

**ASIA CAPITAL GROUP PUBLIC COMPANY LIMITED
(FORMERLY NAMED AS ACAP ADVISORY PUBLIC
COMPANY LIMITED)**

**INTERIM CONSOLIDATED AND
COMPANY FINANCIAL INFORMATION (UNAUDITED)**

30 SEPTEMBER 2016

AUDITOR'S REPORT ON REVIEW OF INTERIM FINANCIAL INFORMATION

To the Shareholders and Board of Directors of ASIA Capital Group Public Company Limited
(Formerly named as ACAP Advisory Public Company Limited)

I have reviewed the accompanying consolidated and company statements of financial position as at 30 September 2016, the related consolidated and company statements of comprehensive income for the three-month and nine-month periods then ended, the related consolidated and company statements of changes in shareholders' equity, and cash flows for the nine-month period then ended, and condensed notes to interim financial information of ASIA Capital Group Public Company Limited and its subsidiaries, and of ASIA Capital Group Public Company Limited, respectively. Management is responsible for the preparation and presentation of this interim financial information in accordance with Thai Accounting Standard 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 Thai Standard on Review Engagements 2410, "Review of interim financial information performed by the independent auditor of the entity". A review 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 interim financial information is not prepared, in all material respects, in accordance with Thai Accounting Standard 34, "Interim Financial Reporting".

Paiboon Tunkoon
Certified Public Accountant (Thailand) No. 4298
PricewaterhouseCoopers ABAS Ltd.

Bangkok
12 November 2016

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statement of Financial Position

As at 30 September 2016

	Notes	Consolidated		Company	
		Unaudited 30 September 2016 Baht'000	Audited 31 December 2015 Baht'000	Unaudited 30 September 2016 Baht'000	Audited 31 December 2015 Baht'000
Assets					
Current assets					
Cash and cash equivalents		73,428	43,637	34,285	29,563
Short-term investments	6	3,186	2,990	684	148
Trade accounts receivable, net	7	35,224	18,092	-	-
Amounts due from related companies	18 iii)	-	-	2,176	1,691
Current portion of loans to employees	8	1,203	1,185	-	-
Short-term loans to related companies, net	18 iv)	-	-	260,000	307,000
Short-term loans to other companies, net	9	2,654,870	1,039,079	2,006,199	394,455
Other current assets		11,488	11,305	1,553	426
Total current assets		2,779,399	1,116,288	2,304,897	733,283
Non-current assets					
Loans to employees, net	8	355	1,208	-	-
Long-term loans to related companies, net	18 iv)	-	-	-	-
Investment in subsidiaries, net	10	-	-	648,766	613,873
Leasehold improvements and equipment, net	11	25,295	25,972	11,133	9,246
Intangible assets, net	11	2,670	2,978	1,187	1,464
Other non-current assets		1,748	3,015	1,280	2,177
Total non-current assets		30,068	33,173	662,366	626,760
Total assets		2,809,467	1,149,461	2,967,263	1,360,043

Director _____ Director _____

Date _____

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statements of Financial Position (Cont'd)

As at 30 September 2016

	Notes	Consolidated		Company	
		Unaudited 30 September 2016 Baht'000	Audited 31 December 2015 Baht'000	Unaudited 30 September 2016 Baht'000	Audited 31 December 2015 Baht'000
Liabilities and shareholders' equity					
Current liabilities					
Trade accounts payable		1,537	-	-	-
Other payables		8,797	9,706	1,546	1,773
Amounts due to related companies	18 iii)	-	-	32,678	26,446
Short-term borrowing from related companies	18 v)	550,000	-	750,000	200,000
Short-term borrowing from other companies, net	12	749,933	451,201	749,933	451,201
Current portion of financial lease liabilities	13	997	596	439	-
Other current liabilities	14	11,231	492	9,706	199
Total current liabilities		1,322,495	461,995	1,544,302	679,619
Non-current liabilities					
Financial lease liabilities, net	13	3,053	1,635	1,839	-
Debentures	15	704,100	-	704,100	-
Employee benefits obligations		6,774	7,072	3,973	3,435
Other non-current liabilities		1,052	1,052	1,052	1,052
Total non-current liabilities		714,979	9,759	710,964	4,487
Total liabilities		2,037,474	471,754	2,255,266	684,106
Shareholders' equity					
Share capital	16				
Authorised share capital					
312,500,000 ordinary shares of Baht 0.5 each		156,250		156,250	
125,000,000 ordinary shares of Baht 1 each			125,000		125,000
Issued and paid-up share capital					
250,000,000 ordinary shares of Baht 0.5 each		125,000	-	125,000	-
125,000,000 ordinary shares of Baht 1 each		-	125,000	-	125,000
Premium on share capital		337,742	337,742	337,742	337,742
Retained earnings					
Appropriated - Legal reserve		12,500	12,500	12,500	12,500
Unappropriated		296,751	202,488	236,755	200,695
Equity attributable to owners of the parent		771,993	677,730	711,997	675,937
Non-controlling interests		-	(23)	-	-
Total shareholders' equity		771,993	677,707	711,997	675,937
Total liabilities and shareholders' equity		2,809,467	1,149,461	2,967,263	1,360,043

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)
Statement of Comprehensive Income (Unaudited)
For the three-month period ended 30 September 2016

	Consolidated		Company	
	30 September 2016 Baht'000	30 September 2015 Baht'000	30 September 2016 Baht'000	30 September 2015 Baht'000
Revenues				
Interest income	61,272	12,880	41,671	1,509
Service income	41,454	29,664	-	-
Other income	30,132	147	3,474	3,272
Total revenues	132,858	42,691	45,145	4,781
Expenses				
Interest expenses	16,532	-	17,035	1,149
Cost of services, assets management and loans	36,434	18,769	6,750	-
Administrative expenses	17,077	18,296	12,618	9,562
Management remunerations	1,748	1,817	1,748	1,817
Reversal loss on impairment of long-term loans to related parties and investment in subsidiaries	-	-	(23,928)	(941)
Total expenses	71,791	38,882	14,223	11,587
Profit (loss) before finance costs and income tax	61,067	3,809	30,922	(6,806)
Finance costs	9,991	8	9,965	-
Profit (loss) before income tax	51,076	3,801	20,957	(6,806)
Income tax	337	(19)	-	-
Net profit (loss) for the period	50,739	3,820	20,957	(6,806)
Other comprehensive income				
Items that will be reclassified subsequently to profit or loss				
Exchange differences on translating financial information	-	47	-	-
Reclassification of item to profit (loss) for the period	-	2,501	-	-
Total comprehensive income for the period, net of tax	-	2,548	-	-
Total comprehensive income (expense) for the period	50,739	6,368	20,957	(6,806)
Profit (loss) attributable to:				
Shareholders of the parent	50,739	3,820	20,957	(6,806)
Non-controlling interests	-	-	-	-
	50,739	3,820	20,957	(6,806)

