

# Abridged Unaudited Interim Financial Statements

for the three months ended **30 September 2024** 



Contents





### Management Discussion & Analysis

MauBank Ltd ("Bank") is pleased to present the abridged unaudited interim financial statements of the Group and the Bank for the three months ended 30 September 2024.

The abridged unaudited interim financial statements have been prepared using the same accounting policies as those adopted in the audited financial statements for the year ended 30 September 2024, and in accordance with the Bank of Mauritius Guidelines on Public Disclosure of Information and IAS 34.

#### Below are the highlights of the key financial and operational performance for the three months ended 30 September 2024:

- I. The Bank recorded a post-tax profit of Rs 338.33 Mn for the three months ended 30 September 2024 against Rs 162.55 Mn for the same period last year, representing an increase of 108.14%.
- II. Total operating Income was higher for the three months ended 30 September 2024 at Rs 792.50M compared to Rs 446.91 Mn for the period ended 30 September 2023. The sustained level of income was mainly attributed to a larger portfolio of loans and advances, higher net interest income and an increase in non-interest income.
- III. The Bank's cost to income ratio improved from 56.16% for the period ended 30 September 2023 to 36.20% for the period ended 30 September 2024.
- **IV**. The Capital Adequacy Ratio (CAR) of the Bank stood at 18.01% as at 30 September 2024, above the regulatory minimum of 12.5%, which includes a capital conservation buffer of 2.5%.
- V. The Bank registered a growth of 17.56% in its net loans and net advances portfolio from Rs 22.43 Bn to Rs 26.37 Bn.
- VI. The deposits base of the Bank increased from Rs 33.75 Bn at 30 September 2023 to Rs 47.58 Bn at 30 September 2024.

#### **GLOBAL ECONOMY**

The global economy remains resilient. The US economy is performing better than expected, driven by strong consumer spending and business investments and the Eurozone is on a recovery trajectory, aided by robust service activity and increased consumer expenditures in the second quarter of 2024.

#### **MAURITIAN ECONOMY**

The Bank of Mauritius (BoM) lowered the key rate from 4.5% to 4.0% on 20 September 2024, marking a significant shift after nearly a year of unchanged rates.

Key sectors such as hospitality, construction, finance, transportation, and both wholesale and retail trade are performing well. Domestic consumption and investment are continuing to grow at a solid pace, boosted by infrastructure projects and vigorous household spending. Inflation is on a downward trend attributable to stable international process and normalized freight costs and is expected to stabilize at around 4% by the end of 2024.

On the foreign currency side, the Central Bank has actively intervened in the market since July 2024 with a total of USD 270 Million sold to banks. The Mauritian Rupee continues to reflect the fundamental economic principles of supply and demand with a 2.2% appreciation against the U.S dollar noted between July 2024 and September 2024.

#### Management Discussion & Analysis

The Bank's financial ratios and performance demonstrate its dedication to meeting its clients' expectations in a timely and effective manner and provides a solid foundation for future progress.

Management and the Board of Directors remain dedicated to the Bank's long-term stability and growth, particularly in these challenging circumstances, and acknowledges the support of all stakeholders.

Mr. Gooroodeo Sookun Chairperson On behalf of Board of Directors

Date:

29 Oct 2024

Ebène 72201, Republic of Mauritius

Mr. Vishuene Vydelingum Chief Executive Officer On behalf of Board of Directors

Mr. Sivananda Semjevee

Chairperson - Audit Committee On behalf of Board of Directors



### Statements of Comprehensive Income



	The Group			The Bank			
	Unaudited Quarter Ended 30 Sept 2024	Unaudited Quarter Ended 30 Sept 2023	Audited Year Ended 30 Jun 2024	Unaudited Quarter Ended 30 Sept 2024	Unaudited Quarter Ended 30 Sept 2023	Audited Year Ended 30 Jun 2024	
	Rs	Rs	Rs	Rs	Rs	Rs	
Interest Income	682,204,276	519,771,033	2,235,712,630	684,768,369	522,506,186	2,246,575,273	
Interest Expense	(272,235,189)	(195,923,519)	(861,305,867)	(272,193,241)	(196,093,026)	(861,636,308)	
Net interest income	409,969,087	323,847,514	1,374,406,763	412,575,128	326,413,160	1,384,938,965	
Fees and Commissions income	88,582,901	78,948,008	319,572,553	88,582,901	78,948,008	319,572,553	
Fees and Commissions expense	(21,196,179)	(15,618,266)	(68,365,291)	(21,196,179)	(15,618,266)	(68,365,291)	
Net fee and commission income	67,386,722	63,329,742	251,207,262	67,386,722	63,329,742	251,207,262	
Net trading income	297,017,823	48,528,657	482,060,084	297,017,823	48,528,657	482,060,084	
Net gain from derecognition of financial assets measured at FVTOCI	8,640,730	2,076,052	(32,255,635)	8,640,730	2,076,052	(32,255,635)	
Other income	6,879,432	6,558,744	53,996,356	6,879,432	6,558,744	53,996,356	
	312,537,985	57,163,453	503,800,805	312,537,985	57,163,453	503,800,805	
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Operating Income	789,893,794	444,340,709	2,129,414,830	792,499,835	446,906,355	2,139,947,032	
Non-interest expense	(281,453,907)	(246,134,458)	(1,047,790,682)	(286,915,585)	(250,991,078)	(1,067,193,028)	
Profit before net impairment loss on financial assets and income tax	508,439,887	198,206,251	1,081,624,148	505,584,250	195,915,277	1,072,754,004	
Net impairment loss on financial assets	(138,364,524)	(24,812,076)	(228,379,764)	(138,364,524)	(24,812,076)	(228,379,764)	
Profit after net impairment loss on financial	(100,004,024)	(24,012,070)	(220,010,104)	(100,004,024)	(24,012,070)	(220,073,704)	
assets but before income tax	370,075,363	173,394,175	853,244,384	367,219,726	171,103,201	844,374,240	
Income tax expense	(28,888,000)	(8,555,160)	(40,108,013)	(28,888,000)	(8,555,160)	(36,788,227)	
Profit for the period/year	341,187,363	164,839,015	813,136,371	338,331,726	162,548,041	807,586,013	
Other comprehensive income:							
Items that will not be reclassified subsequently to profit or loss							
Gain on revaluation of property, plant and equipment	-	-	-	-	-	-	
Deferred tax on revaluation of property, plant and equipment	-	-	-		-	-	
Gain revaluation of right-of-use assets		-	-			-	
Actuarial gain for the year		-	(25,608,633)	-	-	(25,608,633)	
Deferred tax charge on actuarial gain		-	1,792,604	-	-	1,792,604	
Items that may be classified subsequently to profit or loss							
Change in fair value of financial assets at FVTOCI	43,800,998	129,811,183	118,063,044	43,800,998	129,811,183	118,063,044	
Credit impairment charge on financial assets at FVTOCI	4,134,680	-	10,555,542	4,134,680	-	10,555,542	
Other comprehensive income for the							
period/year, net of tax	47,935,678	129,811,183	104,802,557	47,935,678	129,811,183	104,802,557	
Total community income for the most of							
Total comprehensive income for the period/year attributable to equity holders of the parent	389,123,041	294,650,198	917,938,928	386,267,404	292,359,224	912,388,570	

