

I. Financial Highlights

Unit: NT\$ Million

Item	2009	2010	2011	2012	2013
Assets	5,318,735	5,481,179	5,615,015	5,888,612	6,157,882
Discounts and Loans	40,706	41,300	41,297	41,453	44,802
Funds and Investment	1,968,960	3,038,248	3,205,257	3,515,701	3,759,184
Liabilities	5,218,314	5,369,649	5,506,812	5,768,597	6,014,734
Deposits and Remittances	4,543,373	4,582,455	4,710,329	4,986,008	5,203,532
Owners' Equity	100,421	111,530	108,202	120,014	143,148
Total Income	268,629	302,858	298,191	280,438	286,871
Interest Income	82,862	81,653	90,926	96,442	98,452
Total Expenses	257,904	295,221	289,553	271,391	274,810
Interest Expense	43,182	35,319	42,764	47,385	49,659
Net Income	10,725	7,637	8,638	9,047	12,061
Return on Assets	0.21%	0.14%	0.16%	0.16%	0.20%
Return on Equity	16.62%	7.21%	7.86%	8.14%	9.17%

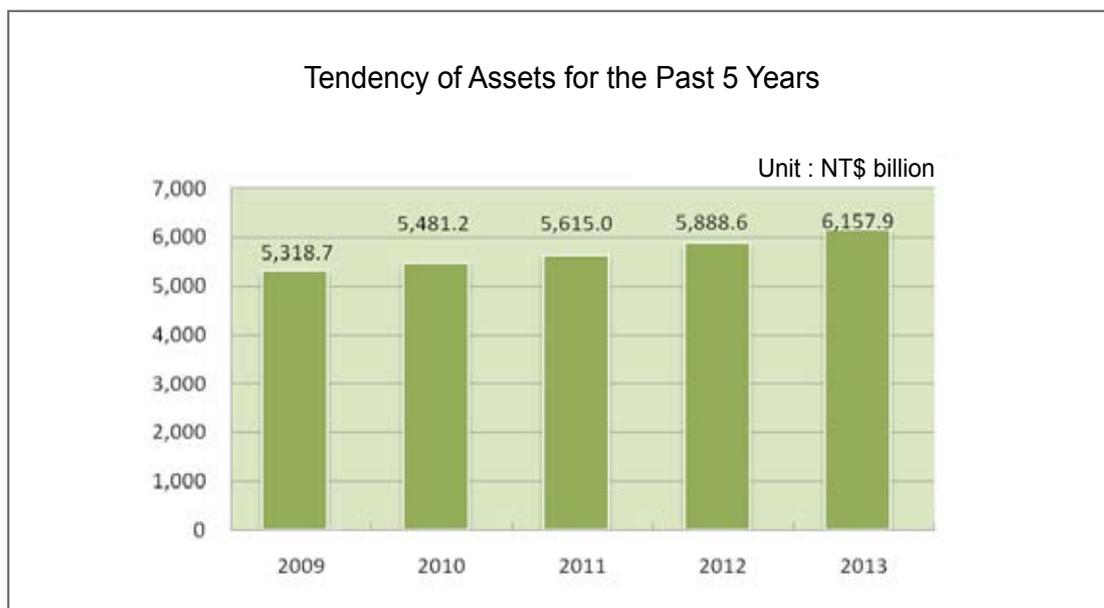
Note: 1. Return on Assets = Net Income/Average Assets