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statement of Comprehensive Income (Unaudited) (Cont'd)

For the three-month period ended 30 September 2016

	Note	Consolidated		Company	
		30 September 2016 Baht'000	30 September 2015 Baht'000	30 September 2016 Baht'000	30 September 2015 Baht'000
Total comprehensive income (expense)					
attributable to:					
Shareholders of the parent		50,739	6,368	20,957	(6,806)
Non-controlling interests		-	-	-	-
		<u>50,739</u>	<u>6,368</u>	<u>20,957</u>	<u>(6,806)</u>
Earning (loss) per share (Baht per share)					
Basic earning (loss) earnings per share	17	<u>0.20</u>	<u>0.02</u>	<u>0.08</u>	<u>(0.03)</u>

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)
Statement of Comprehensive Income (Unaudited)
For the nine-month period ended 30 September 2016

	Consolidated		Company	
	30 September 2016	30 September 2015	30 September 2016	30 September 2015
	Baht'000	Baht'000	Baht'000	Baht'000
Revenues				
Interest income	142,000	19,467	85,726	5,650
Service income	107,375	83,298	-	-
Other income	40,439	1,368	12,578	4,344
Total revenues	289,814	104,133	98,304	9,994
Expenses				
Interest expenses	42,361	-	43,858	3,673
Cost of services, assets management and loans	82,545	59,887	6,750	189
Administrative expenses	52,186	72,505	34,264	33,197
Management remunerations	5,768	11,094	5,768	11,094
(Reversal) loss on impairment of long-term loans to related parties and investment in subsidiaries	-	-	(40,643)	12,607
Total expenses	182,860	143,486	49,997	60,760
Profit (loss) before finance costs and income tax	106,954	(39,353)	48,307	(50,766)
Finance costs	12,331	130	12,247	101
Profit (loss) before income tax	94,623	(39,483)	36,060	(50,867)
Income tax	337	1	-	-
Net profit (loss) for the period	94,286	(39,484)	36,060	(50,867)
Other comprehensive (expense) income				
Items that will not be reclassified subsequently to profit or loss				
Remeasurements of post-employment benefit obligations	-	(716)	-	(33)
Items that will be reclassified subsequently to profit or loss				
Reclassification of item to profit (loss) for the period	-	2,501	-	-
Total comprehensive income (expense) for the period, net of tax	-	1,785	-	(33)
Total comprehensive income (expense) for the period	94,286	(37,699)	36,060	(50,900)
Profit (loss) attributable to:				
Shareholders of the parent	94,263	(39,486)	36,060	(50,867)
Non-controlling interests	23	2	-	-
	94,286	(39,484)	36,060	(50,867)

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)
Statement of Comprehensive Income (Unaudited) (Cont'd)
For the nine-month period ended 30 September 2016

	Consolidated		Company	
	30 September	30 September	30 September	30 September
	2016	2015	2016	2015
Note	Baht'000	Baht'000	Baht'000	Baht'000
Total comprehensive income (expense)				
attributable to:				
Shareholders of the parent	94,263	(37,701)	36,060	(50,900)
Non-controlling interests	23	2	-	-
	<u>94,286</u>	<u>(37,699)</u>	<u>36,060</u>	<u>(50,900)</u>
Earning (loss) per share (Baht per share)				
Basic earning (loss) earnings per share	17	<u>0.38</u>	<u>(0.16)</u>	<u>0.14</u>
				<u>(0.20)</u>

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statement of Changes in Shareholders' Equity (Unaudited)

For the nine-month period ended 30 September 2016

	Consolidated						
	Attributable to owners of the parent						
	Issued and paid-up share capital Baht'000	Premium on share capital Baht'000	Retained earnings		Total owners of the parent Baht'000	Non-controlling interests Baht'000	Total shareholders' equity Baht'000
			Appropriated Baht'000	Unappropriated Baht'000			
Opening balance as at 1 January 2016	125,000	337,742	12,500	202,488	677,730	(23)	677,707
Total comprehensive income for the period	-	-	-	94,263	94,263	23	94,286
Ending balance as at 30 September 2016	125,000	337,742	12,500	296,751	771,993	-	771,993

	Consolidated							
	Attributable to owners of the parent							
	Issued and paid-up share capital Baht'000	Premium on share capital Baht'000	Retained earnings		Other components of equity	Total owners of the parent Baht'000	Non-controlling interests Baht'000	Total shareholders' equity Baht'000
			Appropriated Baht'000	Unappropriated Baht'000	Currency translation differences from subsidiary in overseas Baht'000			
Opening balance as at 1 January 2015	125,000	337,742	12,500	223,947	(2,501)	696,688	(24)	696,664
Total comprehensive (expense) income for the period	-	-	-	(37,701)	-	(37,701)	2	(37,699)
Reclassification of item to profit (loss) for the period	-	-	-	(2,501)	2,501	-	-	-
Ending balance as at 30 September 2015	125,000	337,742	12,500	183,745	-	658,987	(22)	658,965

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statement of Changes in Shareholders' Equity (Unaudited) (Cont'd)