## Statements of Financial Position

#### as at

	The Group			The Bank			
	Unaudited Quarter Ended 30 Sept 2024	Unaudited Quarter Ended 30 Sept 2023	Audited Year Ended 30 Jun 2024	Unaudited Quarter Ended 30 Sept 2024	Unaudited Quarter Ended 30 Sept 2023	Audited Year Ended 30 Jun 2024	
	Rs	Rs	Rs	Rs	Rs	Rs	
ASSETS							
Cash and cash equivalents	5,700,187,744	5,182,925,587	10,410,128,675	5,700,187,744	5,182,925,587	10,410,128,675	
Mandatory balances with the Central Bank	3,140,234,272	2,412,834,234	2,855,998,585	3,140,234,272	2,412,834,234	2,855,998,585	
Derivative assets	82,858,204	29,694,458	78,759,542	82,858,204	29,694,458	78,759,542	
Trading assets	520,692,780	475,361,024	529,476,283	520,692,780	475,361,024	529,476,283	
Investment securities	17,590,277,586	7,008,702,009	8,597,507,619	17,590,277,586	7,008,702,009	8,597,507,619	
Loans and advances to banks and customers	26,235,144,269	22,285,767,812	24,319,132,693	26,371,765,055	22,432,942,313	24,459,726,401	
Property, plant and equipment	1,043,416,410	1,055,279,990	1,052,888,749	764,370,242	769,533,822	772,167,579	
Intangible assets	77,047,822	87,515,507	78,994,101	77,047,822	87,515,507	78,994,101	
Right-of-use	85,393,765	43,478,981	48,935,082	50,823,452	31,845,359	13,778,833	
Investment properties	390,500,000	390,500,000	390,500,000	390,500,000	390,500,000	390,500,000	
Investment in subsidiary	-	-	-	100,000	100,000	100,000	
Current tax assets	7,227,846	6,525,969	6,640,892	5,104,282	5,104,282	5,104,282	
Deferred tax assets	28,500,173	23,197,598	28,500,174	39,994,557	34,607,859	39,994,557	
Other assets	266,352,328	295,573,123	246,099,945	305,292,679	333,753,738	285,040,299	
Total assets	55,167,833,199	39,297,356,292	48,643,562,340	55,039,248,675	39,195,420,192	48,517,276,756	
LIABILITIES							
Deposits from customers	47,560,897,038	33,735,951,558	41,827,432,643	47,581,889,439	33,751,048,978	41,848,275,386	
Derivative liabilities	1,063,945,453	786,878,259	1,075,921,722	1,063,945,453	786,878,259	1,075,921,722	
Lease liabilities	57,964,413	14,309,410	20,614,415	51,518,067	34,282,492	13,748,432	
Payable to fellow subsidiary	17,520,204	20,072,967	14,654,255	17,520,204	20,072,967	14,654,255	
Tax liabilities	54,997,777	-	27,124,229	54,997,777	-	27,124,229	
Other liabilities	982,269,710	775,555,577	631,641,048	981,564,375	774,859,196	630,948,309	
Retirement benefits obligations	143,472,590	110,414,878	148,531,055	143,472,590	110,414,878	148,531,055	
Total liabilities	49,881,067,185	35,443,182,649	43,745,919,367	49,894,907,905	35,477,556,770	43,759,203,388	
SHAREHOLDERS' EQUITY							
Stated capital	3,216,601,090	2,716,420,490	3,216,601,090	3,216,601,090	2,716,420,490	3,216,601,090	
Statutory reserve	236,831,994	115,694,092	236,831,994	236,831,994	115,694,092	236,831,994	
Retained earnings	1,466,866,154	702,335,366	1,125,678,791	1,417,257,254	658,841,489	1,078,925,530	
Fair value reserve	(145,972,575)	(178,025,434)	(189,773,573)	(145,972,575)	(178,025,434)	(189,773,573)	
Other reserve	163,410,751	148,720,529	159,276,071	163,410,751	148,720,529	159,276,071	
Revaluation Reserve	349,028,600	349,028,600	349,028,600	256,212,256	256,212,256	256,212,256	
Total equity	5,286,766,014	3,854,173,643	4,897,642,973	5,144,340,770	3,717,863,422	4,758,073,368	
Total liabilities and equity	55,167,833,199	39,297,356,292	48,643,562,340	55,039,248,675	39,195,420,192	48,517,276,756	