2. Return on Equity= Net Income/Average Equity

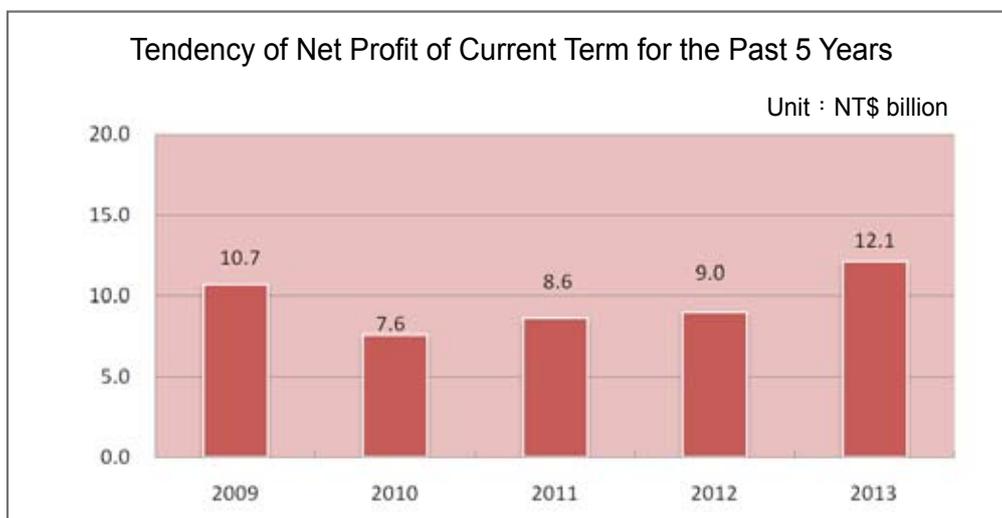
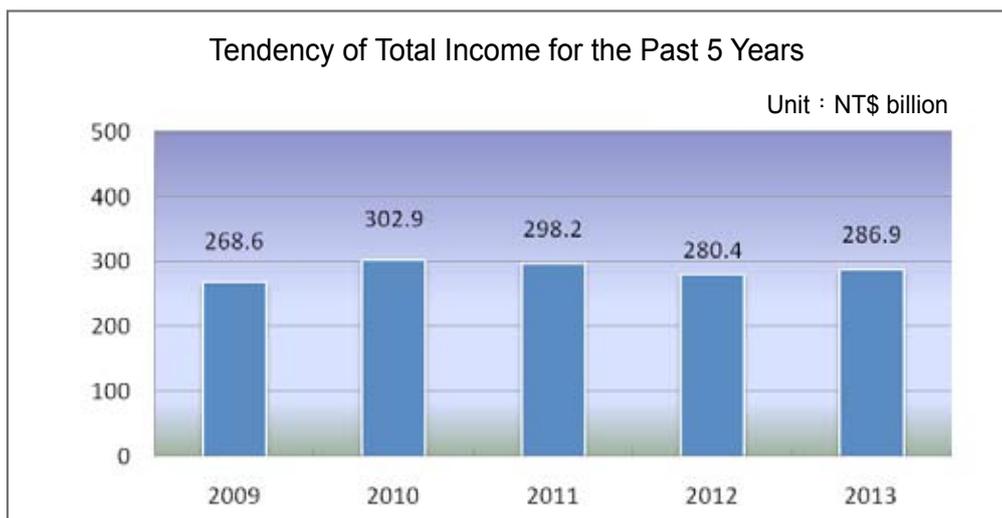
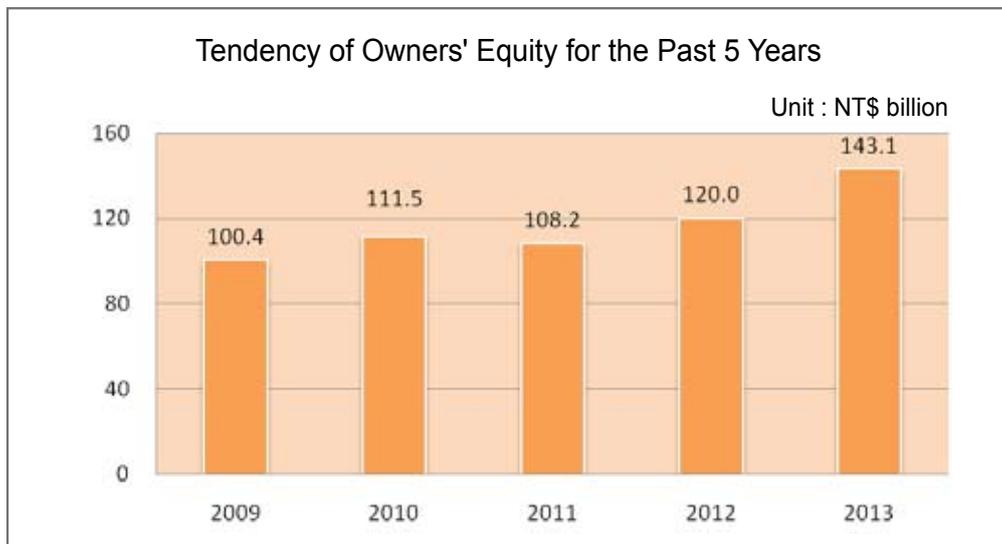
3. Total expenses include income tax

4. To comply with the "Regulations Governing the Preparation of Financial Reports by Insurance Industry," the premium and pending claims reserve shall be listed under the operation cost starting 2011 and 2009-2010 total revenues and expenditures have been re-categorized accordingly.

5. The 2009-2011 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards. The 2013 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.



