Actuarial gains or losses arising from post-employment benefit	-	-	-	-	
Share of other comprehensive income of joint venture:					
Actuarial gains or losses arising from post-employment benefit of joint venture	-	-	-	-	
Income tax effects	-	-	-	-	
Other comprehensive income not to be reclassified to profit					
or loss in subsequent periods - net of income tax	-	-	-	-	
Other comprehensive income for the period	34,634,865	(272,833,907)	45,044,705	(165,757,016)	
Total comprehensive income for the period	1,293,815,057	533,027,388	126,127,149	13,401,888	
Profit attributable to:					
Equity holders of the Company	1,249,959,812	809,784,771	81,082,444	179,158,904	
Non-controlling interests of the subsidiaries	9,220,380	(3,923,476)			
	1,259,180,192	805,861,295			
Total comprehensive income attributable to:					
Equity holders of the Company	1,284,594,677	536,950,863	126,127,149	13,401,888	
Non-controlling interests of the subsidiaries	9,220,380	(3,923,475)			
-	1,293,815,057	533,027,388			
Earnings per share - equity holders of the Company					
Basic earnings per share	1.56	1.01	0.10	0.22	
-					

TISCO FINANCIAL GROUP PUBLIC COMPANY LIMITED AND ITS SUBSIDIARY COMPANIES STATEMENT OF COMPREHENSIVE INCOME FOR THE NINE-MONTH PERIOD ENDED 30 SEPTEMBER 2016

FOR THE NINE-MO	NTH PERIOD ENDED 30 SEP	TEMBER 2016		(Unit : Baht)
	CONSOLIDATED FINANCIAL STATEMENTS		SEPARATE FINANCIA	
	2016	2015	2016	2015
Interest income	12,033,052,212	12,813,215,038	39,522,520	64,629,141
Interest monie	(3,882,884,064)	(5,348,511,765)	(76,906,397)	(119,285,727)
Net interest income	8,150,168,148	7,464,703,273	(37,383,877)	(54,656,586)
Fees and service income	4,039,173,383	3,895,092,916		
Fees and service income	(166,934,311)	(150,450,008)	(11,171,424)	(9,675,799)
Net fees and service income	3,872,239,072	3,744,642,908	(11,171,424)	(9,675,799)
Gain (loss) on tradings and foreign exchange transactions	(45,035,086)	111,249,183	(36,592,289)	89,097,554
Gain (loss) on investments	9,604,156	122,875,723	(300)	47,054
Share of profit from investments accounted for under equity method	61,294,792	79,229,039	-	-
Dividend income	78,972,877	92,332,368	-	-
Penalty fee income from loans	275,321,556	345,447,242	-	-
Income from business promotion relating to the hire purchase business	210,262,543	235,642,511	-	-
Intercompany supporting fee income	-	-	1,345,432,173	1,094,028,732
Other operating income	86,851,751	61,437,024	51,361,589	49,398,213
Total operating income	12,699,679,809	12,257,559,271	1,311,645,872	1,168,239,168
Expenses from business promotion relating to the hire purchase business	228,476,163	269,170,271	-,	-
Total net operating income	12,471,203,646	11,988,389,000	1,311,645,872	1,168,239,168
Operating expenses				
	3,202,496,276	2,296,047,492	693,260,420	392,743,351
Employee's expenses Directors' remuneration	9,465,000	9,540,000	9,465,000	9,540,000
	694,457,619	698,327,057	266,190,213	262,085,525
Premises and equipment expenses Taxes and duties	154,644,057	160,352,327	1,698,982	1,646,358
	761,854,202	697,966,139	51,850,467	65,094,279
Other operating expenses Total operating expenses	4,822,917,154	3,862,233,015	1,022,465,082	731,109,513
Bad debt and doubtful accounts and impairment loss of debt securities	3,008,275,198	4,381,031,603		-
Profit before income tax expense	4,640,011,294	3,745,124,382	289,180,790	437,129,655
Income tax expenses	914,825,268	731,753,662	57,325,129	88,588,172
Profit for the period	3,725,186,026	3,013,370,720	231,855,661	348,541,483
-				
Other comprehensive income				
Other comprehensive income to be reclassified to				
profit or loss in subsequent periods	92,735,209	(292,924,548)	69,970,911	(151,381,241)
Gain (loss) on remeasuring available-for-sale investment Share of other comprehensive income of joint venture:	,_,,,	(,,,,,,,,,,,,,,,,,,,,,,,,,,,,	.,,,	(,,,,,,,,,
	24,051,186	(24,313,026)		
Cash flow hedges of joint venture	(18,547,041)	58,584,910	(13,994,182)	30,276,248
Income tax effects	(10,517,011)	50,501,710	(13,7) 1,102)	30,270,210
Other comprehensive income to be reclassified to profit	98,239,354	(258,652,664)	55,976,729	(121,104,993)
or loss in subsequent periods - net of income tax	,0,257,551	(200,002,001)	55,776,727	(121,101,000)
Other comprehensive income not to be reclassified to				
profit or loss in subsequent periods	(99,390,902)	(20,938,144)	(17,732,285)	(11,648,838)
Actuarial gains or losses arising from post-employment benefit	()),0)0(02)	(20,750,111)	(11,102,200)	(11,010,000)
Share of other comprehensive income of joint venture:		25,807	_	
Actuarial gains or losses arising from post-employment benefit of joint venture	19,807,165	4,152,202	3,546,457	2,329,768
Income tax effects	19,007,105	4,152,202	5,540,457	2,327,700
Other comprehensive income not to be reclassified to profit	(79,583,737)	(16,760,135)	(14,185,828)	(9,319,070)
or loss in subsequent periods - net of income tax	18,655,617	(275,412,799)	41,790,901	(130,424,063)
Other comprehensive income for the period	3,743,841,643	2,737,957,921	273,646,562	218,117,420
Total comprehensive income for the period	5,745,641,045	2,131,931,921	273,040,302	210,117,420
Profit attributable to:				
Equity holders of the Company	3,712,629,364	3,006,209,093	231,855,661	348,541,483
Non-controlling interests of the subsidiaries	12,556,662	7,161,627		
	3,725,186,026	3,013,370,720		
Total comprehensive income attributable to:				
Equity holders of the Company	3,732,368,310	2,730,570,405	273,646,562	218,117,420
Non-controlling interests of the subsidiaries	11,473,333	7,387,516		
	3,743,841,643	2,737,957,921		
Earnings per share - equity holders of the Company				
Basic earnings per share	4.64	3.75	0.29	0.44