## Statements of Changes in Equity



	Stated capital	Statutory Reserve	Retained earnings/ Accumulated losses	Fair Value Reserve	Other Reseve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs
The Group							
At 01 July 2024	3,216,601,090	236,831,994	1,125,678,791	(189,773,573)	159,276,071	349,028,600	4,897,642,973
Profit for the period	-	-	341,187,363	-	-	-	341,187,363
Change in fair value of financial assets held at FVTOCI	-	-	-	43,800,998	-	-	43,800,998
Credit impairment charge on financial assets at FVTOCI		-	-	-	4,134,680	-	4,134,680
At 30 September 2024	3,216,601,090	236,831,994	1,466,866,154	(145,972,575)	163,410,751	349,028,600	5,286,766,014
At 01 July 2023	2,716,420,490	115,694,092	537,496,351	(307,836,617)	148,720,529	349,028,600	3,559,523,445
Profit for the period	-	-	164,839,015	-	-	-	164,839,015
Change in fair value of financial assets held at FVTOCI	-	-	-	129,811,183	-	-	129,811,183
Credit impairment charge on financial assets at FVTOCI		-	-	-	-	-	-
At 30 September 2023	2,716,420,490	115,694,092	702,335,366	(178,025,434)	148,720,529	349,028,600	3,854,173,643
At 01 July 2023	2,716,420,490	115,694,092	537,496,351	(307,836,617)	148,720,529	349,028,600	3,559,523,445
Total comprehensive income							
Profit for the year	-	-	813,136,371	-	-	-	813,136,371
Gain on revaluation of property, plant and equipment	-	-	-	-	-	-	-
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	-	-
Gain on revaluation of right-of-use	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	118,063,044	-	-	118,063,044
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	10,555,542	-	10,555,542
Actuarial gain for the year	-	-	(25,608,633)	-		-	(25,608,633)
Deferred tax charge on actuarial gain		-	1,792,604			-	1,792,604
Total comprehensive income	-	-	789,320,342	118,063,044	10,555,542	-	917,938,928
Issue of shares	500,180,600	-	-	-	-	-	500,180,600
Dividend paid	-	-	(80,000,000)	-	-	-	(80,000,000)
Transfer to statutory reserve		121,137,902	(121,137,902)	-	-	-	-
At 30 June 2024	3,216,601,090	236,831,994	1,125,678,791	(189,773,573)	159,276,071	349,028,600	4,897,642,973

### Statements of Changes in Equity (Cont'd)

	Stated capital	Statutory Reserve	Retained earnings/ Accumulated losses	Fair Value Reserve	Other Reseve	Revaluation Reserve	Total
	Rs	Rs	Rs	Rs	Rs	Rs	Rs
The Bank							
At 01 July 2024	3,216,601,090	236,831,994	1,078,925,530	(189,773,573)	159,276,071	256,212,256	4,758,073,368
Profit for the period	-	-	338,331,726	-	-	-	338,331,726
Change in fair value of financial assets held at FVTOCI	-	-	-	43,800,998	-	-	43,800,998
Credit impairment charge on financial assets at FVTOCI		-	-	-	4,134,680	-	4,134,680
At 30 September 2024	3,216,601,090	236,831,994	1,417,257,256	(145,972,575)	163,410,751	256,212,256	5,144,340,772
At 01 July 2023	2,716,420,490	115,694,092	496,293,448	(307,836,617)	148,720,529	256,212,256	3,425,504,198
Profit for the period	-	-	162,548,041	-	-	-	162,548,041
Change in fair value of financial assets held at FVTOCI	-	-	-	129,811,183	-	-	129,811,183
Credit impairment charge on financial assets at FVTOCI		-	-	-	-	-	
At 30 September 2023	2,716,420,490	115,694,092	658,841,489	(178,025,434)	148,720,529	256,212,256	3,717,863,422
At 01 July 2023	2,716,420,490	115,694,092	496,293,448	(307,836,617)	148,720,529	256,212,256	3,425,504,198
Total comprehensive income							
Profit for the year	-	-	807,586,013	-	-	-	807,586,013
Gain on revaluation of property, plant and equipment	-	-	-	-	-	-	-
Deferred tax on revaluation of property, plant and equipment	-	-	-	-	-	-	-
Gain on revaluation of right-of-use	-	-	-	-	-	-	-
Change in fair value of financial assets held at FVTOCI	-	-	-	118,063,044	-	-	118,063,044
Credit impairment charge on financial assets at FVTOCI	-	-	-	-	10,555,542	-	10,555,542
Actuarial gain for the year	-	-	(25,608,633)	-		-	(25,608,633)
Deferred credit on actuarial gain		-	1,792,604	-		-	1,792,604
Total comprehensive income	-	-	783,769,984	118,063,044	10,555,542	-	912,388,570
Issue of shares	500,180,600	-	-	-	-	-	500,180,600
Dividend paid	-	-	(80,000,000)	-	-	-	(80,000,000)
Transfer to statutory reserve		121,137,902	(121,137,902)	-	-	-	-
At 30 June 2024	3,216,601,090	236,831,994	1,078,925,530	(189,773,573)	159,276,071	256,212,256	4,758,073,368