VII. Financial Statement



II. Condensed Balance Sheets and Income Statements for the Past 5 Years

Condense Balance Sheets

Unit: NT\$1,000

Item	2009	2010	2011	2012	2013	
Cash and Due from Banks	779,279,331	507,757,484	467,364,855	411,992,788	404,684,466	
Due from Central Bank	2,399,944,883	1,755,756,167	1,753,654,182	1,768,825,973	1,788,840,169	
Financial Assets at Fair Value through Income Statement--Net	3,126,470	12,101,491	1,404,470	3,425,838	2,120,108	
Reverse REPO	3,391,993	3,580,315	4,927,739	1,155,909	1,732,741	
Projected Income Tax Asset				9,607,097	12,928,803	
Discounts and Loans	40,706,422	41,300,091	41,297,280	41,452,762	44,802,128	
Funds and Investments	1,968,960,342	3,038,248,224	3,205,256,707	3,515,700,969	3,759,184,103	
Real estate investment – Net	1,064,622	1,052,943	1,041,273			
Investment based real estate – Net				2,420,214	2,697,624	
Fixed Assets – Net	76,305,462	76,155,451	83,835,582			
Real Estate and equipment – Net				86,654,074	86,453,554	
Other Assets	45,955,108	45,227,217	56,232,612	47,376,138	54,438,124	
Deposits and Remittances	4,543,373,127	4,582,454,865	4,710,328,907	4,986,008,243	5,203,531,534	
Insurance Reserve	576,768,069	646,237,823	689,327,100	677,017,503	700,014,272	
REPO	-	27,920,950	7,811,374	-	-	
Other Liabilities	98,172,389	113,035,437	99,344,827	105,571,684	111,187,952	
Capital	40,000,000	40,000,000	40,000,000	40,000,000	40,000,000	
Capital Reserve	27,107,576	27,107,576	27,107,576	27,107,576	27,107,576	
Retained Earnings	Before Distribution	34,561,577	33,718,496	36,946,628	43,631,008	48,110,978
	After Distribution	26,081,445	27,990,708	30,874,988	36,050,318	-
Other Owners' Equity	7,232,027	16,432,024	10,219,928	16,856,438	27,929,508	
Assets	5,318,734,633	5,481,179,383	5,615,014,700	5,888,611,762	6,157,881,820	
Liabilities	Before Distribution	5,209,833,453	5,363,921,287	5,500,740,568	5,761,016,740	6,014,733,758
	After Distribution	5,218,313,585	5,369,649,075	5,506,812,208	5,768,597,430	-
Owners' Equity	Before Distribution	108,901,180	117,258,096	114,274,132	127,595,022	143,148,062
	After Distribution	100,421,048	111,530,308	108,202,492	120,014,332	-

Note: 1. The 2009-2011 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standardss. The 2013 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.

