# MEGA BILLS FINANCE CO., LTD. BALANCE SHEETS DECEMBER 31, 2021 AND 2020 (Expressed in thousands of New Taiwan dollars)

	Assets	Notes		December 31, 2021		December 31, 2020
11000	Cash and cash equivalents	6(1) and 7	\$	337,259	\$	310,489
12000	Financial assets at fair value through	6(2)(7), 7 and 8				
	profit or loss			132,751,383		159,366,161
12100	Financial assets at fair value through	6(3)(7), 7 and 8				
	other comprehensive income			114,538,586		139,211,496
12200	Investments in debt instruments at	6(4)(7)				
	amortised cost			402,162		406,437
13000	Receivables – net	6(6)		1,120,769		1,404,106
15500	Other financial assets - net	6(9) and 8		504,509		471,412
18500	Property and equipment - net	6(10)		353,761		356,187
18600	Right of use asset – net	6(11) and 7		12,249		36,870
18700	Investment property – net	6(12)		2,475,104		2,485,768
19000	Intangible assets – net			8,529		6,522
19300	Deferred income tax assets - net	6(30)		197,736		185,044
19500	Other assets – net	6(13) and 7		58,645		64,974
	TOTAL ASSETS		\$	252,760,692	\$	304,305,466
	Liabilities and equity		-			
21000	Interbank overdraft and call loans	6(14), 7 and 8	\$	17,350,762	\$	17,012,187
22000	Financial liabilities at fair value through	6(15)				
	profit or loss			29,122		-
22500	Bills and bonds payable under	6(2)(3)(4)(5)(7) and 7	7			
	repurchase agreements			189,737,223		241,164,641
23000	Payables	6(16)		531,342		507,353
23200	Current income tax liabilities	6(30) and 7		632,641		544,324
25600	Provisions for liabilities	6(17)(18)		2,985,472		2,823,445
26000	Lease liabilities	6(11) and 7		12,127		37,070
29300	Deferred income tax liabilities	6(30)		244,851		607,047
29500	Other liabilities			251,387		202,476
	TOTAL LIABILITIES			211,774,927		262,898,543
31100	Equity					
31101	Common stocks	6(19)		13,114,411		13,114,411
31500	Capital surplus	6(20)		320,929		320,929
32000	Retained earnings	6(21)				
32001	Legal reserve			21,269,986		20,453,398
32003	Special reserve			203,090		203,090
32005	Unappropriated retained earnings			3,272,016		2,736,743
32500	Other equity interest			2,805,333		4,578,352
	TOTAL EQUITY			40,985,765		41,406,923
	TOTAL LIABILITIES AND					
	EQUITY		\$	252,760,692	\$	304,305,466

## MEGA BILLS FINANCE CO., LTD. STATEMENTS OF COMPREHENSIVE INCOME YEARS ENDED DECEMBER 31, 2021 AND 2020

(Expressed in thousands of New Taiwan dollars, except earnings per share)

				Year ended D	ecember 31	l
	Items	Notes		2021		2020
41000	Interest income	6(22) and 7	\$	2,702,451	\$	3,245,618
51000	Less: interest expense	6(22) and 7	(	503,632)	(	1,050,854)
	Interest income, net		-	2,198,819		2,194,764
	Non-interest income, net					
49100	Service fee and commission income, net	6(23) and 7		1,278,889		968,944
49200	Gain or loss from financial assets and liabilities at	6(2)(15)(24) and				
	fair value through profit or loss	7		736,892		736,931
49310	Realized gain on financial assets at fair value	6(3)(25)				
	through other comprehensive income	, , , ,		649,179		740,708
49600	Foreign exchange gain or loss, net		(	9,511)	(	61,060)
55000	Impairment loss and reversal of impairment gain	6(3)(4)(6)	`		į (	12,407)
49800	Other non-interest income or loss, net	( ) ( ) ( )		,	`	, ,
49851	Leasehold income	7		114,270		114,208
49899	Others			7,225		2,452
	Net revenues			4,996,674	-	4,684,540
58200	Provisions	6(26)	(	132,586)	(	252,093)
30200	Operating expenses	0(20)		132,300)		232,073)
58500	Employee benefit expense	6(18)(27)	(	619,948)	(	589,589)
59000	Depreciation and amortization	6(10)(11)(12)(28)	(	69,801)		67,919)
59500	Other business and administrative expenses	6(29) and 7	(	178,530)		169,533)
37300	Total operating expenses	0(27) and 7		868,279)		827,041)
61001				3,995,809		3,605,406
61001 61003	Income before income tax from operating unit	((20)	(		(	
	Income tax expense	6(30)		717,847)		674,409)
64000	Net income			3,277,962		2,930,997
	Other comprehensive income					
< <b>53</b> 01	Not reclassifiable to profit or loss:	c(10)	,	22 451)		20.250)
65201	Remeasurement of defined benefit plans	6(18)	(	22,451)	(	29,379)
65204	Revaluation gains (losses) on investments in	6(3)				
	equity instruments measured at fair value					444 000
	through other comprehensive income			501,937	(	121,009)
65220	Income tax relating to items that are not	6(30)				
	reclassifiable to profit or loss			4,490		5,876
	Potentially reclassifiable to profit or loss					
	subsequently:					