### Statements of Cash Flows

Image DescriptionUmarking 039 ept 2320Umarking 030 sept 2320Umarki			The Group		The Bank			
Profit for the period year before income tax   370,075,363   173,394,175   853,244,384   307,217,225   171,103,201   84,4374,240     Adjustments for:   Finance charge on lease labilities   997,201   125,003   1,126,170   925,252   2,94,510   1,486,402   40,446,446     Constraint on integration of property, plant and equipment   13,820,996   3,320,442   53,847,264   139,532,165   25,337,264   231,440,946   423,440,946     Depreciation of property, plant and equipment   13,820,996   3,320,442   53,847,260   12,145,009   11,864,402   409,446   42,307,303   2,313,621   11,864,402   409,446   42,307,303   2,313,621   11,864,402   409,446   42,307,303   42,312,371   (1,739)   47,313,614,61   42,327,201   (1,739,81,405   42,327,301   (1,739,81,405   43,318,84   (6,56,37,38)   7,338,205   (5,058,465)   (4,599,339)   7,338,205   (1,738,81,405   (2,237,228   (1,171,888,356)   (2,237,228   (1,171,888,356)   (2,237,228   (1,171,888,356)   (2,237,228   (1,171,888,356)   (2,237,228,728   (1,171,888,356)   (2,23		Quarter Ended	Quarter Ended	Year Ended	Quarter Ended	Quarter Ended	Year Ended	
Adjustments for :   Product influence	Cash from operating activities	Rs	Rs	Rs	Rs	Rs	Rs	
France charge on lease liabilities (pacturing base of hancial assets (excluding base debra recovered)   997,201   125,003   1,129,170   925,252   294,510   1,456,620     permetation of property, plant and equipment Amortisation of intamglike assets   5,916,670   7,567,866   29,541,212   5,916,670   7,557,866   29,544,124   5,916,670   7,557,866   29,544,124     Depreciation of property, plant and equipment Partin on termination of investment accurities at FVTPL   11,294,060   4,002,980   -   -   620,800   -   -   7,577,866   29,544,124     Partin on termination of investment accurities at FVTPL   (8,277,850)   203,834   (86,543,798)   (9,207,850)   203,834   (9,563,390)   -<	Profit for the period/year before income tax	370,075,363	173,394,175	853,244,384	367,219,726	171,103,201	844,374,240	
Inpatient loses on financial assets (excluding bad delive recoveral)   138,532,165   25,387,244   231,949,494   138,532,165   25,387,244   231,949,949     Depreciation of property, plant and equipment   138,20,099   13,220,020   55,845,200   12,145,090   11,645,402   40,145,200     Depreciation of right-of-use assets   2,897,959   3,453,844   12,657,303   2,312,021   11,294,860   44,020,806     Portit on traination of right-of-use assets   2,897,959   3,453,844   12,657,303   2,012,001   - (1,73)     Portit on traination of rivestimet properties   (21,807)   - (1,73)   (21,327)   - (1,73)     Portit on traination of rivestimet properties   (5,058,469)   (4,569,339)   7,939,205   (50,58,469)   (4,569,339)   7,938,205   (3,75,408)   (22,77,050)   200,384   (40,799,566)   6,753,503   4,315,604   (40,799,566)   1,711,880,6042   (1,714,914,41,48)   22,227,628   1,171,880,6041     Decrease/increase in trading assets   6,733,464,395   3,312,003,41   (40,799,566)   6,733,502,108   (3,827,6042)   (1,617,4301,161,613,335,302)   (1,617,4301,161,613,353,502,600,	Adjustments for :							
(exiculting bad debte recovered)   139/33/195   2/3/39/296   2/3/39/296   1/39/33/195   2/3/39/296   1/39/33/195   2/3/39/296   1/39/33/195   2/3/39/296   1/39/33/195   2/3/39/296   1/39/33/195   2/3/39/296   1/39/33/195   2/3/39/296   1/3/39/		967,201	125,003	1,126,179	925,252	294,510	1,456,620	
Depreciation of property, plant and equipment   11 382,0099   13.32,042   55.842,820   11 24.5,020   41,454,022   40,452,820     Amortisation of indpit-of-use assets   5,916,670   7,567,896   29,544,124   5,916,670   7,567,896   29,544,124     Depreciation of indpit-of-use assets   2,897,959   3,453,84   12,67,330   2,312,021   11,244,802   40,482,200     Pinft on disposal of property, plant and equipment   (21,327)   -   (1,739)   (21,327)   -   (1,739)     Pinft on termination of investment properties   -<		139,532,165	25,387,264	231,949,946	139,532,165	25,387,264	231,949,946	
Depreciation of right-of-use assets   2,897,959   3,453,984   12,657,303   2,212,021   11,294,860   44,020,806     Profit on traination of right-of-use assets   (21,327)   -   (17.39)   (21,327)   -   (17.39)     Profit on traination of right-of-use assets   (20,1006)   -		13,820,099	13,320,402	55,848,260	12,145,099	11,645,402	49,148,260	
Profit on disposal of property, plant and equipment   (21,227)   (1,739)   (21,227)   (1,739)     Profit on termination of fights of use   (201,006)   -   (201,006)   -   (201,006)     Profit on revaluation of investment   (8,267,850)   203,834   (36,543,798)   (36,278,860)   203,834   (36,543,798)     Profit on revaluation of investment properties   (5,068,465)   (4,600,339)   7,308,205   (5,068,466)   (4,500,339)   7,308,206     Changes in operating assets and liabilities   519,640,000   218,883,219   1,155,782,846   514,461,485   222,827,628   1,171,886,684     Changes in payable to felow subidiary   (2,651,99,651)   (0,74,591,422)   (3,045,145,985)   (2,047,217,29)   (1,73,980,698)   (3,37,592,416)   (4,97,95,655)   (3,37,592,416)   (3,43,15,694)   (4,97,95,655)   (3,31,61,661)   1,11,338,024     Increase in advalances bo colorners   (5,73,34,64,30)   1,32,492,340   1,404,387,425   (5,33,61,406)   (3,51,15,617)   (1,43,38,224)     Increase in advalances bo colorners   (1,607,43)1   (1,60,492,310)   (2,04,74,77,79)   (1,74,74,831)   <	Amortisation of intangible assets	5,916,670	7,567,896	29,544,124	5,916,670	7,567,896	29,544,124	
Profit nemination of rights of use (Productions are VTPE]   (201,806)   -   (201,806)     Profit on revaluation of investment (Productions are VTPE]   (8,287,850)   203,834   (36,543,789)   (8,287,850)   203,834   (36,543,789)     Profit on revaluation of investment properties   (5,058,465)   (4,569,339)   7,938,205   (5,058,465)   (4,569,339)   7,938,205     Changes in operating assets in crease in loans and advances to customers increase in loans and advances to customers increase in accustomers increase in accustomers increase in advances to customers increase in other assets (2,037,014)   (20,432,005)   (1,04,487)   (284,236,607)   (124,236,607)   (121,833,833,830)   (133,752,240)     Increase in other assets increase in other assets in crease in other assets increase in other assets   (2,073,014)   (20,342,012)   (20,37,401)   (224,236,607)   (121,832,836,230)   (135,762,603)   (35,170,204)   (56,26,003,714)     Tax refund reacived   (1,601,406)   (1,817,771)   (8,477,560)   (4,603,561,055)	Depreciation of right-of-use assets	2,897,959	3,453,984	12,657,303	2,312,021	11,294,860	44,020,806	
