### **Unaudited Statement of Profit or Loss and Other Comprehensive Income**

for the period ended 30 September 2017

	Three months ended 30 September 2017 USD'000	Three months ended 30 September 2016 USD'000	Nine months ended 30 September 2017 USD'000	Nine months ended 30 September 2016 USD'000	Year ended 31 December 2016 USD'000
Interest income	15,999	13,550	45,724	39,070	52,630
Interest expense	(3,939)	(2,572)	(9,906)	(7,609)	(9,992)
Net interest income	12,060	10,978	35,818	31,461	42,638
Fee and commission income	1,635	2,518	4,770	8,551	10,256
Fee and commission expense	(169)	(217)	(426)	(721)	(828)
Net fee and commission income	1,466	2,301	4,344	7,830	9,428
Net trading income	630	1,134	2,295	2,867	3,595
	14,156	14,413	42,457	42,158	55,661
Other counting in com-	100	150	48.6	5.10	744
Other operating income	199	150	476	542	744
Total operating income	14,355	14,563	42,933	42,700	56,405
Net reversal of impairment/(impairment loss) on financial assets	129	28	108	(3)	29
Personnel expenses	(769)	(684)	(2,340)	(2,282)	(3,064)
Operating lease expenses	(38)	(37)	(110)	(88)	(125)
Depreciation	(8)	(27)	(23)	(35)	(38)
Other expenses	(2,788)	(2,634)	(7,644)	(7,221)	(10,179)
Total expenses	(3,603)	(3,382)	(10,117)	(9,626)	(13,406)
Profit before income tax	10,881	11,209	32,924	33,071	43,028
Income tax expense	(485)	(475)	(1,446)	(1,408)	(1,852)
Profit for the period/year	10,396	10,734	31,478	31,663	41,176
Other comprehensive income, net of income tax Items that will not be reclassified to profit or loss	23,07	-7		7,11	,
Remeasurements of defined benefit liabilities	205	(11)	(306)	(52)	(304)
Related tax	(5)	1	8	2	9
Other comprehensive income for the period/year, net of income tax	200	(10)	(298)	(50)	(295)
Total comprehensive income for the period/year	10,596	10,724	31,180	31,613	40,881
Profit attributable to:					
Equity holder	10,396	10,734	31,478	31,663	41,176
Total comprehensive income attributable to:					
Equity holder	10,596	10,724	31,180	31,613	40,881



## **Unaudited Statement of Financial Position** *as at 30 September 2017*

	30 September 2017 USD'000	30 September 2016 USD'000	31 December 2016 USD'000
Assets			
Cash and cash equivalents	769,350	725,371	421,405
Trading assets	173	407	920
Loans and advances to banks	865,111	1,142,856	1,395,481
Loans and advances to customers	1,664,062	1,570,132	1,613,678
Equipment	45	54	52
Deferred tax assets	58	48	55
Other assets	31,392	20,539	14,014
Total assets	3,330,191	3,459,407	3,445,605

### **Unaudited Statement of Financial Position (continued)** as at 30 September 2017

Liabilities	30 September 2017 USD'000	30 September 2016 USD'000	31 December 2016 USD'000
Deposits from customers	2,105,883	2,223,494	2,162,790
Trading liabilities	177	168	137
Other borrowed funds	861,150	880,648	946,560
Current tax liabilities	726	719	786
Other liabilities	17,760	15,329	22,016
Total liabilities	2,985,696	3,120,358	3,132,289
Shareholder's equity			
Stated capital – paid up	72,957	72,957	72,957
Retained earnings	174,877	167,728	140,103
Other reserves	96,661	98,364	100,256
Total equity attributable to equity holder	344,495	339,049	313,316
Total liabilities and shareholder's equity	3,330,191	3,459,407	3,445,605
CONTINGENT LIABILITIES Guarantees, letters of credit, endorsements and other obligations.	6,516	39,330	15,319
Commitments	166,051	203,636	189,719