65308	(Losses) gains on investments in debt	6(3)				
	instruments measured at fair value through					
	other comprehensive income		(	2,571,060)		2,490,527
65320	Income tax related to components of other	6(30)				
	comprehensive income that will be reclassified					
	to profit or loss			296,111	(	319,165)
65000	Total other comprehensive income, net of tax		(	1,790,973)		2,026,850
66000	Total comprehensive income		\$	1,486,989	\$	4,957,847
67500	T					
67500	Earnings per share Basic and diluted earnings per share	6(31)	\$	2.50	\$	2.23
	Dasic and undied callings per share	O(21)	φ	2.30	φ	2.23

The accompanying notes are an integral part of these financial statements.

#### MEGA BILLS FINANCE CO., LTD. STATEMENTS OF CHANGES IN EQUITY YEARS ENDED DECEMBER 31, 2021 AND 2020

(Expressed in thousands of New Taiwan dollars)

				Retained Earnings						interest			
	Common stocks	_ Capita	al surplus	Leg	Legal reserve Special reserve retained earnings			Gains or losses on financial assets measured at fair value through other comprehensive income		Total equity			
For the year ended December 31,2020													
Balance at January 1, 2020	\$ 13,114,411	\$	320,929	\$	19,669,947	\$	203,090	\$	2,626,382	\$	2,342,466	\$	38,277,225
Net income for 2020	-		-		-		-		2,930,997		-		2,930,997
Total other comprehensive (loss) income for 2020								(	23,503)		2,050,353		2,026,850
Total comprehensive income for 2020					<u>-</u>				2,907,494		2,050,353		4,957,847
Appropriation of 2019 earnings					500 451			,	500 451				
Legal reserve	-		-		783,451		-	(	783,451 )		-	,	1 020 140 )
Cash dividends Disposal of investment in equity instruments designated at fair	-		-		-		-	(	1,828,149)		-	(	1,828,149)
value through other comprehensive income	_		_		_		_	(	185,533)		185,533		_
Balance at December 31, 2020	\$ 13,114,411	\$	320,929	\$	20,453,398	\$	203,090	\$	2,736,743	\$	4,578,352	\$	41,406,923
For the year ended December 31,2021	+,,	-	,	<u> </u>		<del>-</del>		<u> </u>		_	.,	<u> </u>	,,
Balance at January 1, 2021	\$ 13,114,411	\$	320,929	\$	20,453,398	\$	203,090	\$	2,736,743	\$	4,578,352	\$	41,406,923
Net income for 2021		·	-	<u>-</u>	-	<u> </u>	-	<u>-</u>	3,277,962	<del>-</del>	-	<u>-</u>	3,277,962
Total other comprehensive (loss) income for 2021	-		-		-		-	(	17,961)	(	1,773,012)	(	1,790,973)
Total comprehensive income for 2021			-		_				3,260,001	(	1,773,012 )		1,486,989
Appropriation of 2020 earnings													
Legal reserve	-		-		816,588		-	(	816,588)		-		-
Cash dividends	-		-		-		-	(	1,908,147)		-	(	1,908,147)
Disposal of investment in equity instruments designated at fair value through other comprehensive income	-		_		_		_		7	(	7)		_
Balance at December 31, 2021	\$ 13,114,411	\$	320,929	\$	21,269,986	\$	203,090	\$	3,272,016	\$	2,805,333	\$	40,985,765

Other equity

### MEGA BILLS FINANCE CO., LTD. STATEMENTS OF CASH FLOWS

#### YEARS ENDED DECEMBER 31, 2021 AND 2020

(Expressed in thousands of New Taiwan dollars)

Notes				Year ended December 31						
Income before income tax from operating units		Notes		2021	2020					
Income before income tax from operating units	CASH FLOWS FROM OPERATING ACTIVITIES									
Adjustments to reconcile profit (loss)  Depreciation (28) 8.035 6.521  Provision for bad debts and various reserves (26) 132.904 262.480 Interest income (622) (2.02.451) (3.245.618) Dividend income (623) (3.35.315) (9.35.79) Interest expense (622) (300.632 1.030.852) Inpairment (reversal of gain) loss on asset (22) (300.632 1.030.854) Inpairment (reversal of gain) loss on asset (20) (3.05.15) (3.245.618) Losses on disposal of property and equipment (2.091) (3.245.618) Changes in operating assets and liabilities Changes in operating assets and liabilities Decrease (increase) in financial assets at fair value through of comprehensive income (2.264.519) (3.198.3455) Decrease (increase) in financial assets at fair value through of comprehensive income (2.264.519) (3.198.3455) Decrease (increase) in financial assets at fair value through of comprehensive income (2.264.519) (3.198.3455) Decrease (increase) in financial assets at fair value through of the comprehensive income (2.264.519) (3.198.3455) Decrease (increase) in financial assets (3.290) (3.379) (3.390) (4.114.014) Decrease (increase) in financial assets (3.290) (3.379) (3.390) (4.114.014) Decrease (increase) in financial assets (3.290) (3.379) (4.114.014) Decrease (increase) in