

	2015	2014
CASH FLOWS FROM OPERATING ACTIVITIES		
<i>net cash flows before changes in operating assets and liabilities</i>	-194,695	-203,129
Interest receipts	5,454	732
Interest payments	-134,366	-127,838
Fee and commission receipts	0	6
Fee and commission payments	0	-4
Net receipts from financial instruments at fair value through profit or loss	0	0
Net receipts from foreign exchange	327	-5,428
General administrative and personnel expense payments	-57,293	-60,908
Net other income receipts	-8,817	-9,689
<i>cash flows from changes in operating assets and liabilities</i>	0	-7,400
(Increase) decrease in operating assets	0	-7,400
Net cash from operating activities before income tax paid	-194,695	-210,529
Income tax paid	-67,039	-28,713
Cash flows from operations	-261,734	-239,242
CASH FLOWS FROM INVESTING ACTIVITIES		
(Increase) decrease in property, equipment and intangible assets	684,063	1,695,984
(Increase) decrease in deposits held in banks	295,296	-295,296
Purchases of property, equipment and intangible assets	-513	-374
Sales of property, equipment and intangible assets		
Cash flows used in investing activities	978,846	1,400,314
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends paid	-202,464	-78,050
Increase (decrease) in loans taken	-427,742	-1,091,232
Cash flows used in financing activities	-630,206	-1,169,282
Effect of changes in exchange rates on cash and cash equivalents	-18,757	39,824
Net increase in cash and cash equivalents	68,149	31,614
Cash and cash equivalents as at the beginning of the year	290,213	258,599
Cash and cash equivalents as at the end of the year	358,362	290,213