For the nine-month period ended 30 September 2016

	Company				Total shareholders' equity Baht'000
	Issued and paid-up share capital Baht'000	Premium on share capital Baht'000	Retained earnings		
			Appropriated	Unappropriated	
			Baht'000	Baht'000	
Opening balance as at 1 January 2016	125,000	337,742	12,500	200,695	675,937
Total comprehensive income for the period	-	-	-	36,060	36,060
Closing balance as at 30 September 2016	<u>125,000</u>	<u>337,742</u>	<u>12,500</u>	<u>236,755</u>	<u>711,997</u>

	Company				Total shareholders' equity Baht'000
	Issued and paid-up share capital Baht'000	Premium on share capital Baht'000	Retained earnings		
			Appropriated	Unappropriated	
			Baht'000	Baht'000	
Opening balance as at 1 January 2015	125,000	337,742	12,500	173,610	648,852
Total comprehensive expense for the period	-	-	-	(50,900)	(50,900)
Closing balance as at 30 September 2015	<u>125,000</u>	<u>337,742</u>	<u>12,500</u>	<u>122,710</u>	<u>597,952</u>

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statements of Cash Flows (Unaudited)

For the nine-month period ended 30 September 2016

	Notes	Consolidated		Company	
		30 September	30 September	30 September	30 September
		2016	2015	2016	2015
		Baht'000	Baht'000	Baht'000	Baht'000
Cash flows from operating activities					
Profit (loss) before income tax		94,623	(39,483)	36,060	(50,867)
Adjustment for:					
Depreciation and amortisation	11	4,893	5,932	969	1,874
Interest income		(142,000)	(19,467)	(85,726)	(5,650)
Interest expenses		54,581	-	56,078	3,673
Interest expenses from finance lease		111	130	27	101
(Reversal) loss on impairment of investment in subsidiaries	10	-	-	(34,443)	11,407
(Reversal) loss on impairment of long-term loans to related company	18 iv)	-	-	(6,200)	1,200
Loss on write-off of withholding tax assets		3,081	112	1,810	72
Loss on disposal/impairment/write-off of assets		259	5,528	426	5,701
Loss on written off office rental deposit		-	1,705	-	1,705
Gain on sales of short-term investment and change in fair value	6	(883)	-	(736)	-
Loss on reversal of assets and liabilities		-	149	-	300
Realised loss on foreign currencies exchange		-	81	0	81
Realised loss on foreign exchange translation		-	2,501	-	-
Employee benefits (Reversal)		1,180	(2,368)	538	(393)
Reversal on provision on dismantling cost		-	(1,135)	-	(1,135)
Profit (loss) from operating activities before changes					
in operating assets and liabilities		15,845	(46,315)	(31,197)	(31,931)
(Increase) decrease in operating assets					
Accounts receivable		(17,132)	(6,311)	-	-
Short-term investments	6	687	-	200	-
Amount due from related companies		-	-	(287)	(2,921)
Short-term loans to other companies		(1,661,367)	-	(1,670,948)	-
Loans to employees		1,078	(3,563)	-	-
Other current assets		3,412	3,723	(135)	1,997
Other non-current assets		1,267	(348)	897	164
Increase (decrease) in operating liabilities					
Accounts payable		1,537	-	-	-
Amount due to related companies		-	-	6,265	(41)
Other payables		(909)	(8,256)	(227)	(364)
Other current liabilities		3,657	8,746	2,426	25
Employee benefit paid		(1,478)	-	-	-
Cash used in operation before interest and income tax					
received (paid)		(1,653,403)	(52,324)	(1,693,006)	(33,071)
Interest income received		186,340	21,173	143,740	6,514
Interest paid excluding finance lease contracts		(47,267)	-	(48,798)	(3,823)
Income tax paid		(6,020)	(2,357)	(1,810)	(72)
Net cash used in operating activities		(1,520,350)	(33,508)	(1,599,874)	(30,452)

The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)

Statements of Cash Flows (Unaudited) (Cont'd)

For the nine-month period ended 30 September 2016

	Notes	Consolidated		Company	
		30 September 2016 Baht'000	30 September 2015 Baht'000	30 September 2016 Baht'000	30 September 2015 Baht'000
Cash flows from investing activities					
Short-term loans made to other company		-	(350,000)	-	-
Cash received from short-term loan to other companies		-	100,000	-	100,000
Short-term loans made to related parties	18 iv)	-	-	(14,200)	(297,000)
Short-term loan payments received from related parties	18 iv)	-	-	61,200	2,000
Long-term loans made to related parties		-	-	-	(1,200)
Cash received from long-term loan to related parties	18 iv)	-	-	6,200	-
Short-term loan payments received from employees		-	1,083	-	-
Cash paid for investment in subsidiaries	10	-	-	(450)	(4,000)
Cash received from liquidation of subsidiary		-	-	-	140
Purchase of building improvements, equipment and intangible assets		(2,970)	(8,014)	(1,350)	(1,823)
Cash received from disposals of building improvement, equipment and intangible assets		1,187	6,002	729	5,305
Net cash (used in) provided by investing activities		(1,783)	(250,929)	52,129	(196,578)
Cash flows from financing activities					
Cash received from the issuance of debentures	15	704,100	-	704,100	-
Cash received from short-term borrowings from related company		800,000	-	800,000	115,000
Cash paid for short-term borrowings from related company		(250,000)	-	(250,000)	-
Cash received from short-term borrowing from other companies		1,360,500	-	1,360,500	-
Cash paid for short-term borrowing from other companies		(1,062,000)	-	1,062,000	-
Cash paid for liabilities under finance leases		(676)	(2,983)	(133)	(2,298)
Net cash provided by (used in) financing activities		1,551,924	(2,983)	3,676,467	112,702
Net increase (decrease) in cash and cash equivalents		29,791	(287,420)	2,128,722	(114,328)
Cash and cash equivalents at beginning of the period		43,637	565,164	29,563	187,723
Exchange loss on cash		-	(81)	-	(81)
Cash and cash equivalents at end of the period		73,428	277,663	2,158,285	73,314

Significant non-cash transactions

Purchase vehicle under financial lease	2,384	2,300	2,384	-
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The notes to the financial information on pages 12 to 28 are an integral part of this interim financial information.