financial assets (3.290) (3.379) (4.114.014) Decrease (increase) in financial assets (3.290) (3.379) (4.114.014) Decrease (increase) in financial liabilities at fair value through oprifut of oss  (2.912) (2.475)  (2.475) Decrease increase) in financial liabilities at fair value through oprifut of oss  (2.912) (2.475) Decrease) increase (increase) in financial liabilities at fair value through oprifut of oss  (3.1391) (3.245.91) Decrease) increase in bills and bonds payable under (3.147.118) (3.991.118) Increase (decrease) in provisions for liabilities at fair value through oprifut of oss  (3.168.77) (3.177.118) (3.991.119) Increase (decrease) in provisions for liabilities at fair value through oprifut of oss  (3.168.77) (3.169.179) (3.169.179) (3.169.179) (3.169.179) (3.169.179) (3.1			\$	3 995 809	\$	3 605 406				
Application   6(28)	1 6		φ	3,993,609	φ	3,003,400				
Depreciation	·									
Amortization		6(28)		61 766		61 398				
Provision for bad debts and various reserves   6(26)   (2,702,451)   (3,245,618)   (1,245)   (						· · · · · · · · · · · · · · · · · · ·				
Interest income   (22)   (2,702,451 ) (3,345,618 )   Dividend income   (625)   (135,315 ) (9,3579 )   Interest expense   (622)   (33,652 )   (35,0579 )   Interest expense   (622)   (2,0911 )   12,407   (2,0911 )   12,407   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )   (2,0911 )   (2,407 )										
Dividend income			(		(					
Interest expense   6(22)   503,632   1,050,854   Impairment (reversal of gain) loss on asset   2,091   12,407   Losses on disposal of property and equipment   2,007   3   Changes in operating assets and liabilities Changes in operating assets and liabilities Changes in operating assets as the serious profit or loss   26,614,778   31,983,455   Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519   10,437,590   Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519   10,437,590   Decrease in investments in debt instruments measured at amortised cost   4,302   25,114   (Increase) decrease in receivables   33,097   114,014   Decrease (increase) in other financial assets   2,902   3,879   (Increase) decrease in receivables   2,902   3,879   (Increase) decrease in receivables   2,902   3,879   (Increase) decrease in other financial assets   2,9122   2,475   (Decrease) increases in other financial safety the serious   2,9122   2,475   (Decrease) increases in bills and bonds payable under repurchase agreements   5,427,418   36,991,180   Increase (decrease) in provisions for liabilities at fair value through profit or loss   2,9122   2,475   (Decrease) increase in bills and bonds payable under repurchase agreements   5,427,418   36,991,180   Increase (decrease) in provisions for liabilities   4,891   2,993   Interest received   3,168,874   3,11,624   Interest received   3,168,874   3,11			(		(					
Impairment (reversal of gain) loss on asset   3.33   3.33					•					
Changes in operating assets and liabilities   Changes in operating assets and liabilities   Changes in operating assets and liabilities   Changes in operating assets at fair value through profit or loss   26,614,778   31,983,455     Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519   10,437,590     Decrease in investments in debt instruments measured at amortised cost   4,302   25,114     (Increase) decrease in receivables   4,302   33,879   114,014     Decrease (increase) in other financial assets   4,302   33,879   114,014     Decrease (increase) in other financial assets   4,302   33,879   114,014     Decrease (increase) in other assets   2,302   2,3879   114,014     Decrease (increase) in other assets   2,302   2,3879   114,014     Decrease (increase) in other financial assets   2,302   2,375   114,014     Decrease (increase) in other assets   2,312   2,3475   114,014     Decrease (increase) in other assets   2,312   2,3475   114,014     Decrease (increase) in other financial assets   2,312   2,3475   114,014     Decrease (increase) in other financial assets   3,313   2,3475   114,014     Decrease (increase) in other assets   3,313   2,3475   114,014     Decrease (increase) in other assets   3,313   2,3475   114,014     Decrease (increase) in other assets   3,313   2,3475   114,014   114	1	0(22)	(							
Changes in operating assets and liabilities   Changes in operating assets			(	20,711 )						