IProf. (1)(058) on revolution of investment socurities at VTPL Profit on revolution of investment properties   (8,287,890)   203,834   (36,543,798)   (8,287,890)   203,834   (36,543,798)     Profit on revolution of investment properties   519,94,000   213,888,219   7,938,205   5(5,058,465)   (4,569,339)   7,938,205     Changes in operating assets and liabilities   519,94,000   213,888,219   1,155,762,864   514,481,486   222,927,628   1,171,886,686     Decrease/(increase) in trading assets and liabilities   519,94,00611   (1,074,501,452)   (3,304,514,986)   (6,472,77,79)   (1,73,980,098)   (3,397,400,417)     Increase in as advances to customers   5,733,464,455   3,312,006,301   (1,044,487   5,733,614,048   3,315,166,617   (1,141,383,202)     Increase in deposits from customers   5,733,464,395   3,312,003,401   (20,439,272)   8,203,382   22,85,050   (4,623,401,471)     Increase in other assets   (1,604,493)   (1,614,493,411)   (284,235,697)   (13,62,266,032)   (1,614,483,432)   (1,014,483)   (1,014,483)   (1,014,483)   (1,014,483)   (1,014,483)   (1,014,483)   (1,014,483)   (1,014	Profit on disposal of property, plant and equipment	(21,327)	-	(1,739)	(21,327)	-	(1,739)	
securities at FVTPL   (1,32/,350)   203,83/4   (1,02,93/1,00)   220,83/4   (1,02,93/1,00)     Profit on revulation of investment properties   -	c c	(201,806)	-	-	(201,806)	-	-	
Heirement benefit obligations   (5,058,465)   (4,569,339)   7,938,205   (5,058,465)   (4,569,339)   7,938,205     Changes in operating assets and liabilities   1   1155,762,864   514,461,465   22.827,628   1,171,866,664     Decrease/(increase) in trading assets   8,783,503   4,315,694   (49,799,565)   8,783,503   4,315,694   (49,799,565)     Increase in securities   (10,74,501,422)   (3,304,514,589)   (2,872,002,11)   (10,74,801,422)   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)     Increase in sequrities   (13,56,260,620)   (1,04,487   2,865,950   6,422,300   (1,04,487   2,865,950   (6,87,84,971)     Increase in deposits from customers   (7,33,464,395   3,312,903,400   (1,349,7425   5,733,614,964   331,508,617   (11,41,338,30,224)     Increase in other liabilities   (16,074,931)   (100,183,108)   139,795,270   (16,074,931)   (100,183,108)   139,795,270     Increase in other liabilities   (16,074,931)   (10,01,83,108)   139,795,270   (14,602,466,603)   63,17,034,643,00   63,170,350,643   63,19,030,645	securities at FVTPL	(8,287,850)	203,834	(36,543,798)	(8,287,850)	203,834	(36,543,798)	
519,640,000   218,883,219   1,155,762,864   514,481,485   222,927,628   1,171,886,864     Changes in operating assets and liabilities   Barrasse in loans and advances to customers   (2,051,190,651)   (1,074,501,452)   (3,304,514,956)   8,783,503   4,315,694   (49,799,565)     Increase in bank advances to customers   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (8,862,660,621)   (1,619,388,355)   (3,337,592,816)   (8,862,660,621)   (1,619,388,355)   (3,337,592,816)   (8,862,660,621)   (1,619,388,355)   (3,337,592,816)   (8,862,660,621)   (1,619,388,356)   (3,337,592,816)     Increase in deposits from customers   (5,733,614,643)   (1,00,4487)   (2,247,247,247)   (1,04,481)   (1,00,74,931)   (100,183,108)   13,915,627   (19,61,624,931)   (100,183,108)   13,915,626   (1,61,614,931)   (100,183,108)   13,915,626   (1,61,614,931)   (10,183,108)   13,915,626   (2,373,014)   (2,0,174,52,65)   (1,61,462,414,814)   (4,702,933)   (10,01,83,108)   13,915,655,633,718,926		(5.058.465)	(4,569,339)	7,938 205	(5.058.465)	(4,569,339)	7,938 205	
Changes in operating assets and liabilities   8,783,503   4,315,694   (49,799,565)     Decrease in bans and advances to customers   (2,051,100,651)   (1,74,801,452)   (3,304,514,456)   (2,074,702)   (1,73,398,096)   (3,237,592,816)     Increase in parable to fellow subidiary   (2,865,650)   (6,423,200)   (1,014,482)   (3,304,514,456)   (2,074,004,817)     Increase in Agable to fellow subidiary   (2,865,650)   (6,423,200)   (1,004,487)   (24,823,687)   (13,562,062)   (1,819,383,356)   (3,337,592,816)     Increase in Mandatory Balance with the Central Bank   (2,97,3,014)   (20,349,272)   (2,073,011)   (20,176,493)   (3,207,694,871)     Increase in other liabilities   (16,074,931)   (10,183,108)   139,795,270   (1,603,839)   91,90,087     Cash (used in)/generated from operations   (1,601,498,062)   625,346,965   (5,503,377,80)   (4,603,561,055)   633,925,400   5,57,900,414     Net cash (used in)/rom operating activities   (1,601,498,062)   625,346,965   (5,527,563)   (4,823,788)   (30,191,085)   (5,267,563)   (4,823,788)   (30,191,085)   (5,267,563)   (4,823,788)								
Decrease/(ncrease) in trading assets   8,783,503   4,315,694   (49,799,565)   8,783,500   4,315,694   (49,799,565)     Increase in nas and advances to customers   (6,051,190,651)   (1,074,501,452)   (3,307,592,816)   (6,862,660,621)   (1,819,388,355)   (3,337,592,816)   (6,862,660,621)   (1,819,388,355)   (3,337,592,816)   (6,862,660,621)   (1,819,388,356)   (3,337,592,816)   (1,619,388,356)   (3,337,592,816)   (1,614,918,388,356)   (1,714,913)   (1,819,388,356)   (3,337,592,816)   (1,614,918,383,3624)   (1,413,183,4224)   (1,413,183,4224)   (1,41,413,383,024)     Increase in advatatory Balance with the Central Bank   (2,373,314)   (20,349,272)   (8,203,382)   (2,373,314)   (20,175,493)   (10,11,413,108)   139,755,770   (1,607,4931)   (10,11,410,108)   (1,975,970)   (1,607,4931)   (10,11,410,108)   (1,972,932)   (1,24,813)   (1,972,932)   (1,24,814)   (4,720,932)   (1,24,814)   (4,720,932)   (1,24,814)   (4,720,932)   (1,24,418)   (4,720,932)   (1,24,418)   (4,720,932)   (1,73,941)   (1,24,184)   (4,720,932)   (1,24,418,41)   (4,720,932)   (1,24,184)	Changes in operating assets and liabilities	,,	-,,0	,,,,,,	,,	,,0	, ,,,	
