Unaudited statement of profit or loss and other comprehensive income

for the period ended 30 June 2017

	Three months ended 30- Jun-17 USD'000	Three months ended 30-Jun-16 USD'000	Six months ended 30-Jun-17 USD'000	Six months ended 30-Jun-16 USD'000	Year ended 31-Dec-16 USD'000
Interest income	15,463	13,564	29,725	25,520	52,630
Interest expense	(3,154)	(3,278)	(5,967)	(5,037)	(9,992)
Net interest income	12,309	10,286	23,758	20,483	42,638
Fee and commission income	1,576	2,643	3,135	6,033	10,256
Fee and commission expense	(113)	(226)	(257)	(504)	(828)
Net fee and commission income	1,463	2,417	2,878	5,529	9,428
Net trading income	857	1,126	1,665	1,733	3,595
	14,629	13,829	28,301	27,745	55,661
Other operating income	152	208	277	392	744
Total operating income	14,781	14,037	28,578	28,137	56,405
Net reversal of impairment/(impairment loss) on financial assets	(2)	(31)	(21)	(31)	29
Personnel expenses	(800)	(820)	(1,571)	(1,598)	(3,064)
Operating lease expenses	(36)	(14)	(72)	(51)	(125)
Depreciation	(9)	(5)	(15)	(8)	(38)
Other expenses	(2,488)	(2,317)	(4,856)	(4,587)	(10,179)
Total expenses	(3,333)	(3,156)	(6,514)	(6,244)	(13,406)
Profit before income tax	11,446	10,850	22,043	21,862	43,028
Income tax expense	(560)	(464)	(961)	(933)	(1,852)
Profit for the year	10,886	10,386	21,082	20,929	41,176
Other comprehensive income, net of income tax Items that will not be reclassified to profit or loss					
Remeasurements of defined benefit liabilities	(108)	(10)	(205)	(41)	(304)
Related tax Other comprehensive income for the year, net of	3	-	5	1	9
income tax	(105)	(10)	(200)	(40)	(295)
Total comprehensive income for the year	10,781	10,376	20,882	20,889	40,881
Profit attributable to:	10.007	10.207	21.002	20.020	41 177
Equity holder Total comprehensive income attributable to:	10,886	10,386	21,082	20,929	41,176
Equity holder	10,781	10,376	20,882	20,889	40,881



Unaudited statement of financial position

at 30 June 2017

	30- Jun-17	30-Jun-16	31-Dec-16
	USD'000	USD'000	USD'000
Assets			
Cash and cash equivalents	1,275,861	1,128,239	421,405
Trading assets	333	26,272	920
Loans and advances to banks	755,301	1,214,558	1,395,481
Loans and advances to customers	1,543,588	1,642,046	1,613,678
Equipment	55	50	52
Deferred tax assets	59	47	55
Other assets	30,825	22,311	14,014
Total assets	3,606,022	4,033,523	3,445,605

Unaudited statement of financial position (continued)

at 30 June 2017

Liabilities	30-Jun-17 USD'000	30-Jun-16 USD'000	31-Dec-16 USD'000
Deposits from customers	2,341,017	2,297,722	2,162,790
Trading liabilities	208	832	137
Other borrowed funds	910,572	1,340,637	946,560
Current tax liabilities	614	586	786
Other liabilities	19,414	23,914	22,016
Total liabilities	3,271,825	3,663,691	3,132,289
Shareholder's equity			
Stated capital – paid up	72,957	72,957	72,957
Retained earnings	167,009	196,082	140,103
Other reserves	94,231	100,793	100,256
Total equity attributable to equity holder	334,197	369,832	313,316
Total liabilities and shareholder's equity	3,606,022	4,033,523	3,445,605
CONTINGENT LIABILITIES Guarantees, letters of credit, endorsements and other obligations.	24,204	26,376	15,319
Commitments	120,383	174,191	189,719