Changes in operating assets   Decrease (increase) in financial assets at fair value through profit or loss   26,614,778   31,983,455   Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519   10,437,590   Decrease in investments in debt instruments measured a amortised cost (increase) decrease in receivables   182,842   733,930   (Increase) decrease in receivables   182,842   733,930   (Increase) decrease in other financial assets   29,022   38,790   (Increase) decrease in other assets   29,022   38,790   (Increase) decrease in other assets   29,022   24,750   (Increase) decrease in intense at fair value through profit or loss   29,122   24,750   24,750   (Increase) decrease) in financial liabilities at fair value through profit or loss   29,122   24,750   24,750   (Increase) decrease) in grant at fair value through profit or loss   29,122   24,750   24,750   (Increase) decrease) in prantice   31,847,418   36,991,180   (Increase) decrease) in prayables   31,391   24,239   (Increase) decrease) in provisions for liabilities   36,991,180   (Increase) decrease) in provisions for liabilities   36,991,180   (Increase) decrease) in provisions for liabilities   31,487,418   36,991,180   (Increase) decrease) in provisions for liabilities   31,487,418   36,991,180   (Increase) decrease) in other liabilities   31,487,418   34,416,248   (Increase) decrease) in other liabilities   31,488,419   (Increase) decrease) in other liabilities   31,488,419   (Increase) decrease) in other liabilities   31,488,419   (Increase) decrease) in decrease decrease) in decrease decrease) in decrease decrease   31,488,419   (Increase) decrease   31,488						33				
Decrease (increase) in financial assets at fair value through profit or loss   26,614,778   31,983,455   Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519   10,437,590   Decrease (increase in investments in debt instruments measured at amortised cost   4,302   25,114   (Increase) decrease in receivables   (182,842 ) 733,930   (Increase) decrease in other financial assets   (230,902 ) 114,014   Decrease (increase) in other assets   2,902   (3,879 )   Decrease (increase) in other assets   2,902   (3,879 )   Decrease (increase) in other assets   2,902   (3,879 )   Decrease (increase) in financial liabilities   2,902   (3,879 )   Decrease (increase) in financial liabilities   2,902   (3,879 )   (3,879 )   (3,879 )   (4,87										
Decrease (increase) in financial assets at fair value through other comprehensive income of the comprehensive incomes of the comprehensive incomes of the comprehensive incomes of the comprehensive incomes of the comprehensive increase in other financial assets of the comprehensive increase in other assets of the comprehensive increase in other assets of the comprehensive increase in other assets of the comprehensive increase in the comprehensive incr										
Decrease (increase) in financial assets at fair value through other comprehensive income   22,624,519 (	=			26 614 778	(	31 983 455 )				
other comprehensive income         22,624,519 (         10,437,590 )           Decrease in investments in debt instruments measured at amortised cost         4,302 (         25,114 (           (Increase) decrease in receivables (         182,842 )         733,930 (           (Increase) decrease in other financial assets (         2,902 (         3,879 )           Changes in operating liabilities (         2,902 (         3,879 )           Increase (decrease) in financial liabilities at fair value through profit or loss         29,122 (         2,475 )           (Decrease) increase in bills and bonds payable under repurchase agreements         (         51,427,418 )         36,991,180 (           Increase (decrease) in payables         31,391 (         24,239 )           Increase (decrease) in provisions for liabilities         6,672 (         37,553 )           Increase (decrease) in provisions for liabilities         3,168,874 (         3411,624 (           Interest received         3,168,874 (         3411,624 (           Interest paid         (         51,034 (         3,111,930 (           Increase (decrease) in other liabilities         (         70,3817 (         346,588 )           Increase (decrease) in other liabilities         (         70,3817 (         346,588 )           Divided received         135,288 (         93,31	•			20,011,770	(	31,703,133 )				