Increase in securities   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (8,862,660,621)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (3,337,592,816)   (1,819,388,355)   (1,819,388,355)   (3,337,592,817)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,819,388,355)   (1,614,452)   (1,614,452)   (1,614,452)   (1,614,452)   (1,614,452)   (1,614,452)   (1,614,656)   (1,614,656)   (1,617,676)   (1,62,48,217)   (1,614,6		8,783,503	4,315,694	(49,799,565)	8,783,503	4,315,694	(49,799,565)	
Increase in payable to fellow subidiary   2,865,950   6,423,200   1,004,487   2,865,950   6,423,200   1,004,487     Increase in deposits from customers   5,733,464,395   3,312,906,340   11,404,387,425   5,733,614,054   3,316,156,617   11,1413,383,024     Increase in Mandatory Balance with   (284,235,687)   (135,620,620)   (578,784,971)   (284,235,687)   (135,620,620)   (578,784,971)     Increase in other assets   (1,607,431)   (100,183,106)   139,795,270   (16,074,931)   (100,183,106)   139,795,270     Increase in other liabilities   (1,6074,931)   (100,183,106)   350,2270,384   234,683,839   91,909,087     Cash (used in)/generated from operations   (1,601,496)   (1,817,71)   (9,475,250)   (1,014,452)   (1,44,814)   (4,702,92)     Tax refund received   -	Increase in loans and advances to customers	(2,051,190,651)	(1,074,501,452)	(3,304,514,958)	(2,047,217,729)	(1,073,968,098)	(3,297,400,811)	
Increase in deposits from customers Increase in Mandatory Balance with the Central Bank   5,733,464,959   3,312,906,340   11,404,387,425   5,733,614,054   3,316,156,617   11,413,383,024     Increase in Mandatory Balance with the Central Bank   (284,235,667)   (135,620,620)   (578,784,971)   (284,235,667)   (135,620,620)   (578,784,971)     Increase in other assets   (2,373,014)   (20,349,272)   8,203,382   (2,373,011)   (20,176,493)   8,203,379     Increase in other liabilities   (16,074,931)   (100,183,108)   139,795,270   (16,074,931)   (100,183,108)   139,795,270     Increase in other liabilities   (4,601,498,062)   (5,271,80,738   (5,303,77,800)   (4,602,546,603)   655,170,304   5,562,037,48     Tax paid   (1,601,498,062)   (5,48,965)   (5,23,724,291)   (4,603,561,055)   633,925,490   5,557,900,816     Cash flow from investing activities   (91,336,245)   (4,26,348,247)   (91,336,245)   (426,348,247)     Acquisition of property, plant and equipment   (91,356,245)   (426,348,247)   (94,30,197)     Proceeds from disposal of property, plant and equipment   (104,196,689)   (5,	Increase in securities	(8,862,660,621)	(1,819,388,355)	(3,337,592,816)	(8,862,660,621)	(1,819,388,355)	(3,337,592,816)	
Increase in Mandatory Balance with the Central Bank the Central Bank Increase in other assets (284,235,687) (135,620,620) (578,784,971) (284,235,687) (135,620,620) (578,784,971)   Increase in other assets (2,373,014) (20,349,272) 8,203,382 (2,373,011) (20,176,493) 8,203,379   Increase in other isabilities 350,282,985 234,695,090 91,916,691 350,270,384 234,683,839 91,900,067   Cash (used in)/generated from operations (4,601,498,062) 627,180,736 (4,602,546,603) 635,170,004 5,562,603,748   Tax refund received - 1,421,687 - - -   Net cash (used in)/from operating activities (91,336,245) - (4,603,691,055) 633,925,490 5,557,900,816   Cash flow from investing activities (91,336,245) - (426,348,247) (91,336,245) - (426,348,247)   Proceeds from disposal of investment in equity shares (91,336,245) - (426,348,247) (91,336,245) - - 380,746,590   Proceeds from disposal of property, plant and equipment (5,287,563) (4,823,788) (29,4807) (9,430,197) (7,628,881) (29,480	Increase in payable to fellow subidiary	2,865,950	6,423,200	1,004,487	2,865,950	6,423,200	1,004,487	
the Cartral Bank (294,235,067) (133,620,020) (676,764,971) (204,235,067) (133,620,020) (976,764,971)   Increase in other assets (2,373,014) (20,349,272) 8,203,382 (2,373,011) (20,176,493) 8,203,379   Increase in other liabilities (16,074,931) (10,183,108) 139,795,270 (16,074,931) (100,183,108) 139,795,270   Cash (used in)/generated from operations (1,601,496,02) (1,74,74,071) (9,77,709) (4,602,546,603) 635,170,304 5,562,603,748   Tax paid (1,601,406) (1,811,771) (9,77,709) (4,602,546,603) 633,925,490 5,557,900,816   Tax refund received - <t< td=""><td>Increase in deposits from customers</td><td>5,733,464,395</td><td>3,312,906,340</td><td>11,404,387,425</td><td>5,733,614,054</td><td>3,316,156,617</td><td>11,413,383,024</td></t<>	Increase in deposits from customers	5,733,464,395	3,312,906,340	11,404,387,425	5,733,614,054	3,316,156,617	11,413,383,024	
(Decrease)/increase in net derivative liabilities   (16,074,931)   (100,183,108)   139,795,270   (10,074,931)   (100,183,108)   139,795,270     Increase in other liabilities   350,226,2965   234,695,090   91,916,691   350,270,384   234,683,839   91,909,067     Cash (used in)/generated from operations   (1,601,498,062)   627,180,736   5,530,377,809   (4,602,546,603)   635,170,304   5,562,037,748     Tax paid   (1,601,406)   (1,831,771)   (9,475,205)   (1,014,452)   (1,244,814)   (4,702,932)     Tax refund received   -   1,421,687   - </td <td></td> <td> ,</td> <td></td> <td></td> <td></td> <td></td> <td></td>		,						
Increase in other liabilities   350,282,985   234,695,090   91,916,691   350,270,384   234,683,839   91,909,087     Cash (used in)/generated from operations   (4,601,498,062)   627,180,736   5,530,377,809   (4,602,546,603)   635,170,304   5,562,603,748     Tax paid   (1,601,406)   (1,831,771)   (9,475,205)   (1,014,452)   (1,244,814)   (4,702,932)     Tax refund received   -   1,421,687   - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Cash (used in)/generated from operations Tax paid   (4,601,499,062)   627,180,736   5,530,377,809   (4,602,546,603)   635,170,304   5,562,603,748     Tax paid   (1,601,406)   (1,817,771)   (9,475,205)   (1,014,452)   (1,244,814)   (4,702,932)     Tax refund received   -   1,421,887   -   -   -     Net cash (used in)/from operating activities   (4,603,099,468)   625,348,965   5,522,324,291   (4,603,561,055)   633,925,490   5,557,900,816     Cash flow from investing activities   (91,336,245)   -   (426,348,247)   (91,336,245)   -   (426,348,247)     Acquisition of property, plant and equipment   (5,267,563)   (4,823,788)   (30,191,085)   (5,2267,563)   (4,823,788)   (30,191,085)     Proceeds from disposal of property, plant and equipment   (7,628,81)   (294,807)   (9,430,197)   (7,628,881)   (294,807)   (9,430,197)     Net cash used in investing activities   (104,196,689)   (5,118,595)   (85,221,200)   (104,196,689)   (5,118,595)   (85,221,200)     Cash flows from financing activities   (104,196,689)   (5,118,595)	· · · · ·				,			