Unaudited statement of changes in equity for the period ended 30 June 2017

				Other reserves		Total
	Stated capital	Retained earnings	Statutory reserve	General banking reserve	Reserves for own shares	
	USD'000	USD'000	USD'000	USD'000	USD'000	USD'000
Balance at 1 January 2015	72,957	182,280	72,957	27,135	53	355,382
Total comprehensive income Profit for the year	_	41,504	_	_	_	41,504
Other comprehensive income		41,304				41,504
Remeasurements of defined benefit liabilities	_	(49)	_	_	_	(49)
Exchange difference on remeasurements of defined benefit						
liabilities	-	85	-	-	-	85
Tax on other comprehensive income	-	3	-	-	-	3
Total other comprehensive income	-	39	-	-	-	39
Total comprehensive income	-	41,543	-	-	-	41,543
Transactions with owners of the Bank						
Dividends paid	-	(48,000)	-	-	-	(48,000)
Exchange difference	-	5	-	-	(1)	4
Transactions with owners of the Bank		(47,995)	-		(1)	(47,996)
Transfer to/(from) general banking reserve	-	1,452	-	(1,452)	-	-
Balance at 31 December 2015	72,957	177,280	72,957	25,683	52	348,929
	12,931	177,200	12,931	23,063	32	340,747
Total comprehensive income		41 176				41 176
Profit for the year	-	41,176	-	-	-	41,176
Other comprehensive income Remeasurements of defined benefit liabilities		(212)				(212)
Exchange difference on remeasurements of defined benefit	-	(313)	-	-	-	(313)
liabilities	-	9	-	-	-	9
Tax on other comprehensive income	-	9	-	-	-	9
Total other comprehensive income	-	(295)	-	-	-	(295)
Total comprehensive income	-	40,881	-	-	-	40,881
Transactions with owners of the Bank						
Dividends paid	-	(76,500)	-	-	-	(76,500)
Other movement	-	13	-	-	(7)	6
Transactions with owners of the Bank		(76,487)			(7)	(76,494)
Transfer to/(from) general banking reserve	-	(1,571)	_	1,571	_	-
Balance at 31 December 2016	72,957	140,103	72,957	27,254	45	313,316
Total comprehensive income						
Profit for the year	-	21,082	_	_	-	21,082
Other comprehensive income		,				,
Remeasurements of defined benefit liabilities	-	(159)	-	-	-	(159)
Exchange difference on remeasurements of defined benefit liabilities	-	(46)	-	-	-	(46)
Tax on other comprehensive income	-	5	-	-	-	5
Total other comprehensive income	-	(200)	-		-	(200)
Total comprehensive income		20,882				20,882
Transactions with owners of the Bank						
Other movement	-	-			(1)	(1)
Transactions with owners of the Bank	-	-	-		(1)	(1)
Transfer to/(from) general banking reserve	-	6,024	-	(6,024)	-	<u> </u>
Balance at 30 June 2017	72,957	167,009	72,957	21,230	44	334,197
Parameter at CO Guile BOL!	12,751	107,007	12,751	21,230	**	337,177