Decrease in investments in debt instruments measured at amortised cost a mortised cost a mortised cost (182,842) (733,930) (101,000) (				22,624,519	(	10.437.590 )				
amortised cost         4,302         25,114           (Increase) decrease in receivables         ( 182,842 )         733,930           (Increase) decrease in other financial assets         2,002 ( 3,879 )           Decrease (increase) in other assets         2,902 ( 3,879 )           Changes in operating liabilities         82,9122 ( 2,475 )           Increase (decrease) in financial liabilities at fair value through profit or loss         29,122 ( 2,475 )           (Decrease) increase in bills and bonds payable under repurchase agreements         ( 51,427,418 )         36,991,180           Increase (decrease) in payables         31,391 ( 24,239 )         142,239 )           Increase (decrease) in provisions for liabilities         6,672 ( 57,553 )         16,672 ( 57,553 )           Increase (decrease) in orber liabilities         48,911 ( 96,939 )         16,672 ( 57,553 )           Increase (decrease) in other liabilities         48,911 ( 96,939 )         17,063,93 )           Increase (decrease) in other liabilities         13,168,874 ( 3411,624 )         3411,624 ( 19,393 )           Interest received         3,168,874 ( 3411,624 )         3411,624 ( 19,393 )           Interest paid         ( 51,034 ) ( 51,393 )         1,011,930 )           Dividend received         135,288 ( 19,393 )         1,011,930 )           Net cash flows from (used in) operating activities				22,021,319	(	10,137,370 )				
(Increase) decrease in receivables         ( 182,842 )         733,930 (Increase) decrease in other financial assets         ( 33,097 )         114,014 (Decrease) (increase) in other assets         2,902 ( 3,879 )           Changes in operating liabilities         3,007 ( 2,475 )         Changes in operating liabilities           Increase (decrease) in financial liabilities at fair value through profit or loss         29,122 ( 2,475 )         2,475 )           (Decrease) increase in bills and bonds payable under repurchase agreements         31,391 ( 24,239 )         36,991,180 ( 24,239 )           Increase (decrease) in payables         31,391 ( 24,239 )         16,672 ( 57,553 )           Increase (decrease) in provisions for liabilities         6,672 ( 57,553 )         48,911 ( 96,939 )           Increase (decrease) in other liabilities         3,168,874 ( 341,624 )         341,624 ( 11,119,30 )           Interest paid         ( 511,034 ) ( 51,1034 ) ( 11,119,30 )         11,119,30 )           Dividend received         31,588 ( 34,317 ) ( 346,558 )         34,518 )           Net cash flows from (used in) operating activities         1,652,020 ( 1,035,537 )           CASH FLOWS FROM INVESTING ACTIVITIES         4         4           Acquisition of property and equipment         6 ( 3,49 ) ( 1,1920 )         6,483 )           Acquisition of other assets         ( 3,349 ) ( 1,292 )         6,483 )           Ne				4 302		25 114				
Cincrease decrease in other financial assets			(							
Decrease (increase) in other assets	` '		(			*				
Changes in operating liabilities   Increase (decrease) in financial liabilities at fair value through profit or loss   29,122 (	` '		(		(					
Increase (decrease) in financial liabilities at fair value through profit or loss (Decrease) increase in bills and bonds payable under repurchase agreements (\$51,427,418\$) 36,991,180	· · · · · · · · · · · · · · · · · · ·			2,502	•	5,577				
Profit or loss   Clecrease   Increase in bills and bonds payable under repurchase agreements   Clecrease   Increase (decrease) in payables   31,391 ( 24,239 )   1										
Commercase in bills and bonds payable under repurchase agreements repurchase agreements and payables agreements and provisions for liabilities and provisions and provision				29.122	(	2.475)				