1 General information

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited) (the “Company”) is a public company and resident in Thailand. The address of the Company’s registered office is as follows:

349 SJ Infinite I Business Complex, 24th floor, Vibhavadi-Rangsit Road, Chompol, Chatuchak, Bangkok.

On 26 February 2016, the Company had changed its registered name to ASIA Capital Group Public Company Limited.

The Company is registered as a listed company in the Market for Alternative Investment (MAI) in Thailand. For reporting purposes, the Company and its subsidiaries are referred to as the Group.

The principal business operations of the Group are corporate and consumer lending, non - performing assets management and call center services.

The interim consolidated and company financial information was approved by the Board of Directors on 12 November 2016.

The interim consolidated and company financial information has been reviewed, not audited.

2 Accounting policies

2.1 Basis of preparation

This interim consolidated and company financial information was prepared in accordance with Thai generally accepted accounting principles under the Accounting Act B.E. 2543, being those Thai Accounting Standards issued under the Accounting Professions Act B.E. 2547, and the financial reporting requirements of the Securities and Exchange Commission. The primary financial information (i.e., statements of financial position and the statements of comprehensive income, changes in shareholders’ equity and cash flows) are prepared in the full format as required by the Securities and Exchange Commission. The notes to the interim financial information are prepared in a condensed format according to Thai Accounting Standard no. 34, “Interim Financial Reporting” and additional notes are presented as required by the Securities and Exchange Commission under the Securities and Exchange Act.

The interim consolidated and company financial information should be read in conjunction with the annual financial statements for the year ended 31 December 2015.

An English version of the interim consolidated and company financial information has been prepared from the interim financial information that is in the Thai language. In the event of a conflict or a difference in interpretation between the two languages, the Thai language interim financial information shall prevail.

The accounting policies used in the preparation of interim financial information are consistent with those used in the annual financial statements for the year ended 31 December 2015.

Costs that are incurred unevenly during the financial year are anticipated or deferred in the interim report only if it would also be appropriate to anticipate or defer such costs at the end of the financial year.

Taxes on income in the interim periods are accrued using the tax rate that would be applicable to expected total annual profit or loss.

2 Accounting policies (Cont'd)

2.2 Revised accounting standards, revised financial reporting standards, and related interpretations

New financial reporting standards and revised accounting standards, revised financial reporting standards are effective on 1 January 2016. These standards are relevant to the Group.

- a) Financial reporting standards, which have a significant impact to the Group:

TFRS 13 (Revised 2015) Fair value measurement

TFRS 13 (revised 2015), 'Fair value measurement' is amended to clarify that the portfolio exception in TFRS 13 applies to all contracts (including non-financial contracts) within the scope of TAS 39 (when announced) or TFRS 9 (when announced). The significant impact to the Group is described in Note 5.

- b) Financial reporting standards with minor changes and do not have a significant impact to the Group are as follows:

All of 40 Financial reporting standards with minor changes do not have a significant impact to the Group.

3 Estimates

The preparation of interim financial information requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, income and expense. Actual results may differ from these estimates.

In preparing this interim financial information, significant judgements made by management in applying the Group's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the consolidated financial statements for the year ended 31 December 2015.

ASIA Capital Group Public Company Limited (Formerly named as ACAP Advisory Public Company Limited)
Condensed Notes to Interim Consolidated and Company Financial Information (Unaudited)
For the nine-month period ended 30 September 2016

4 Segment information

Segment information in financial information for the nine-month period ended 30 September 2016 has been reclassified to conform with the current Group's business operations because the Management has decided to operate corporate and consumer lending business instead of non-performing asset management which couldn't generate income to the Company for years, and including related reclassifications in financial information for the three-month period ended 30 September 2016 and 2015, and for the nine-month period ended 30 September 2015.

	Consolidated				
	Lending Baht'000	Call center services and financial businesses Baht'000	Non-Performing Asset ("NPA") management Baht'000	Eliminations Baht'000	Total Baht'000
For the three-month period ended 30 September 2016					
Revenues					
Revenue from operation	91,822	41,032	4	-	132,858
Revenue from inter-segment	5,021	-	63	(5,084)	-
Total revenues	96,843	41,032	67	(5,084)	132,858
Segment expenses	23,010	29,893	43	18,845	71,791
Operating profit (loss)	73,833	11,139	24	(23,929)	61,067
Finance costs	9,966	25	-	-	9,991
Profit (loss) before income tax	63,867	11,114	24	(23,929)	51,076
Consolidated					
	Lending Baht'000	Call center services and financial businesses Baht'000	Non-Performing Asset ("NPA") management Baht'000	Eliminations Baht'000	Total Baht'000
For the three-month period ended 30 September 2015					
Revenues					
Revenue from operation	13,231	29,460	-	-	42,691
Revenue from inter-segment	6,331	-	-	(6,331)	-
Total revenues	19,562	29,460	-	(6,331)	42,691
Segment expenses	12,137	27,282	-	(537)	38,882
Operating profit (loss)	7,425	2,178	-	(5,794)	3,809
Finance costs	2,143	384	-	(2,519)	8
Profit (loss) before income tax	5,282	1,794	-	(3,275)	3,801

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4 Segment information (Cont'd)

	Consolidated				
	Lending Baht'000	Call center service and financial business Baht'000	Non-Performing Asset ("NPA") Management Baht'000	Eliminations Baht'000	Total Baht'000
For the nine-month period ended 30 September 2016					
Revenues					
Revenue from operation	183,173	106,629	12	-	289,814
Revenue from inter-segment	16,052	-	187	(16,239)	-
Total revenues	<u>199,225</u>	<u>106,629</u>	<u>199</u>	<u>(16,239)</u>	<u>289,814</u>
Segment expenses	<u>68,294</u>	<u>89,966</u>	<u>196</u>	<u>24,404</u>	<u>182,860</u>
Operating (loss) profit	130,931	16,663	3	(40,643)	106,954
Finance costs	<u>12,247</u>	<u>84</u>	<u>-</u>	<u>-</u>	<u>12,331</u>
Profit (loss) before income tax	<u>118,684</u>	<u>16,579</u>	<u>3</u>	<u>(40,643)</u>	<u>94,623</u>
Segment assets	3,871,533	54,708	26,319	(1,143,093)	2,809,467
Segment liabilities	2,521,003	28,545	81	(512,155)	2,037,474