Tax paid (1,601,406) (1,811,771) (9,475,205) (1,014,452) (1,244,814) (4,702,932)   Tax refund received - - 1,421,687 - - -   Net cash (used in)/from operating activities (4,603,099,468) 625,348,965 5,522,324,291 (4,603,561,055) 633,925,490 5,557,900,816   Cash flow from investing activities (91,336,245) - (426,348,247) (426,348,247) (426,348,247)   Acquisition of property, plant and equipment (5,267,563) (4,823,788) (30,191,085) (294,807) (9,430,197)   Proceeds from disposal of property, plant and equipment - 380,746,590 - 380,746,590   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Cash flows from financing activities - - 500,180,600 - - 500,180,600 - - 500,180,600   Dividend paid - - 500,180,600 - - 500,180,600 - - 500,180,600 - - 500,180,600 - - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
Tax refund received - 1,421,687 - - -   Net cash (used in)/from operating activities (4,603,099,468) 625,348,965 5,522,324,291 (4,603,561,055) 633,925,490 5,557,900,816   Cash flow from investing activities Purchase of equity investments (91,336,245) - (426,348,247) (91,336,245) - (426,348,247)   Acquisition of property, plant and equipment (5,267,563) (4,823,788) (30,191,085) (5,267,563) (4,823,788) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (1,426,348,247) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (9,430,197) (1,41,96,187) (1,41,96,187) (1,41,96,187) (1,41,96,187)	. ,				•••••			
Net cash (used in)/from operating activities   (4,603,099,468)   625,348,965   5,522,324,291   (4,603,561,055)   633,925,490   5,557,900,816     Cash flow from investing activities   (91,336,245)   (426,348,247)   (91,336,245)   (426,348,247)     Acquisition of property, plant and equipment   (5,267,563)   (4,823,788)   (30,191,085)   (5,267,563)   (4,823,788)   (30,191,085)     Proceeds from disposal of investment in equity shares   (7,628,881)   (294,807)   (9,430,197)   (7,628,881)   (294,807)   (9,430,197)     Proceeds from disposal of property, plant and equipment   (4,603,099,468)   (5,118,595)   (85,221,200)   (104,196,689)   (5,118,595)   (85,221,200)     Cash flows from financing activities   (104,196,689)   (5,118,595)   (85,221,200)   (104,196,689)   (5,118,595)   (85,221,200)     Cash flows from financing activities   (2,772,040)   (3,555,644)   (12,911,234)   (2,310,453)   (12,132,169)   371,692,841     Net cash (used in)/ from financing activities   (2,772,040)   (3,555,644)   407,269,366   (2,310,453)   (12,132,169)   371,692,841     Net (decreas		(1,601,406)	(1,831,771)		(1,014,452)	(1,244,814)	(4,702,932)	
Cash flow from investing activities   (91,336,245)   -   (426,348,247)   (91,336,245)   -   (426,348,247)     Acquisition of property, plant and equipment   Acquisition of intangibles   (5,267,563)   (4,823,788)   (30,191,085)   (5,267,563)   (4,823,788)   (30,191,085)   (4,81,87,75)   (4,1			625 348 065		-	633 025 400	5 557 000 816	
Purchase of equity investments   (91,336,245)   -   (426,348,247)   (91,336,245)   -   (426,348,247)     Acquisition of property, plant and equipment   (5,267,563)   (4,823,788)   (30,191,085)   (5,267,563)   (4,823,788)   (30,191,085)     Proceeds from disposal of investment in equity shares   -   380,746,590   -   -   380,746,590     Proceeds from disposal of property, plant and equipment   36,000   -   1,739   36,000   -   1,739     Net cash used in investing activities   (104,196,689)   (5,118,595)   (85,221,200)   (104,196,689)   (5,118,595)   (85,00,00,000)     Dividend paid   -   -   500,180,600   -   -   500,180,600     Dividend paid   -   -   (80,000,000)   -   (80,000,000)   -   (80,000,000)   -   (80,000,000)   -   500,180,600   -   -   500,180,600   -   -   500,180,600   -   -   500,180,600   -   -   500,180,600   -   -   500,180,600   -   -   500	Net cash (used in/ noni operating activities	(4,003,039,400)	023,348,903	3,322,324,231	(4,003,301,033)	030,920,490	3,337,300,810	
Acquisition of property, plant and equipment (5,267,563) (4,823,788) (30,191,085) (5,267,563) (4,823,788) (30,191,085)   Acquisition of intangibles (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197)   Proceeds from disposal of investment in equity shares - 380,746,590 - - 380,746,590   Proceeds from disposal of property, plant and equipment (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Dividend paid - - 500,180,600 - - 500,180,600   Receive line lase liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169)	Cash flow from investing activities							
Acquisition of intangibles (7,628,881) (294,807) (9,430,197) (7,628,881) (294,807) (9,430,197)   Proceeds from disposal of property, plant and equipment - 380,746,590 - - 380,746,590   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Cash flows from financing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Dividend paid - - 500,180,600 - - 500,180,600   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents at the beginning of the period/year 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   Cash and cash equivalents at the end of 5 700 744 397 5 183 114 863 10 410 812 594 5 700 744 397 5 183 114 863 10 410 812 59	Purchase of equity investments	(91,336,245)	-	(426,348,247)	(91,336,245)	-	(426,348,247)	
Proceeds from disposal of investment in equity shares - - 380,746,590 - - 380,746,590   Proceeds from disposal of property, plant and equipment 36,000 - 1,739 36,000 - 1,739   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Cash flows from financing activities - - 500,180,600 - - 500,180,600   Dividend paid - - 500,180,600 - - 500,180,600   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents at the beginning of the period/year 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   0 the period/year 10,410,812,594 4,566,440,137 4,566,440,137 4,566,440,137 4,566,440,137 4,566,440,137   Net (decrease)/increase in	Acquisition of property, plant and equipment	(5,267,563)	(4,823,788)	(30,191,085)	(5,267,563)	(4,823,788)	(30,191,085)	