repurchase agreements   (   51,427,418 )   36,991,180     Increase (decrease) in payables   31,391 (   24,239 )   Increase (decrease) in provisions for liabilities   6,672 (   57,553 )   Increase (decrease) in other liabilities   48,911 (   96,939 )   Interest received   3,168,874   3,411,624     Interest paid   (   511,034 ) (   1,111,930 )   Dividend received   135,288   93,317     Income tax paid   (   703,817 ) (   346,558 )   Net cash flows from (used in) operating activities   1,652,020 (   1,035,537 )   CASH FLOWS FROM INVESTING ACTIVITIES     Acquisition of property and equipment   6(10) (   11,526 ) (   15,601 )   Proceeds from disposal of property and equipment   6 (10) (   3,949 ) (   1,920 )   Acquisition of intangible assets   (   3,949 ) (   1,920 )   Acquisition of other assets   (   2,731 ) (   6,483 )   Net cash flows used in investing activities   (   18,206 ) (   23,998 )   CASH FLOWS FROM FINANCING ACTIVITIES     Increase in interbank overdraft and call loans   338,575   2,880,156     Principal repayments of lease liabilities   (   37,472 ) (   38,281 )   Payments of cash dividends   (   1,908,147 ) (   1,828,149 )   Net cash flows (used in) from financing activities   (   1,607,044 ) (   1,828,149 )   Net cash flows (used in) from financing activities   (   1,607,044 ) (   1,828,149 )   Net cash flows (used in) from financing activities   (   1,607,044 ) (   1,808,149 )   Cash and cash equivalents   (   1,607,044 ) (   4,580 )	•			22,122	•	_,,				
Increase (decrease) in payables   31,391 ( 24,239)     Increase (decrease) in provisions for liabilities   6,672 ( 57,553 )     Increase (decrease) in other liabilities   48,911 ( 96,939)     Interest received   3,168,874   3,411,624     Interest paid   ( 511,034 ) ( 1,111,930 )     Dividend received   135,288   93,317     Income tax paid   ( 703,817 ) ( 346,558 )     Net cash flows from (used in) operating activities   1,652,020 ( 1,035,537 )     CASH FLOWS FROM INVESTING ACTIVITIES     Acquisition of property and equipment   6(10) ( 11,526 ) ( 15,601 )     Proceeds from disposal of property and equipment   6 (10) ( 3,949 ) ( 1,920 )     Acquisition of other assets   ( 3,949 ) ( 1,920 )     Acquisition of other assets   ( 3,949 ) ( 1,920 )     Acquisition of other assets   ( 3,949 ) ( 3,949 ) ( 1,920 )     Acquisition of other assets   ( 3,949 ) ( 3,949 ) ( 3,949 ) ( 3,949 )     CASH FLOWS FROM FINANCING ACTIVITIES     Increase in interbank overdraft and call loans   338,575   2,880,156     Principal repayments of lease liabilities   ( 37,472 ) ( 38,281 )     Payments of cash dividends   ( 1,908,147 ) ( 1,828,149 )     Net cash flows (used in) from financing activities   ( 1,607,044 ) ( 1,013,726 )     Net increase (decrease) in cash and cash equivalents   26,770 ( 45,809 )     Cash and cash equivalents at beginning of year   6(1)   310,489   356,298			(	51.427.418 )		36,991,180				
Increase (decrease) in provisions for liabilities					(					
Increase (decrease) in other liabilities					(					
Interest received   3,168,874   3,411,624     Interest paid   ( 511,034 ) ( 1,111,930 )     Dividend received   135,288   93,317     Income tax paid   ( 703,817 ) ( 346,558 )     Net cash flows from (used in) operating activities   1,652,020 ( 1,035,537 )     CASH FLOWS FROM INVESTING ACTIVITIES     Acquisition of property and equipment   6(10)   ( 11,526 ) ( 15,601 )     Proceeds from disposal of property and equipment   6 (10)   ( 3,949 ) ( 1,920 )     Acquisition of intangible assets   ( 3,949 ) ( 1,920 )     Acquisition of other assets   ( 2,731 ) ( 6,483 )     Net cash flows used in investing activities   ( 18,206 ) ( 23,998 )     CASH FLOWS FROM FINANCING ACTIVITIES     Increase in interbank overdraft and call loans   338,575   2,880,156     Principal repayments of lease liabilities   ( 37,472 ) ( 38,281 )     Payments of cash dividends   ( 1,908,147 ) ( 1,828,149 )     Net cash flows (used in) from financing activities   ( 1,607,044 )   1,013,726     Net increase (decrease) in cash and cash equivalents   26,770 ( 45,809 )     Cash and cash equivalents at beginning of year   6(1)   310,489   356,298					(					
Interest paid										
Dividend received   135,288   93,317     Income tax paid   ( 703,817 ) ( 346,558 )     Net cash flows from (used in) operating activities   1,652,020 ( 1,035,537 )     CASH FLOWS FROM INVESTING ACTIVITIES			(		(					
Income tax paid   ( 703,817 ) ( 346,558 )   Net cash flows from (used in) operating activities   1,652,020 ( 1,035,537 )	*				•					