	Consolidated				
	Lending Baht'000	Call center service and financial business Baht'000	Non-Performing Asset ("NPA") Management Baht'000	Eliminations Baht'000	Total Baht'000
For the nine-month period ended 30 September 2015					
Revenues					
Revenue from operation	21,161	82,881	91	-	104,133
Revenue from inter-segment	14,214	138	-	(14,352)	-
Total revenues	<u>35,375</u>	<u>83,019</u>	<u>91</u>	<u>(14,352)</u>	<u>104,133</u>
Segment expenses	<u>79,904</u>	<u>81,663</u>	<u>286</u>	<u>(18,367)</u>	<u>143,486</u>
Operating (loss) profit	(44,529)	1,356	(195)	4,015	(39,353)
Finance costs	<u>4,881</u>	<u>1,692</u>	<u>-</u>	<u>(6,443)</u>	<u>130</u>
(Loss) profit before income tax	<u>(49,410)</u>	<u>(336)</u>	<u>(195)</u>	<u>10,458</u>	<u>(39,483)</u>
As at 31 December 2015					
Segment assets	2,228,167	43,983	-	(1,122,689)	1,149,461
Segment liabilities	996,011	50,585	-	(574,842)	471,754

5 Fair Value

5.1 Fair value estimation

The table below analyses financial instruments carried at fair value, by valuation method. The different levels have been defined as follows:

- Quoted prices (unadjusted) in active markets for identical assets or liabilities (Level 1).
- Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly (that is, as prices) or indirectly (that is, derived from prices) (Level 2).
- Inputs for the asset or liability that are not based on observable market data (that is, unobservable inputs) (Level 3).

The following table presents the Group's financial assets and liabilities that are measured at fair value at 30 September 2016.

	Consolidated			
	Level 1 Baht'000	Level 2 Baht'000	Level 3 Baht'000	Total Baht'000
Assets				
Short-term investments - open fund	-	3,186	-	-
Total assets	-	3,186	-	-
	Company			
	Level 1 Baht'000	Level 2 Baht'000	Level 3 Baht'000	Total Baht'000
Assets				
Short-term investments - open fund	-	684	-	-
Total assets	-	684	-	-

There were no transfers between Levels 1 and 2 during the period.

5.2 Valuation techniques used to derive Level 2 fair values

Level 2 trading investments in open fund are fair valued using a quoted price, which derived from observable market prices of other quoted investment units of the open fund.

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6 Short-term investments

	Consolidated		Company	
	30 September 2016	31 December 2015	30 September 2016	31 December 2015
	Fair value Baht'000	Fair value Baht'000	Fair value Baht'000	Fair value Baht'000
Trading investment - Open fund	3,186	2,990	684	148

The movement in short-term investments can be analysed as follows:

	Consolidated		Company	
	30 September 2016	31 December 2015	30 September 2016	31 December 2015
	Baht'000	Baht'000	Baht'000	Baht'000
Opening balance	2,990	-	148	-
Additions	1,156,715	274,890	1,049,500	75,000
Disposal	(1,157,402)	(272,443)	(1,049,700)	(75,000)
Gain on sales of short-term investment	509	390	373	3
Change in fair value	374	153	363	145
Ending balance	3,186	2,990	684	148

As at 30 September 2016, short-term investments in the Consolidated and Company financial information represented trading investments in an open fund in with a financial institution.

7 Trade account receivables, net

	Consolidated		Company	
	30 September 2016	31 December 2015	30 September 2016	31 December 2015
	Baht'000	Baht'000	Baht'000	Baht'000
Undue and up to 30 days	12,576	902	-	-
Overdue 30 days but not over 180 days	5,044	47	-	-
Overdue 180 days but not over 1 year	-	-	-	-
Overdue more than 1 year	50	11,646	-	11,646
Total	17,670	12,595	-	11,646
<u>Less</u> Allowance for doubtful accounts	-	(11,646)	-	(11,646)
Trade account receivables, net	17,670	949	-	-
Accrued service income	17,554	17,143	-	-
	35,224	18,092	-	-

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8 Loans to employees, net

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Minimum repayment under loans to employees	1,734	2,802	-	-
<u>Less</u> Deferred interest	(176)	(409)	-	-
	<u>1,558</u>	<u>2,393</u>	<u>-</u>	<u>-</u>
Current portion due within one year	1,203	1,185	-	-
Non-current portion due after one year	355	1,208	-	-
	<u>1,558</u>	<u>2,393</u>	<u>-</u>	<u>-</u>

9 Short-term loans to other companies, net

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Bills of exchange	1,337,107	653,485	1,081,699	394,455
Short-term loans	1,317,763	385,594	924,500	-
Total	<u>2,654,870</u>	<u>1,039,079</u>	<u>2,006,199</u>	<u>394,455</u>

The interest rates on bills of exchange and short-term loans to other companies are 6% - 12% per annum and 12% - 15% per annum respectively (31 December 2015: 6.0%-9.8% per annum and 12.0% - 14.0% per annum)

The movement in short-term loans to other companies can be analysed as follows:

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Opening balance	1,039,079	-	394,455	-
Additions during the period	2,102,456	1,270,894	2,098,768	393,074
Repayments during the period	(626,747)	(260,000)	(565,481)	-
Interest income recognised during the period/year	140,082	28,185	78,457	1,381
Ending balance	<u>2,654,870</u>	<u>1,039,079</u>	<u>2,006,199</u>	<u>394,455</u>

9 Short-term loans to other companies, net (Cont'd)

Bills of exchange

The bills of exchange with extended repayment can be analysed as follows:

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Undue	224,847	653,485	224,847	394,455
Extensions	1,112,260	-	856,852	-
	1,337,107	653,485	1,081,699	-

At 30 September 2016, the Group and the Company had outstanding short-term loans in form of bills of exchange at face value provided to 9 companies totaling of Baht 1,350 million and netted loans of Baht 1,337 million. The short-term loans were given during January to September 2016, which will be matured within one to six months and with the interest rate charge at 6% - 12% per annum. The Group and the Company have received some interest at the first drawn down date and will receive some parts at the repayment date. The short-term loans are secured by certain plots of land, shares of those borrowing companies and also guaranteed by some directors and shareholders of the borrowers.