2. The 2013 retained earnings were referred as the retained earnings before distribution.

VII. Financial Statement

Condensed Income Statements

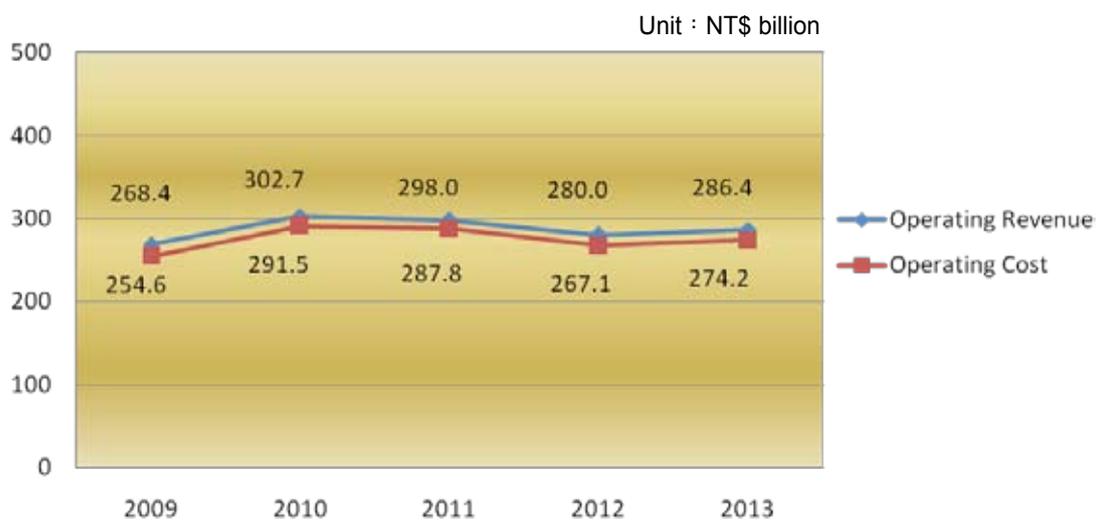
Unit: NT\$1,000

Item	2009	2010	2011	2012	2013
Operating Revenue	268,409,105	302,684,132	298,024,032	279,957,630	286,370,963
Operating Cost	254,589,922	291,502,423	287,760,305	267,122,713	274,187,229
Operating Profit	13,819,183	11,181,709	10,263,727	12,834,917	12,183,734
Non-operating Profit (Loss)	59,693	(21,630)	43,949	367,010	424,503
Income before Taxes	13,878,876	11,160,079	10,307,676	13,201,927	12,608,237
Income Tax Expenses	3,154,067	3,523,028	1,669,423	4,154,535	547,577
Net Income	10,724,809	7,637,051	8,638,253	9,047,392	12,060,660
Other comprehensive losses/gains.				16,289,838	11,073,070
Earnings per share (NT\$)	2.68	1.91	2.16	2.26	3.02

Note: 1. The 2009-2011 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standardss. The 2013 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.

2. To comply with the "Regulations Governing the Preparation of Financial Reports by Insurance Industry," the premium and pending claims reserves shall be listed under the operation cost starting 2011 and 2009-2010 total revenues and expenditures have been recategorized accordingly.

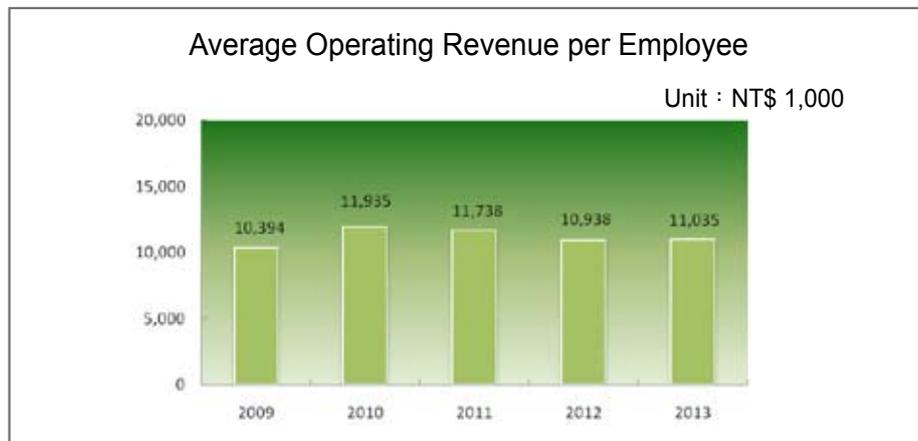
Operating Revenue and Operating Cost



III. Financial Analysis for the Past 5 Years

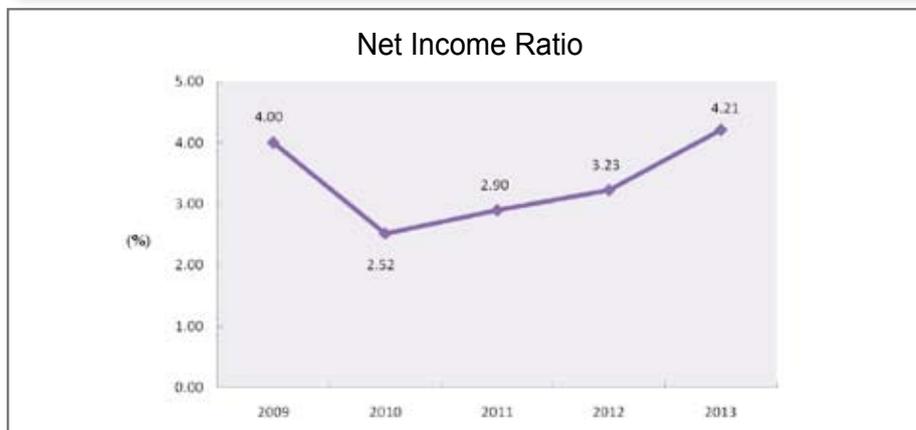
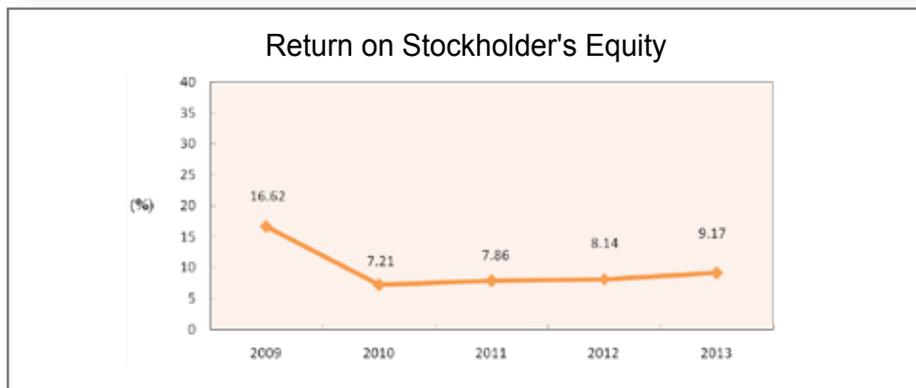
Items of Analysis		2009	2010	2011	2012	2013
Operating Capability	Turnover of Total Assets (time)	0.05	0.06	0.05	0.05	0.05
	Average Operating Revenue per Employee (NT\$1,000)	10,394	11,935	11,738	10,938	11,035
	Average Earnings per Employee (NT\$1,000)	415	301	340	353	465
Profitability	Return on Assets (%)	0.21	0.14	0.16	0.16	0.20
	Return on Stockholders' Equity (%)	16.62	7.21	7.86	8.14	9.17
	Net Income Ratio (%)	4.00	2.52	2.90	3.23	4.21
	Earnings per share (NT\$)	2.68	1.91	2.16	2.26	3.02
Growth Rate	Asset Growth Rate	5.35	3.05	2.44	4.79	4.57
	Profit Growth Rate	21.13	(19.59)	(7.64)	28.08	(4.50)