Net cash flows from (used in) operating activities         1,652,020         1,035,537           CASH FLOWS FROM INVESTING ACTIVITIES           Acquisition of property and equipment         6(10)         11,526         15,601           Proceeds from disposal of property and equipment         -         6           Acquisition of intangible assets         (         3,949         (         1,920           Acquisition of other assets         (         2,731         (         6,483           Net cash flows used in investing activities         (         18,206         23,998           CASH FLOWS FROM FINANCING ACTIVITIES           Increase in interbank overdraft and call loans         338,575         2,880,156           Principal repayments of lease liabilities         (         37,472         (         38,281           Payments of cash dividends         (         1,908,147         (         1,828,149           Net cash flows (used in) from financing activities         (         1,607,044         1,013,726           Net increase (decrease) in cash and cash equivalents         26,770         (         45,809           Cash and cash equivalents at beginning of year         6(1)         310,489         356,298			(		(					
CASH FLOWS FROM INVESTING ACTIVITIES         Acquisition of property and equipment       6(10)       ( 11,526)       ( 15,601)         Proceeds from disposal of property and equipment       - 6       6         Acquisition of intangible assets       ( 3,949)       ( 1,920)         Acquisition of other assets       ( 2,731)       ( 6,483)         Net cash flows used in investing activities       ( 18,206)       ( 23,998)         CASH FLOWS FROM FINANCING ACTIVITIES         Increase in interbank overdraft and call loans       338,575       2,880,156         Principal repayments of lease liabilities       ( 37,472)       ( 38,281)         Payments of cash dividends       ( 1,908,147)       ( 1,828,149)         Net cash flows (used in) from financing activities       ( 1,607,044)       1,013,726         Net increase (decrease) in cash and cash equivalents       26,770       45,809)         Cash and cash equivalents at beginning of year       6(1)       310,489       356,298	•		\		(					
Acquisition of property and equipment       6(10)       ( 11,526 ) ( 15,601 )         Proceeds from disposal of property and equipment       - 6       6         Acquisition of intangible assets       ( 3,949 ) ( 1,920 )       1,920 )         Acquisition of other assets       ( 2,731 ) ( 6,483 )       6,483 )         Net cash flows used in investing activities       ( 18,206 ) ( 23,998 )         CASH FLOWS FROM FINANCING ACTIVITIES       Sask 575 (2,880,156 )         Principal repayments of lease liabilities       ( 37,472 ) ( 38,281 )         Payments of cash dividends       ( 1,908,147 ) ( 1,828,149 )         Net cash flows (used in) from financing activities       ( 1,607,044 ) ( 1,013,726 )         Net increase (decrease) in cash and cash equivalents       26,770 ( 45,809 )         Cash and cash equivalents at beginning of year       6(1) 310,489 (356,298 )				1,002,020	\	1,000,007				
Proceeds from disposal of property and equipment         -         6           Acquisition of intangible assets         (         3,949 ) (         1,920 )           Acquisition of other assets         (         2,731 ) (         6,483 )           Net cash flows used in investing activities         (         18,206 ) (         23,998 )           CASH FLOWS FROM FINANCING ACTIVITIES           Increase in interbank overdraft and call loans         338,575 (         2,880,156 (           Principal repayments of lease liabilities         (         37,472 ) (         38,281 )           Payments of cash dividends         (         1,908,147 ) (         1,828,149 )           Net cash flows (used in) from financing activities         (         1,607,044 )         1,013,726 (           Net increase (decrease) in cash and cash equivalents         26,770 (         45,809 )           Cash and cash equivalents at beginning of year         6(1)         310,489 (         356,298 (		6(10)	,	11.506	,	15 (01 )				
Acquisition of intangible assets       ( 3,949 ) ( 1,920 )         Acquisition of other assets       ( 2,731 ) ( 6,483 )         Net cash flows used in investing activities       ( 18,206 ) ( 23,998 )         CASH FLOWS FROM FINANCING ACTIVITIES         Increase in interbank overdraft and call loans       338,575 (38,80,156 )         Principal repayments of lease liabilities       ( 37,472 ) ( 38,281 )         Payments of cash dividends       ( 1,908,147 ) ( 1,828,149 )         Net cash flows (used in) from financing activities       ( 1,607,044 ) ( 1,013,726 )         Net increase (decrease) in cash and cash equivalents       26,770 ( 45,809 )         Cash and cash equivalents at beginning of year       6(1) 310,489 356,298		6(10)	(	11,526 )	(					