During the three-month period ended 30 September 2016, major parts of bills of exchange were agreed for repayment extensions for another 2 to 6 months.

Loan agreements

The loan agreements with extended repayment can be analysed as follows:

At 30 September 2016, the Group and the Company had outstanding short-term loans in form of loan agreements at face value provided to 7 companies and 3 persons totaling of Baht 1,421 million and net loan of Baht 1,318 million. The short-term loans were given during December 2015 to September 2016 which will be matured within 3 months until 1 year and with the interest rate charge at 12% - 15% per annum. The Group and the Company have received some interest at the first drawn down date and will receive some parts at the repayment date. The short-term loans are secured by certain plots of land, shares of those borrowing companies and also guaranteed by some directors and shareholders of the borrowers.

During the three-month period ended 30 September 2016, some parts of loans were agreed for repayment extensions for another 3 to 6 months. This is permitted under related conditions in the loan agreements in which the lenders have their right to request for the loan extension for another 1 to 3 times

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Undue	959,077	385,594	876,766	-
Extensions	358,686	-	47,734	-
Total	1,317,763	385,594	924,500	-

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10 Investments in subsidiaries, net

List of subsidiaries as at 30 September 2016 is as follow:

Company's name	Country of establishment	Type of business	Nature of relationship	Percentage of investment
Subsidiaries				
Global Service Center Co., Ltd.	Thailand	Call center service	Direct shareholding	99.99
ACAP Consulting Co., Ltd.	Thailand	Legal advisory	Direct shareholding	99.99
Capital OK Co., Ltd.	Thailand	Consumers finance	Direct shareholding	99.99
OK Cash Co., Ltd.	Thailand	Lending	Direct shareholding	99.99
ACAP (ASIA) Asset Management Co., Ltd.	Thailand	Non-performing assets management	Direct shareholding	99.99
Aurum Capital Advisory Pte. Ltd.	Singapore	Investment banking	Direct shareholding	63.97

The movements in investments in subsidiaries are as follows:

	Company Baht'000
For the nine-month period ended 30 September 2016	
Beginning net book balance	613,873
Addition paid-up capital on investment in ACAP Consulting Co., Ltd. during the period	450
Reversal of allowance for impairment on investment in Capital OK Co., Ltd. during the period	35,517
Additional allowance for impairment on investment in ACAP (ASIA) Asset Management Co., Ltd. during the period	(624)
Additional allowance for impairment on investment in ACAP Consulting Co., Ltd. during the period	(450)
Closing net book balance	<u>648,766</u>

During the nine-month period ended 30 September 2016, the Company's management had taken a conservative approach and provided additional allowance for impairment on investment in ACAP (ASIA) Asset Management Co., Ltd. amounting to Baht 0.62 million and had made a reversal of allowance for impairment on investment in Capital OK Co., Ltd. amounting to Baht 36 million as the subsidiary has improved its financial position. Moreover, the Company's management had provided additional allowance for impairment on investment in ACAP Consulting Co., Ltd. amounting to Baht 0.45 million which equals to addition paid-up capital on ACAP Consulting Co., Ltd. during the period.

11 Leasehold improvements and equipment, net and intangible assets, net

	Consolidated		Company	
	Leasehold improvements and equipment Baht'000	Intangible assets Baht'000	Leasehold improvements and equipment Baht'000	Intangible assets Baht'000
For the nine-month period ended 30 September 2016				
Opening net book amount	25,972	2,978	9,246	1,464
Additions	4,974	380	3,734	-
Disposals, net	(1,446)	-	(1,155)	-
Depreciation charge and amortisation	(4,205)	(688)	(692)	(277)
Ending net book amount	<u>25,295</u>	<u>2,670</u>	<u>11,133</u>	<u>1,187</u>

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12 Short-term borrowing from other companies, net

	Consolidated and Company			
	30 September 2016			
	Interest rate per annum (percent)	Remaining period to maturity		
At call Baht		Within 1 year Baht	Total Baht	
Debt issued - bills of exchange	4.0%-8.4%	-	749,933	749,933

At 30 September 2016, the Group and the Company have unsecured short-term borrowings in form of bills of exchange borrowed from 5 companies and 1 persons totaling face value of Baht 759 million and net borrowing of Baht 750 million. The short-term loans were given during April to September 2016, which will be matured within 1 to 6 months and with the interest rate charge at 4.0% - 8.4% per annum. The Group and the Company have paid some interest at the first drawn down date and will pay some parts at the maturity date.

The movement in bills of exchange can be analysed as follows:

	Consolidated and Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000
Opening balance period	451,201	-
Additions during the period	1,336,329	450,252
Repayments during the period	(1,062,000)	-
Financial cost recognised during the period	24,403	949
Ending balance period/year	749,933	451,201

13 Liabilities under financial lease contracts, net

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Minimum lease payments obligation under lease liabilities (lease of vehicles)	4,471	2,472	2,543	-
<u>Less</u> Deferred interest	(421)	(241)	(265)	-
	4,050	2,231	2,278	-
Current portion due within one year	997	596	439	-
Non-current portion due after one year	3,053	1,635	1,839	-
	4,050	2,231	2,278	-

14 Other current liabilities

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Interest payable	7,081	-	7,081	-
Others	4,150	492	2,625	199
	11,231	492	9,706	199

15 Debentures

	Consolidated and Company	
	30 September 2016 thaB'000	31 December 2015 thaB'000
Debenture no.1/2559	157,000	-
Debenture no.2/2559	547,100	-
Total	<u>704,100</u>	<u>-</u>

On 1 April 2016 the Company issued unsubordinated and unsecured debentures in registered name, (ACAP184A) to public under a term of 2 years, which bear interest at 5.40% per annum from issuance date to 1 July 2016 and 5.60% per annum from 1 July 2016 to the maturity date.

On 29 June 2016 the Company also issued unsubordinated and unsecured debentures in registered name, (ACAP186A) to public under a term of 2 years and, which bear interest at 5.60% per annum.