Note: The 2009-2011 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards of Taiwan and the settlement of explanation base. The 2012 Financial Statement was prepared in accordance with the Statements of Financial Accounting Standards. The 2013 Financial Statement was prepared in accordance with the number of accountant attestation in IFRS.





VII. Financial Statement



VI. Supervisors' Audit Report

2013 Supervisors' Audit Report for Chunghwa Post Co., Ltd.

Chunghwa Post Co., Ltd. has duly submitted the business report, financial statements and a dividend distribution proposal for 2013 prepared by the company's board of directors. Pursuant to Article 20 of the Company Act, certified public accountant W.C. Gao and Y.C. Mei at KPMG Certified Public Accountants, upon request, has completed his audit on these financial statements. We, the supervisors, have reviewed the above mentioned business report, financial statements as well as the audit report of the CPA. We agreed with the opinion of the CPA and have found them to be consistent with the company's financial status and operational results. Therefore, pursuant to Article 219 of the company Act, Article 12 of the Regulations Governing Postal Remittances and Savings Operations, we issue this audit report.

**To
Ministry of Transportation and Communications**

**Supervisors: C.C. Wu
J.S. Huang
H.Y. Huang
March 25, 2014**

V. Financial Statements for the Most Recent Fiscal



安侯建業聯合會計師事務所

KPMG

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Independent Auditors' Report

The Board of Directors
Chunghwa Post Co., Ltd.

We have audited the accompanying balance sheets of Chunghwa Post Co., Ltd. as of December 31, 2013 and 2012 and January 1, 2012, the related statements of comprehensive income, changes in equity, and cash flows for the years then ended. These financial statements are the responsibility of the Post's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the "Regulations Governing the Audit of Financial Statements of Financial Institutions by Certified Public Accountants" and the auditing standards generally accepted in the Republic of China. Those standards and regulations require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to the above present fairly, in all material respects, the financial position of Chunghwa Post Co., Ltd. as of December 31, 2013 and 2012, and January 1, 2012, the results of its financial performance, and its cash flows for the years then ended, respectively are in conformity with the decrees related to the government, the International Financial Reporting Standards, the International Accounting Standards and the IFRS interpretation committee.

As stated in notes 4(b) and (12)(b) to the financial statements, the financial statements of Chunghwa Post Co., Ltd. are based on the amounts audited by the Ministry of Audit of the Control Yuan. The accounts of Chunghwa Post Co., Ltd. as of and for the year ended December 31, 2012, have been examined by the Executive Yuan and the Ministry of Audit of the Control Yuan, and the adjustments from this examination have been recognized retroactively in the accompanying financial statements for 2012.

KPMG
CPA: Mei, Yuan-Chen
Gau, Wey-Chuan

Taipei, Taiwan, R.O.C
March 25, 2014

The accompanying the financial statements are intended only to present the financial position, results of operations, and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such financial statements are those generally accepted and applied in the Republic of China.

The auditors' report and the accompanying financial statements are the English translation of the Chinese version prepared and used in the Republic of China. If there is any conflict between, or any difference in the interpretation of, the English and Chinese language auditors' report and financial statements, the Chinese version shall prevail.

KPMG, a Taiwan partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity.

CHUNGHWA POST CO., LTD.