# **Unaudited Statement of Changes in Equity** for the period ended 30 September 2017

		_	Other reserves			
	Stated capital		•	General banking reserve	Reserves for own shares	Total
	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						
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
Total comprehensive income	12,551	177,200	12,551	25,005	32	340,727
Profit for the year	_	41,176	_	_	-	41,176
Other comprehensive income		,				,
Remeasurements of defined benefit liabilities	_	(313)	_	_	-	(313)
Exchange difference on remeasurements of defined benefit 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	-	31,478	-	-	-	31,478
Other comprehensive income						
Remeasurements of defined benefit liabilities	-	(254)	-	-	-	(254)
Exchange difference on remeasurements of defined benefit liabilities	-	(52)	-	-	-	(52)
Tax on other comprehensive income	-	8	-	-	-	8
Total other comprehensive income	-	(298)	-	-	-	(298)
Total comprehensive income	_	31,180	-	-	-	31,180
Transactions with owners of the Bank						
Other movement	-	-	-	-	(1)	(1)
Transactions with owners of the Bank	-	-			(1)	(1)
Transfer to/(from) general banking reserve	_	3,594	_	(3,594)	_	-
Balance at 30 September 2017	72,957		72,957			344 405
Datance at 50 September 2017	12,957	174,877	12,957	23,660	44	344,495

