

| | 2016 | 2015 |
|--|------------------|-----------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| <i>net cash flows before changes in operating assets and liabilities</i> | -257,761 | -194,695 |
| Interest receipts | 276 | 5,454 |
| Interest payments | -189,608 | -134,366 |
| Fee and commission receipts | 0 | 0 |
| Fee and commission payments | 0 | 0 |
| Net receipts from financial instruments at fair value through profit or loss | 0 | 0 |
| Net receipts from foreign exchange | 1,085 | 327 |
| General administrative and personnel expense payments | -53,386 | -57,293 |
| Net other income receipts | -16,128 | -8,817 |
| <i>cash flows from changes in operating assets and liabilities</i> | -40,000 | 0 |
| (Increase) decrease in operating assets | -40,000 | 0 |
| Net cash from operating activities before income tax paid | -297,761 | -194,695 |
| Income tax paid | -4,000 | -67,039 |
| Cash flows from operations | -301,761 | -261,734 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| (Increase) decrease in investments held to maturity | -755,027 | 684,063 |
| (Increase) decrease in deposits held in banks | 0 | 295,296 |
| Purchases of property, equipment and intangible assets | -204 | -513 |
| Sales of property, equipment and intangible assets | 0 | 0 |
| Cash flows used in investing activities | -755,231 | 978,846 |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Dividends paid | -513 | -202,464 |
| Increase (decrease) in loans taken | 1,046,496 | -427,742 |
| Cash flows used in financing activities | 1,045,983 | -630,206 |
| Effect of changes in exchange rates on cash and cash equivalents | 26,998 | -18,757 |
| Net increase in cash and cash equivalents | 15,989 | 68,149 |
| Cash and cash equivalents as at the beginning of the year | 358,362 | 290,213 |
| Cash and cash equivalents as at the end of the year | 374,351 | 358,362 |