The Company is required to comply with the specific covenants which are to maintain debt to equity ratio and EBITDA to interest ratio on the date on each quarterly consolidated financial information and financial statement.

16 Share capital

	Ordinary shares		
	Number of shares Shares	Par value Baht	Baht
At 1 January 2016	<u>125,000,000</u>	1	<u>125,000,000</u>
Change in par value	250,000,000	0.5	125,000,000
Increase in capital	<u>62,500,000</u>	0.5	<u>31,250,000</u>
At 30 September 2016	<u>312,500,000</u>		<u>156,250,000</u>

On 4 May 2016, the Company changed its par value from Baht 1 to Baht 0.5. The Company registered the increased in number of shares with the Ministry of Commerce on 4 May 2016.

On 10 May 2016, the Company issued new ordinary of Baht 31,250,000 (62,500,000 shares, of Baht 0.5 par value) from the existing registered capital of Baht 125,000,000 (250,000,000 shares, of Baht 0.5 par value) to Baht 156,250,000 (312,500,000 shares, of Baht 0.5 par value). The Company registered the increased share capital with the Ministry of Commerce on 10 May 2016. The Company allots shares to reserve for the exercise by way of rights to purchase ordinary shares of the Company to existing shareholders at the ratio of 4 existing share to 1 unit of warrant. The term of warrant is for a period of two years by way of the rights issue at the ratio of 1 unit of warrant to 1 new ordinary share at the offering price of Baht 2 per share.

17 Basic earnings (loss) per share

Basic earnings (loss) per share is calculated by dividing the net profit (loss) for the period by the weighted average number of ordinary shares in issue during the period.

	Consolidated		Company	
	2016	2015	2016	2015
	Baht'000	Baht'000	Baht'000	Baht'000
For the three-month period ended 30 September				
Net profit (loss) attributable to ordinary shareholder (Baht)	50,739	3,820	20,957	(6,806)
Weighted average number of ordinary shares issued and paid-up (Shares)	250,000	250,000	250,000	250,000
Basic earnings (loss) per share (Baht)	0.20	0.02	0.08	(0.03)
For the nine-month period ended 30 September				
Net profit (loss) attributable to ordinary shareholder (Baht)	94,286	(39,484)	36,060	(50,867)
Weighted average number of ordinary shares issued and paid-up (Shares)	250,000	250,000	250,000	250,000
Basic earnings (loss) per share (Baht)	0.38	(0.16)	0.14	(0.20)

The Company changed its par value and registered the increased in number of shares as disclosed in Note 16 so the Company restated basic loss per share for the nine-month period ended 30 September 2015.

There are no dilutive ordinary shares in issue for the nine-month period ended 30 September 2016 and 2015.

18 Related party transactions

The Company is located in Thailand and registered as a listed company at the Market for Alternative Investment (MAI). Major shareholders of the Company are Ms.Sugunya Sukjaroenkraisri and her family members, who hold 20% of total registered share capital

Pricing policy

Interest income/expense incurred from borrowings, cost of services and administrative expenses are charged at the agreed rate as per contracts.

The following significant transactions were carried out with related parties:

i) Revenues

	Consolidated		Company	
	2016	2015	2016	2015
	Baht'000	Baht'000	Baht'000	Baht'000
For the three-month period ended 30 September				
Other income - Subsidiaries				
Accounting and financial service income				
- Global Service Center Co., Ltd.	-	-	-	3
- Capital OK Co., Ltd.	-	-	-	18
- OK Cash Co., Ltd.	-	-	-	3

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18 Related party transactions (Cont'd)

i) Revenues (Cont'd)

	Consolidated		Company	
	2016	2015	2016	2015
	Baht'000	Baht'000	Baht'000	Baht'000
For the three-month period ended 30 September				
Other income - Subsidiaries				
Sharing expense				
- ACAP Consulting Co., Ltd.	-	-	480	326
- ACAP Corporate Services Co., Ltd.	-	-	-	488
- Global Service Center Co., Ltd.	-	-	1,600	1,665
- Capital OK Co., Ltd.	-	-	800	66
- OK Cash Co., Ltd.	-	-	900	654
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	15	66
Interest income				
- ACAP Consulting Co., Ltd.	-	-	22	47
- Global Service Center Co., Ltd.	-	-	27	331
- OK Cash Co., Ltd.	-	-	736	994
Total other income	-	-	4,580	4,637
For the nine-month period ended 30 September				
Other income - Subsidiaries				
Accounting and financial service income				
- Global Service Center Co., Ltd.	-	-	-	4
- Capital OK Co., Ltd.	-	-	-	33
- OK Cash Co., Ltd.	-	-	-	4
Sharing expense				
- ACAP Consulting Co., Ltd.	-	-	1,449	389
- ACAP Corporate Services Co., Ltd.	-	-	-	606
- Global Service Center Co., Ltd.	-	-	5,898	1,665
- Capital OK Co., Ltd.	-	-	1,499	66
- OK Cash Co., Ltd.	-	-	2,780	654
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	107	66
Interest income				
- ACAP Consulting Co., Ltd.	-	-	71	199
- ACAP Corporate Services Co., Ltd.	-	-	-	10
- Global Service Center Co., Ltd.	-	-	86	1,456
- OK Cash Co. Ltd.	-	-	2,852	1,107
Total other income	-	-	14,742	6,259

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18 Related party transactions (Cont'd)

ii) Expenses

	Consolidated		Company	
	2016	2015	2016	2015
	Baht'000	Baht'000	Baht'000	Baht'000
For the three-month period ended 30 September				
Finance costs				
<u>Subsidiaries</u>				
- Capital OK Co., Ltd.	-	-	440	1,062
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	63	87
<u>Related parties</u>				
- Thai Luxe Enterprises Public Co., Ltd.	7,673	-	7,673	-
	<u>7,673</u>	<u>-</u>	<u>8,176</u>	<u>1,291</u>
For the nine-month period ended 30 September				
Finance costs				
<u>Subsidiaries</u>				
- Capital OK Co., Ltd.	-	-	1,310	3,576
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	187	97
<u>Related parties</u>				
- Thai Luxe Enterprises Public Co., Ltd.	15,298	-	15,298	-
- Management	160	-	160	-
	<u>15,458</u>	<u>-</u>	<u>16,955</u>	<u>3,673</u>

iii) Outstanding balances arising from sales / purchases of services

	Consolidated		Company	
	30 September 2016	31 December 2015	30 September 2016	31 December 2015
	Baht'000	Baht'000	Baht'000	Baht'000
Amounts due from related companies				
- ACAP Consulting Co., Ltd.	-	-	178	173
- Global Service Center Co., Ltd.	-	-	543	882
- Capital OK Co., Ltd.	-	-	321	33
- OK Cash Co., Ltd.	-	-	1,129	570
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	5	33
	<u>-</u>	<u>-</u>	<u>2,176</u>	<u>1,691</u>

All of amount due from related parties are undue.