Balance Sheets

December 31, 2013 and 2012

(Expressed in thousand of New Taiwan dollars)

Assets	2013.12.31		2012.12.31		2012.1.1	
	Amount	%	Amount	%	Amount	%
Cash and due from banks (note 6(a))	\$ 404,684,466	7	411,992,788	7	467,364,855	8
Due from the central bank (note 6(b))	1,788,840,169	29	1,768,823,973	30	1,751,654,182	31
Financial assets at fair value through profit or loss (notes 6(c) and 6(d))	2,120,108	-	3,423,838	-	1,404,470	-
Bonds bought under repurchase agreements	1,732,741	-	1,155,909	-	4,927,739	-
Receivables, net (note 6(e))	45,727,126	-	45,130,359	-	46,997,393	-
Current tax assets	12,978,803	-	9,697,097	-	7,944,937	-
Other assets, net (note 6(f))	44,802,128	1	41,452,702	1	41,296,204	1
Available-for-sale financial assets, net (note 6(g))	376,616,235	6	395,034,115	7	396,331,666	7
Held-to-maturity financial assets, net (note 6(h))	3,004,267,976	49	2,819,744,981	48	2,668,345,805	48
Investments under the equity method, net (note 6(i))	62,657	1	58,510	1	55,075	1
Bond investments without active market (note 6(j))	374,737,769	4	295,764,283	4	135,410,081	4
Other financial assets, net (note 6(k))	3,679,466	-	3,099,080	-	3,115,156	-
Investment property, net (note 6(l))	2,677,824	-	2,420,214	-	2,427,008	-
Property and equipment, net (note 6(m))	86,453,354	1	86,654,074	1	86,922,228	1
Intangible assets, net	379,728	-	305,731	-	223,964	-
Deferred tax assets (note 6(n))	795,133	-	270,022	-	818,704	-
Other assets, net (note 6(o))	7,256,137	-	1,661,026	-	728,705	-
Total assets	\$ 6,157,881,820	100	\$ 5,888,611,762	100	\$ 6,619,548,172	100
Liabilities and Equity						
Due to banks	\$ 15,015,000	-	12,215,000	-	10,715,000	-
Financial liabilities at fair value through profit or loss (notes 6(c) and 6(d))	3,494,253	-	422,233	-	4,629,370	-
Bonds sold under repurchase agreements (note 6(i))	-	-	-	-	7,811,374	-
Payables (note 6(n))	71,451,470	1	76,218,404	1	76,932,505	1
Deposits and remittances (note 6(o))	5,203,531,534	85	4,986,098,243	86	4,710,328,907	84
Insurance Reserve (note 6(p))	700,014,272	12	677,017,503	11	689,323,395	13
Reserve for fluctuation of foreign exchange (note 6(q))	108,835	-	370	-	1,850	-
Employee benefit reserve (note 6(r))	13,618,417	-	10,158,770	-	12,930,015	-
Deferred income tax liabilities (note 6(s))	2,721,038	-	2,703,476	-	1,932,303	-
Other liabilities (note 6(v))	4,469,939	-	3,453,431	-	2,685,661	-
Total liabilities	\$ 6,014,233,228	98	\$ 5,768,497,430	98	\$ 5,517,290,281	98
Capital	40,000,000	1	40,000,000	1	40,000,000	1
Common stock (note 6(i))	-	-	-	-	-	-
Capital surplus	27,107,576	-	27,107,576	-	27,107,576	-
Additional paid-in capital (note 6(j))	30,819,874	1	30,819,874	1	28,420,427	1
Retained earnings	5,233,903	-	2,073,753	-	2,456,101	-
Legal reserve	12,027,141	-	3,156,692	-	3,207,088	-
Special earnings reserve	48,110,978	1	36,050,318	1	34,380,616	1
Unappropriate earnings	27,929,258	-	16,856,438	-	566,693	-
Total retained earnings	133,148,062	2	130,014,312	2	102,257,792	2
Other equity (note 6(i))	\$ 6,157,881,820	100	\$ 5,888,611,762	100	\$ 6,619,548,172	100
Total liabilities and equity	\$ 6,157,881,820	100	\$ 5,888,611,762	100	\$ 6,619,548,172	100

See accompanying notes to financial statements.

VII. Financial Statement

CHUNGHWA POST C., LTD.