**Unaudited Statement of Cash Flows** for the period ended 30 September 2017

Cash flows from operating activities         activities         color of the force income tax         activities		30 September 2017	30 September 2016	31 December 2016
Cash flows from operating activities         32,924         33,071         43,028           Adjustments for:         23         35         38           Depreciation         23         35         38           Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Change in:         (1665)         7,145         2,625           Change in:         (1665)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading sasets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (50,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)				
Profit before income tax         32,924         33,071         43,028           Adjustments for:         Popreciation         23         35         38           Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Exchange differences in respect of cash and cash equivalents         (1,665)         7,145         2,625           Change in:         Universe time to the color of the		CSD 000	CSD 000	CSD 000
Profit before income tax         32,924         33,071         43,028           Adjustments for:         Popreciation         23         35         38           Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Exchange differences in respect of cash and cash equivalents         (1,665)         7,145         2,625           Change in:         Universe time to the color of the	Cash flows from operating activities			
Adjustments for:         23         35         38           Depreciation         23         35         38           Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Change in:         (1665)         7,145         2,625           Change in:         (15,616)         (3,106)         3,494           Other assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)		32,924	33,071	43,028
Depreciation         23         35         38           Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,225           Change in:         User assets         (15,616)         (3,106)         3,494           Other liabilities         (37,30)         593         6,678           Trading sasets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,907)         75,656         32,142           Deposits from customers         (50,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)		,	,	,
Net impairment loss on financial assets         (107)         3         (29)           Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Change in:         (1665)         7,145         2,625           Other assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading assets         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Interest paid         (10,739)         (6,341)         (8,375)           Net cash from/(used in) operating activities         20         (57)         (58)           Cash flows from investing activities	Adjustments for:			
Net interest income         (35,818)         (31,461)         (42,638)           Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Change in:         (16,665)         7,145         2,625           Change in:         0ther assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,977)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)	Depreciation	23	35	38
Exchange differences in respect of cash and cash equivalents         1,309         5,497         2,226           Change in:         Uther assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (10,739)         (6,341)         (8,375)           Income tax paid         (10,739)         (6,341)         (8,375)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)<	Net impairment loss on financial assets	(107)	3	(29)
Change in:         (1,665)         7,145         2,625           Other assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (50,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest received         436,185         (365,851)         (703,622)           Income tax paid         (10,739)         (6,341)         (83,75)           Incerest paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (703,622)           Income tax paid         (1,501)         (1,507)         (58)           Net cash from/fused in investing activities         20         (57)         (58)           Cash flows from financing activities         (20)<	Net interest income	(35,818)	(31,461)	(42,638)
Change in:         (15,616)         (3,106)         3,494           Other assets         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (41,500)         (76,500)           Dividends paid         (41,500)         (76,500)           (Decrease)/increase in other borrowed funds         (85,724)	Exchange differences in respect of cash and cash equivalents	1,309	5,497	2,226
Other assets         (15,616)         (3,106)         3,494           Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from fina		(1,665)	7,145	2,625
Other liabilities         (3,730)         593         6,678           Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         779,948         930	Change in:			
Trading assets         747         907         394           Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Net cash from/(used in) financing activities         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448	Other assets	(15,616)	(3,106)	3,494
Trading liabilities         40         (88)         (119)           Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         200         (57)         (58)           Net cash used in investing activities         200         (57)         (58)           Cash flows from financing activities         200         (57)         (58)           Dividends paid         -         (41,500)         (76,500)           (Decrease)/increase in other borrowed funds         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,03	Other liabilities	(3,730)	593	6,678
Loans and advances to banks         530,370         (143,734)         (396,359)           Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (35,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differe	Trading assets	747	907	394
Loans and advances to customers         (50,277)         75,656         32,142           Deposits from customers         (56,907)         (333,856)         (394,560)           Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           436,185         (365,851)         (703,622)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Vet cash from/(used in) financing activities         (85,724)         779,948         930,522           Net change in cash and cash equivalents         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,17	Trading liabilities	40	(88)	(119)
Deposits from customers   (56,907)   (333,856)   (394,560)     Interest received   43,962   36,973   50,458     Interest paid   (10,739)   (6,341)   (8,375)     Interest paid   (1,501)   (1,507)   (1,884)     Net cash from/(used in) operating activities   434,684   (367,358)   (705,506)     Cash flows from investing activities   (20)   (57)   (58)     Net cash used in investing activities   (20)   (57)   (58)     Net cash used in investing activities   (20)   (57)   (58)     Cash flows from financing activities   (20)   (57)   (58)     Cash flows from financing activities   (41,500)   (76,500)     (Decrease)/increase in other borrowed funds   (85,724)   779,948   930,522     Net cash from/(used in) financing activities   (85,724)   738,448   854,022     Net change in cash and cash equivalents   (34,940   371,033   148,458     Cash and cash equivalents at 1 January   (42,405   275,173   275,173     Exchange differences in respect of cash and cash equivalents   (1,309)   (5,497)   (2,226)	Loans and advances to banks	530,370	(143,734)	(396,359)