Amounts due to related companies				
- Capital OK Co., Ltd.	-	-	32,658	26,424
- ACAP (ASIA) Asset Management Co., Ltd.	-	-	20	22
	<u>-</u>	<u>-</u>	<u>32,678</u>	<u>26,446</u>

18 Related party transactions (Cont'd)

iv) Loans to related parties

Short-term

For the nine-month period ended 30 September 2016, the Company had short-term loans to subsidiaries as follows:

	Company			
	Short-term loans			
	Opening balance Baht'000	Additions during the period Baht'000	Repayments during the period Baht'000	Ending balance Baht'000
OK Cash Co., Ltd.	307,000	14,200	(61,200)	260,000
Total	307,000	14,200	(61,200)	260,000

During the nine-month period ended 30 September 2016, the Company had entered into an unsecured loan agreement with OK Cash Co., Ltd. in form of a promissory note due at call, which bear interest rate at 1.0% and 4.5% per annum and the interest is due every 30 day after the drawn down date. The proceed from such loan given is then on lent to other companies by OK Cash Co., Ltd. as disclosed in Note 9.

Long-term

For the nine-month period ended 30 September 2016, the Company had long-term loans to subsidiaries as follows:

	Company		
	Long-term loans		
	Opening balance Baht'000	Repayments during the period Baht'000	Ending balance Baht'000
ACAP Consulting Co., Ltd.	11,000	(3,200)	7,800
<u>Less</u> Allowance for impairment	(11,000)	3,200	(7,800)
	-	-	-
Global Service Center Co. Ltd.	12,500	(3,000)	9,500
<u>Less</u> Allowance for impairment	(12,500)	3,000	(9,500)
	-	-	-
Total	-	-	-

During the nine-month period ended 30 September 2016, the Company had received full repayment from long-term lendings to ACAP Consulting Co., Ltd. and Global Service Center Co., Ltd. totalling Baht 6.2 million. Consequently, the Company had reversed related allowance for impairment at the same amount.

18 Related party transactions (Cont'd)

v) Short-term borrowings from related party

During the nine-month period ended 30 September 2016, the Company had borrowings from related parties as follows:

Counterparty	Consolidated			
	Opening balance Baht'000	Additions during the period Baht'000	Repayments during the period Baht'000	Ending balance Baht'000
<u>Related parties</u>				
- Thai Luxe Enterprises PCL.	-	800,000	(250,000)	550,000
	-	800,000	(250,000)	550,000
Counterparty	Company			
	Opening balance Baht'000	Additions during the period Baht'000	Repayments during the period Baht'000	Ending balance Baht'000
<u>Subsidiaries</u>				
- Capital OK Co., Ltd.	175,000	-	-	175,000
- ACAP (Asia) Asset Management Co., Ltd.	25,000	-	-	25,000
<u>Related parties</u>				
- Thai Luxe Enterprises PCL.	-	800,000	(250,000)	550,000
	200,000	800,000	(250,000)	750,000

Thai Luxe Enterprise Public Company Limited has become the Company's shareholder since December 2015 and currently, it has shares and voting rights of 13.89% in the Company so Thai Luxe Enterprise Public Company Limited is considered as a related party.

Borrowings from with Capital OK Co., Ltd. and ACAP (Asia) Asset Management Co., Ltd. are in form of unsecured promissory notes, due at call which bear interest rate at 1% per annum. The interest is due every 30 day after the drawn down date.

Borrowing from Thai Luxe Enterprises Public Company Limited amounting to Baht 550 million in form of unsecured bill of exchange, which bear interest at 5% - 6% per annum. The interest is due at the maturity date.

19 Commitments

Significant commitments are from operating lease agreements of office building, warehouses and equipment including other service agreements as follows:

	Consolidated		Company	
	30 September 2016 Baht'000	31 December 2015 Baht'000	30 September 2016 Baht'000	31 December 2015 Baht'000
Within 1 year	9,549	9,343	4,826	3,787
More than 1 year but less than 5 years	4,229	7,998	3,971	6,785
Total	13,778	17,341	8,797	10,572

20 Contingent liabilities

As at 22 November 2007, the Company together with 9 defendants were jointly litigated for default the debt portfolio. The Court of First instance dismissed the court case. The plaintiff has further filed the court case to the Appeal Court against the consideration of the Court of First instance. This court case is still pending for the consideration by the Appeal court at the moment. The management assesses the fact and believes that the case has no ground and will not result in any liability to the Company.

As at 29 April 2015, the Company was litigated by a supplier for default in the service contract and for several compensation of Baht 1.3 million. The Court of First Instance dismissed the court case. The plaintiff has further filed the court case to the Appeal Court. The management assesses related facts and believes that the case has no ground and will not result in any liability to the Company.

As at 1 February 2016, the Company was litigated by a supplier for default in the service contract and for several compensation of Baht 4.9 million. The Court Instance dismissed the court case. The plaintiff has further filed the court case to the Appeal Court. The management assesses related facts and believes that the case has no ground and will not result in any liability to the Company.

21 Event after the reporting period

During 10-12 October 2016, the Company issued unsubordinated and unsecured debentures in registered name (ACAP18OA) to public under a term of 2 years and, which bear interest at 5.60% per annum. The Company received payment for the debentures on 14 October 2016.