Acquisition of other assets       (       2,731 ) (       6,483 )         Net cash flows used in investing activities       (       18,206 ) (       23,998 )         CASH FLOWS FROM FINANCING ACTIVITIES         Increase in interbank overdraft and call loans       338,575 (       2,880,156 )         Principal repayments of lease liabilities       (       37,472 ) (       38,281 )         Payments of cash dividends       (       1,908,147 ) (       1,828,149 )         Net cash flows (used in) from financing activities       (       1,607,044 )       1,013,726 )         Net increase (decrease) in cash and cash equivalents       26,770 (       45,809 )         Cash and cash equivalents at beginning of year       6(1)       310,489 (       356,298 )				-	,					
Net cash flows used in investing activities       (       18,206 )       (       23,998 )         CASH FLOWS FROM FINANCING ACTIVITIES         Increase in interbank overdraft and call loans       338,575       2,880,156         Principal repayments of lease liabilities       (       37,472 )       (       38,281 )         Payments of cash dividends       (       1,908,147 )       (       1,828,149 )         Net cash flows (used in) from financing activities       (       1,607,044 )       1,013,726         Net increase (decrease) in cash and cash equivalents       26,770 (       45,809 )         Cash and cash equivalents at beginning of year       6(1)       310,489 (       356,298	•		(		(					
CASH FLOWS FROM FINANCING ACTIVITIES         Increase in interbank overdraft and call loans       338,575       2,880,156         Principal repayments of lease liabilities       ( 37,472 ) ( 38,281 )         Payments of cash dividends       ( 1,908,147 ) ( 1,828,149 )         Net cash flows (used in) from financing activities       ( 1,607,044 )       1,013,726         Net increase (decrease) in cash and cash equivalents       26,770 ( 45,809 )         Cash and cash equivalents at beginning of year       6(1)       310,489       356,298	•		<u></u>							
Increase in interbank overdraft and call loans   338,575   2,880,156     Principal repayments of lease liabilities   ( 37,472 ) ( 38,281 )   Payments of cash dividends   ( 1,908,147 ) ( 1,828,149 )   Net cash flows (used in) from financing activities   ( 1,607,044 )   1,013,726     Net increase (decrease) in cash and cash equivalents   26,770 ( 45,809 )   Cash and cash equivalents at beginning of year   6(1)   310,489   356,298	· ·		(	18,206	(	23,998)				
Principal repayments of lease liabilities       ( 37,472 ) ( 38,281 )         Payments of cash dividends       ( 1,908,147 ) ( 1,828,149 )         Net cash flows (used in) from financing activities       ( 1,607,044 ) ( 1,013,726 )         Net increase (decrease) in cash and cash equivalents       26,770 ( 45,809 )         Cash and cash equivalents at beginning of year       6(1) 310,489 ( 356,298 )	CASH FLOWS FROM FINANCING ACTIVITIES									
Payments of cash dividends         (         1,908,147 ) (         1,828,149 )           Net cash flows (used in) from financing activities         (         1,607,044 )         1,013,726           Net increase (decrease) in cash and cash equivalents         26,770 (         45,809 )           Cash and cash equivalents at beginning of year         6(1)         310,489 (         356,298 (				338,575		2,880,156				
Net cash flows (used in) from financing activities(1,607,0441,013,726Net increase (decrease) in cash and cash equivalents26,770(45,809Cash and cash equivalents at beginning of year6(1)310,489356,298			(	37,472 )	(	38,281 )				
Net increase (decrease) in cash and cash equivalents  Cash and cash equivalents at beginning of year  6(1)  26,770  310,489  356,298	Payments of cash dividends		(	1,908,147	(	1,828,149				
Cash and cash equivalents at beginning of year 6(1) 310,489 356,298	Net cash flows (used in) from financing activities		(	1,607,044)		1,013,726				
				26,770	(	45,809)				
Cash and cash equivalents at end of year         6(1)         \$ 337,259         \$ 310,489	Cash and cash equivalents at beginning of year	6(1)		310,489		356,298				
	Cash and cash equivalents at end of year	6(1)	\$	337,259	\$	310,489				

The accompanying notes are an integral part of these financial statements.