Income Statements

For the years ended December 31, 2013 and 2012
(Expressed in thousand of New Taiwan dollars, except earnings per share)

	2013		2012	
	Amount	%	Amount	%
Operating revenues:				
Postal revenue (note 6(v))	\$ 25,076,834	10	24,810,637	9
Interest income (note 6(y))	98,452,480	34	96,441,629	34
Insurance premiums (note 6(w))	157,086,037	55	157,982,168	56
Service fee income	2,328,169	1	2,416,014	1
Net gain and loss on investments				
Gains (losses) on financial assets or liabilities at fair value through profit or loss (note 6(y))	(11,781,500)	(4)	11,364,669	4
Realized gains on available-for-sale financial assets (note 6(y))	3,917,121	1	5,502,842	2
Realized gains on held-to-maturity financial assets (note 6(y))	3,990	-	182,143	-
Gain on bond investments without active market	1,194,782	-	1,592,076	1
Exchange gains(losses)	9,124,201	3	(20,696,364)	(7)
Gain on reversal of asset impairment loss (impairment loss)	3	-	(641,736)	-
Gain on financial asset by cost measurement	17,383	-	17,895	-
Other operating revenues	951,463	-	985,657	-
	<u>286,370,963</u>	<u>100</u>	<u>279,957,630</u>	<u>100</u>
Operating costs				
Postal cost	20,373,626	7	20,358,951	7
Interest expenses	49,658,557	17	47,385,424	17
Claims and benefits (note 6 (w))	149,967,677	52	183,473,133	66
Change in insurance reserves note 6(u))	23,102,234	8	(12,307,373)	(4)
Other operating cost	2,227,170	1	2,099,534	1
	<u>245,329,264</u>	<u>85</u>	<u>241,009,669</u>	<u>87</u>
Gross profit	<u>41,041,699</u>	<u>15</u>	<u>38,947,961</u>	<u>13</u>
Operating expenses				
Personnel expenses	22,393,144	8	19,520,097	7
Depreciation and amortization expenses	1,557,576	1	1,604,383	1
Other general and administrative expenses	4,907,245	2	4,988,564	2
	<u>28,857,965</u>	<u>11</u>	<u>26,113,044</u>	<u>10</u>
Operating income, net	<u>12,183,734</u>	<u>4</u>	<u>12,834,917</u>	<u>3</u>
Non operating income and loss				
Non-operating income	499,926	-	480,346	-
Non-operating expenses	(75,423)	-	(113,336)	-
	<u>424,503</u>	<u>-</u>	<u>367,010</u>	<u>-</u>
Net income before income tax	12,608,237	4	13,201,927	3
Less: Income tax expense (note 4(s))	(547,577)	-	(4,154,535)	(1)
Net income	<u>12,060,660</u>	<u>4</u>	<u>9,047,392</u>	<u>2</u>
Other comprehensive income				
Unrealized gain on Available-for-sale financial assets	11,521,282	4	16,605,958	6
Less: Income tax related to other comprehensive income	(448,212)	-	(316,120)	-
Other comprehensive income (After tax)	<u>11,073,070</u>	<u>4</u>	<u>16,289,838</u>	<u>6</u>
Total comprehensive income	<u>\$ 23,133,730</u>	<u>8</u>	<u>25,337,230</u>	<u>8</u>
Primary earnings per share (note 4(u))	<u>\$ 3.02</u>		<u>2.26</u>	

See accompanying notes to financial statements.

CHUNGHWA POST CO., LTD.
Statements of Changes in Stockholders' Equity

 For the years ended December 31, 2013 and 2012
 (Expressed in thousand of New Taiwan dollars)

	Common Stock	Capital Surplus	Legal Reserve	Retained Earnings		Inappropriate Earnings	Other Equity Unrealized income of available-for- sale financial assets	Total
				Special Earnings Reserve	Special Earnings Reserve			
Beginning balance as of January 1, 2012	\$ 40,000,000	27,107,576	28,420,427	2,456,101	3,707,088	566,600	102,257,792	
Net income	-	-	-	-	9,047,392	-	9,047,392	
Other comprehensive income	-	-	-	-	-	-	-	
Total comprehensive income	-	-	-	-	9,047,392	-	9,047,392	
Provision for special catastrophe reserve and special risk-volatility reserve	-	-	-	3,089	(3,089)	-	-	
Reversal of special reserve	-	-	-	(400,000)	400,000	-	-	
Distribution of earnings	-	-	-	-	-	-	-	
Reversal of special catastrophe reserve and provision for special reserve	-	-	-	128	(128)	-	-	
Provision Legal reserve	-	-	2,399,447	-	(2,399,447)	-	-	
Provision for special earnings reserve of return for Reserve for fluctuation of foreign exchange	-	-	-	1,407	(1,407)	-	-	
Provision for special earnings reserve of income after tax for Reserve for fluctuation of foreign exchange	-	-	-	13,028	(13,028)	-	-	
Dividends to the government	-	-	-	-	(7,580,690)	-	(7,580,690)	
Balance as of December 31, 2012	40,000,000	27,107,576	30,819,874	2,073,753	3,156,691	16,856,438	120,014,332	
Provision for special earnings reserve of First-time Adoption of IFRSs	-	-	-	3,156,691	(3,156,691)	-	-	
Net income	-	-	-	-	12,060,660	-	12,060,660	
Other comprehensive income	-	-	-	-	-	-	-	
Total comprehensive income	-	-	-	-	12,060,660	-	12,060,660	
Provision for special catastrophe reserve and special risk-volatility reserve	-	-	-	1,886	(1,886)	-	-	
Reversal of special catastrophe reserve and provision for special reserve	-	-	-	1,633	(1,633)	-	-	
Balance as of December 31, 2013	\$ 40,000,000	27,107,576	30,819,874	5,233,963	12,057,141	27,929,508	143,148,062	