Unaudited statement of cash flows *for the period ended 30 June 2017*

Cash flows from operating activities 22,043 21,862 31-Dec-16 USD 7000 Profit before income tax 22,043 21,862 43,028 Adjustments for: 21 31 (29) Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: 1,083 7,716 2,625 Change in: 1 5,351 3,494 Other labilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading isabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,609 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 2				
Cash flows from operating activities 22,043 21,862 43,028 Adjustments for: Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: Union (3,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Other liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to oustomers 70,669 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid 6,6996 (4,130) (8,375) Income tax paid 11,133 (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209)		30-June-17	30-Jun-16	31-Dec-16
Adjustments for: 22,043 21,862 43,028 Adjustments for: Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: 1,083 7,716 2,625 Change in: (16,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Trading sasets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) 344,560 Interest received 29,234 23,896 50,458 Interest paid (6,		USD'000	USD'000	USD'000
Adjustments for: 22,043 21,862 43,028 Adjustments for: Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: 1,083 7,716 2,625 Change in: 1,083 7,716 2,675 6,678 Trading assets 5,87 24,958 39,434 24,958 394,357 14,333 3,14 32,142 2,923 <td></td> <td></td> <td></td> <td></td>				
Adjustments for: Image: Comparison of the co	Cash flows from operating activities			
Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: Use of the cash and cash equivalents Other assets (16,320) (5,351) 3,494 Other assets (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Receash from/(used in) operating activities 894,357 (464,044) (703,622) Income tax paid (1,133)	Profit before income tax	22,043	21,862	43,028
Depreciation 15 8 38 Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: Use of the cash and cash equivalents Other assets (16,320) (5,351) 3,494 Other assets (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Receash from/(used in) operating activities 894,357 (464,044) (703,622) Income tax paid (1,133)				
Net impairment loss on financial assets 21 31 (29) Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: 1,083 7,716 2,625 Other assets (16,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Interest paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing			0	20
Net interest income (23,758) (20,483) (42,638) Exchange differences in respect of cash and cash equivalents 2,762 6,298 2,226 Change in: 1,083 7,716 2,625 Other assets (16,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to bustomers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in inves	-			
Exchange differences in respect of cash and cash equivalents	-			
Change in: 1,083 7,716 2,625 Other assets (16,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Dividends paid (5,16)				
Change in: (16,320) (5,351) 3,494 Other assets (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Net cash used in financing activities (36,116) 954,599 930,522 Net cash used in	Exchange differences in respect of cash and cash equivalents		<u> </u>	
Other assets (16,320) (5,351) 3,494 Other liabilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Net cash used in financing activities (36,116) 954,599 930,522 Net cash		1,083	7,716	2,625
Other liabilities (2,078) 9,557 6,678 Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Net cash used in investing activities (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022	_			
Trading assets 587 (24,958) 394 Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Dividends paid - - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 <td></td> <td></td> <td></td> <td>3,494</td>				3,494
Trading liabilities 71 576 (119) Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Cash flows from financing activities (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405	Other liabilities	(2,078)	9,557	6,678
Loans and advances to banks 640,180 (215,436) (396,359) Loans and advances to customers 70,069 3,714 32,142 Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) 894,357 (464,044) (703,622) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 <td>Trading assets</td> <td>587</td> <td>(24,958)</td> <td>394</td>	Trading assets	587	(24,958)	394
Coans and advances to customers 70,069 3,714 32,142	Trading liabilities	71	576	(119)
Deposits from customers 178,227 (259,628) (394,560) Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) Received 894,357 (464,044) (703,622) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents (36,116) 954,599 854,022 Net change in cash and cash equivalents (36,116) 954,599 854,022 Net change in respect of cash and cash equivalents (27,620) (6,298) (2,226)	Loans and advances to banks	640,180	(215,436)	(396,359)
Interest received 29,234 23,896 50,458 Interest paid (6,696) (4,130) (8,375) 894,357 (464,044) (703,622) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Cash flows from financing activities (18) (26) (58) Cash flows from financing activities (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents (36,116) 954,599 854,022 Net change in cash and cash equivalents (36,116) 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Loans and advances to customers	70,069	3,714	32,142
Interest paid (6,696) (4,130) (8,375) (84,044) (703,622) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,884) (1,133) (1,165) (1,184) (1,184) (1,185) (1,18	Deposits from customers	178,227	(259,628)	(394,560)
R94,357 (464,044) (703,622) Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities (893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (36,116) (954,599) (930,522) Net cash used in financing activities (36,116) (954,599) (854,022) Net change in cash and cash equivalents (36,116) (954,599) (148,458) Cash and cash equivalents (148,458) (275,173) (275,173) (275,173) Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Interest received	29,234	23,896	50,458
Income tax paid (1,133) (1,165) (1,884) Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities (36) (36) (58) Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Interest paid	(6,696)	(4,130)	(8,375)
Net cash from/(used in) operating activities 893,224 (465,209) (705,506) Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities 30,116 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)		894,357	(464,044)	(703,622)
Cash flows from investing activities (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities	Income tax paid	(1,133)	(1,165)	(1,884)
Acquisition of equipment (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities Standard Cash (76,500) Contract (76,500)	Net cash from/(used in) operating activities	893,224	(465,209)	(705,506)
Acquisition of equipment (18) (26) (58) Net cash used in investing activities (18) (26) (58) Cash flows from financing activities Standard Cash (76,500) Contract (76,500)				
Net cash used in investing activities (18) (26) (58) Cash flows from financing activities - - (76,500) Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Cash flows from investing activities			
Cash flows from financing activities Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Acquisition of equipment	(18)	(26)	(58)
Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Net cash used in investing activities	(18)	(26)	(58)
Dividends paid - - (76,500) (Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)				
(Decrease)/increase in other borrowed funds (36,116) 954,599 930,522 Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Cash flows from financing activities			
Net cash used in financing activities (36,116) 954,599 854,022 Net change in cash and cash equivalents 857,090 489,364 148,458 Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Dividends paid	-	-	(76,500)
Net change in cash and cash equivalents Cash and cash equivalents at 1 January Exchange differences in respect of cash and cash equivalents 857,090 489,364 148,458 275,173 275,173 (6,298) (2,226)	(Decrease)/increase in other borrowed funds	(36,116)	954,599	930,522
Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Net cash used in financing activities	(36,116)	954,599	854,022
Cash and cash equivalents at 1 January 421,405 275,173 275,173 Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)				
Exchange differences in respect of cash and cash equivalents (2,762) (6,298) (2,226)	Net change in cash and cash equivalents	857,090	489,364	148,458
	Cash and cash equivalents at 1 January	421,405	275,173	275,173
Cash and cash equivalents at end of the period/year 1,275,733 758,239 421,405	Exchange differences in respect of cash and cash equivalents	(2,762)	(6,298)	(2,226)
	Cash and cash equivalents at end of the period/year	1,275,733	758,239	421,405