Interest received         43,962         36,973         50,458           Interest paid         (10,739)         (6,341)         (8,375)           436,185         (365,851)         (703,622)           Income tax paid         (1,501)         (1,507)         (1,884)           Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (365,724)         (779,948)         930,522           Net cash from/(used in) financing activities         (85,724)         779,948         930,522           Net change in cash and cash equivalents         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)	Loans and advances to customers	(50,277)	75,656	32,142
Interest paid   (10,739)   (6,341)   (8,375)   (703,622)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,884)   (1,501)   (1,507)   (1,508)   (1,507)   (1,508)   (1,507)   (1,508)   (1,507)   (1,508)   (1,507)   (1,508)   (1,507)   (1,508)   (1,507)   (1,508)   (1,50	Deposits from customers	(56,907)	(333,856)	(394,560)
A36,185	Interest received	43,962	36,973	50,458
Income tax paid   (1,501)   (1,507)   (1,884)       Net cash from/(used in) operating activities   434,684   (367,358)   (705,506)     Cash flows from investing activities   (20)   (57)   (58)     Net cash used in investing activities   (20)   (57)   (58)     Cash flows from financing activities   (20)   (57)   (58)     Cash flows from financing activities   (41,500)   (76,500)     (Decrease)/increase in other borrowed funds   (85,724)   (779,948   930,522     Net cash from/(used in) financing activities   (85,724)   (738,448   854,022     Net change in cash and cash equivalents   (348,940   371,033   148,458     Cash and cash equivalents at 1 January   421,405   275,173   275,173     Exchange differences in respect of cash and cash equivalents   (1,309)   (5,497)   (2,226)	Interest paid	(10,739)	(6,341)	(8,375)
Net cash from/(used in) operating activities         434,684         (367,358)         (705,506)           Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Dividends paid         -         (41,500)         (76,500)           (Decrease)/increase in other borrowed funds         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)		436,185	(365,851)	(703,622)
Cash flows from investing activities         (20)         (57)         (58)           Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         (20)         (57)         (58)           Dividends paid         -         (41,500)         (76,500)           (Decrease)/increase in other borrowed funds         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)	Income tax paid	(1,501)	(1,507)	(1,884)
Acquisition of equipment       (20)       (57)       (58)         Net cash used in investing activities       (20)       (57)       (58)         Cash flows from financing activities       (41,500)       (76,500)         Dividends paid       -       (41,500)       (76,500)         (Decrease)/increase in other borrowed funds       (85,724)       779,948       930,522         Net cash from/(used in) financing activities       (85,724)       738,448       854,022         Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)	Net cash from/(used in) operating activities	434,684	(367,358)	(705,506)
Acquisition of equipment       (20)       (57)       (58)         Net cash used in investing activities       (20)       (57)       (58)         Cash flows from financing activities       (41,500)       (76,500)         Dividends paid       -       (41,500)       (76,500)         (Decrease)/increase in other borrowed funds       (85,724)       779,948       930,522         Net cash from/(used in) financing activities       (85,724)       738,448       854,022         Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)				
Net cash used in investing activities         (20)         (57)         (58)           Cash flows from financing activities         -         (41,500)         (76,500)           Dividends paid         -         (41,500)         (76,500)           (Decrease)/increase in other borrowed funds         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)	Cash flows from investing activities			
Cash flows from financing activities         Dividends paid       - (41,500)       (76,500)         (Decrease)/increase in other borrowed funds       (85,724)       779,948       930,522         Net cash from/(used in) financing activities       (85,724)       738,448       854,022         Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)	Acquisition of equipment	(20)	(57)	(58)
Dividends paid       -       (41,500)       (76,500)         (Decrease)/increase in other borrowed funds       (85,724)       779,948       930,522         Net cash from/(used in) financing activities       (85,724)       738,448       854,022         Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)	Net cash used in investing activities	(20)	(57)	(58)
Dividends paid       -       (41,500)       (76,500)         (Decrease)/increase in other borrowed funds       (85,724)       779,948       930,522         Net cash from/(used in) financing activities       (85,724)       738,448       854,022         Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)				
(Decrease)/increase in other borrowed funds         (85,724)         779,948         930,522           Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)	Cash flows from financing activities			
Net cash from/(used in) financing activities         (85,724)         738,448         854,022           Net change in cash and cash equivalents         348,940         371,033         148,458           Cash and cash equivalents at 1 January         421,405         275,173         275,173           Exchange differences in respect of cash and cash equivalents         (1,309)         (5,497)         (2,226)	Dividends paid	-	(41,500)	(76,500)
Net change in cash and cash equivalents       348,940       371,033       148,458         Cash and cash equivalents at 1 January       421,405       275,173       275,173         Exchange differences in respect of cash and cash equivalents       (1,309)       (5,497)       (2,226)	(Decrease)/increase in other borrowed funds	(85,724)	779,948	930,522
Cash and cash equivalents at 1 January 421,405 Exchange differences in respect of cash and cash equivalents (1,309) 275,173 275,173 (2,226)	Net cash from/(used in) financing activities	(85,724)	738,448	854,022
Cash and cash equivalents at 1 January 421,405 Exchange differences in respect of cash and cash equivalents (1,309) 275,173 275,173 (2,226)				
Exchange differences in respect of cash and cash equivalents (1,309) (5,497) (2,226)	Net change in cash and cash equivalents	348,940	371,033	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 769.036 640.709 421.405	Exchange differences in respect of cash and cash equivalents	(1,309)	(5,497)	(2,226)
7 121,100	Cash and cash equivalents at end of the period/year	769,036	640,709	421,405