shares - - - 380,746,590 - - - 380,746,590   Proceeds from disposal of property, plant and equipment 1,739 36,000 - 1,739 36,000 - 1,739   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Cash flows from financing activities - - 500,180,600 - - 500,180,600   Dividend paid - - 500,180,600 - - 500,180,600   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents at the beginning of the period/year 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   10,410,812,594 4,566,440,137 4,566,440,137 4,566,440,137 4,566,440,137 4,566,440,137   Stab and cash equivalents at the beginning of the pe		(7,628,881)	(294,807)	(9,430,197)	(7,628,881)	(294,807)	(9,430,197)	
plant and equipment 36,000 - 1,739 36,000 - 1,739   Net cash used in investing activities (104,196,689) (5,118,595) (85,221,200) (104,196,689) (5,118,595) (85,221,200)   Cash flows from financing activities - - 500,180,600 - - 500,180,600   Dividend paid - - (80,000,000) - - 500,180,600   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents at the beginning of the period/year 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   Optimization -		-	-	380,746,590	-	-	380,746,590	
Net cash used in investing activities   (104,196,689)   (5,118,595)   (85,221,200)   (104,196,689)   (5,118,595)   (85,221,200)     Cash flows from financing activities   Proceeeds from share capital   -   500,180,600   -   -   500,180,600     Dividend paid   -   (80,000,000)   -   -   (80,000,000)   -   -   (80,000,000)     Decrease in lease liabilities   (2,772,040)   (3,555,644)   (12,911,234)   (2,310,453)   (12,132,169)   (48,487,759)     Net cash (used in)/ from financing activities   (4,710,068,197)   616,674,726   5,844,372,457   (4,710,068,197)   616,674,726   5,844,372,457     Net (decrease)/increase in cash and cash equivalents at the beginning of the period/year   (4,710,068,197)   616,674,726   5,844,372,457   (4,710,068,197)   616,674,726   5,844,372,457     Cash and cash equivalents at the end of   5 700 744 397   5 183 114 863   10 410 812 594   5 700 744 397   5 183 114 863   10 410 812 594		36,000	-	1,739	36,000	-	1,739	
Proceeeds from share capital - - 500,180,600 - - 500,180,600   Dividend paid - - (80,000,000) - - (80,000,000)   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents (4,710,068,197) 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   0,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137 4,566,440,137   0,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594		(104,196,689)	(5,118,595)	(85,221,200)	(104,196,689)	(5,118,595)	(85,221,200)	
Proceeeds from share capital - - 500,180,600 - - 500,180,600   Dividend paid - - (80,000,000) - - (80,000,000)   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents (4,710,068,197) 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   0,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137 4,566,440,137   0,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594								
Dividend paid - - (80,000,000) - - - (80,000,000)   Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents (4,710,068,197) 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   10,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137 4,566,440,137 4,566,440,137   Cash and cash equivalents at the end of 5 700 744 397 5 183 114 863 10,410,812,594 5 700 744 397 5 183 114 863 10,410,812,594	•			F00 400 000			500 400 000	
Decrease in lease liabilities (2,772,040) (3,555,644) (12,911,234) (2,310,453) (12,132,169) (48,487,759)   Net cash (used in)/ from financing activities (2,772,040) (3,555,644) 407,269,366 (2,310,453) (12,132,169) 371,692,841   Net (decrease)/increase in cash and cash equivalents (4,710,068,197) 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   10,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137 4,566,440,137   Cash and cash equivalents at the end of 5,700,744,397 5,183,114,863 10,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594	•	-	-		-	-		
Net cash (used in)/ from financing activities   (2,772,040)   (3,555,644)   407,269,366   (2,310,453)   (12,132,169)   371,692,841     Net (decrease)/increase in cash and cash equivalents Cash and cash equivalents at the beginning of the period/year   (4,710,068,197)   616,674,726   5,844,372,457   (4,710,068,197)   616,674,726   5,844,372,457     Cash and cash equivalents at the end of   10,410,812,594   4,566,440,137   10,410,812,594   4,566,440,137   4,566,440,137     5 700 744 397   5 183 114 863   10 410 812 594   5 700 744 397   5 183 114 863   10 410 812 594		-	-		-	-		
Net (decrease)/increase in cash and cash equivalents Cash and cash equivalents at the beginning of the period/year   (4,710,068,197)   616,674,726   5,844,372,457   (4,710,068,197)   616,674,726   5,844,372,457     Cash and cash equivalents at the beginning of the period/year   10,410,812,594   4,566,440,137   4,566,440,137   10,410,812,594   4,566,440,137						· · · · · · · · · · · · · · · · · · ·		
and cash equivalents (4,710,068,197) 616,674,726 5,844,372,457 (4,710,068,197) 616,674,726 5,844,372,457   Cash and cash equivalents at the beginning of the period/year 10,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137 4,566,440,137 4,566,440,137   Cash and cash equivalents at the end of 5,700,744,397 5,183,114,863 10,410,812,594 5,700,744,397 5,183,114,863 10,410,812,594	Net Gash (used in)/ from infancing activities	(2,772,040)	(3,000,044)	401,209,306	(2,310,453)	(12,132,169)	311,092,841	
Cash and cash equivalents at the beginning of the period/year 10,410,812,594 4,566,440,137 4,566,440,137 10,410,812,594 4,566,440,137		(4,710,068,197)	616,674,726	5,844,372,457	(4,710,068,197)	616,674,726	5,844,372,457	
Cash and cash equivalents at the end of 5700 744 397 5 183 114 863 10 410 812 594 5700 744 397 5 183 114 863 10 410 812 594	Cash and cash equivalents at the beginning	10,410,812,594	4,566,440,137	4,566,440,137	10,410,812,594	4,566,440,137	4,566,440,137	