See accompanying notes to financial statements.

VII. Financial Statement

CHUNGHWA POST CO., LTD.		
Statements of Cash Flows		
For the years ended December 31, 2013 and 2012		
(Expressed in thousand of New Taiwan dollars)		
	2013	2012
Cash flows from operating activities:		
Net income	\$ 12,608,237	13,201,927
Adjustments:		
Adjustments for the non-cash effects of items of incomes and expenses:		
Depreciation expense	1,890,963	1,937,961
Amortization expense	157,998	156,090
Provision for bad debt expense	146,665	35,529
Net loss(gain) of financial asset and debts at fair value through profit or loss	11,781,500	(11,365,669)
Interest expense	49,658,557	47,385,424
Realized gains on financial asset	(5,115,893)	(7,277,061)
Interest revenue	(98,452,480)	(96,441,629)
Change in insurance reserves	23,102,234	(12,307,373)
Share the interest of affiliates under equity method	(15,708)	(12,845)
Loss(Gain) on disposal of real estate and equipment	18,935	(150,589)
Receive cash dividend of long-term equity investments under the equity method	11,560	9,410
Impairment loss of financial asset(reverse gain)	(3)	641,736
Total adjustments for the non-cash effects of items of incomes and expenses	(16,815,672)	(77,389,016)
Changes in operating assets and liabilities:		
Increase in due from the central bank and call loans to banks	(5,832,987)	(6,419,561)
Decrease (increase) in financial assets at fair value through profit or loss	(10,475,770)	9,344,301
Increase in bond investments without active market	(77,798,704)	(159,405,597)
Decrease (increase) in bonds bought under resell agreements	(576,832)	3,771,830
Decrease in receivables	32,667	434,724
Increase in discounts and loans	(3,496,746)	(162,407)
Decrease in available-for-sale financial assets	34,056,284	23,406,350
Increase in held-to-maturity financial assets	(184,519,005)	(151,217,033)
Decrease in other financial assets	1,419,917	3,599
Decrease (increase) in other assets	866,527	(893,787)
Increase in deposits from the central bank and banks	2,800,000	1,500,000
Increase(decrease) in financial liabilities at fair value through profit or loss	3,072,020	(4,207,137)
Decrease in bonds sold under repurchase agreements	-	(7,811,374)
Increase in payables	577,042	249,923
Increase in deposits and remittances	217,523,291	275,679,336
Increase in advance collections	806,450	1,160,657
Increase(decrease) in provisions for employee benefits	3,460,647	(2,771,244)
Increase(decrease) in other liabilities	(1,326)	293
Net change in assets and liabilities related to operating activities	(18,086,525)	(17,337,127)
Total adjustments	(34,902,197)	(94,726,143)
Cash outflow generated from operations	(22,293,960)	(81,524,216)
Interest received	97,832,462	97,449,473
Interest paid	(53,926,770)	(46,245,673)
Income taxes paid	(4,814,047)	(4,899,352)
Net cash flows used in provided by from operating activities	16,797,685	(35,129,768)
Cash flows from investing activities:		
Acquisition of property and equipment	(2,070,404)	(1,872,944)
Proceeds from disposal of property and equipment	46,959	297,809
Acquisition of intangible assets	(231,995)	(237,857)
Acquisition of Investment property	(270)	(91)
Net cash used in investing activities	(2,255,710)	(1,813,083)
Cash flows from financing activities:		
Prepaid dividends to government	(6,704,709)	(6,604,927)
Distribution of cash dividends to government	(975,763)	(3,078,880)
Increase in guarantee deposits	11,384	6,821
Net cash provided by financing activities	(7,669,088)	(9,676,986)
Net (decrease) increase in cash and cash equivalents	6,872,887	(46,619,837)
Cash and cash equivalents at beginning of period	472,715,329	519,335,166
Cash and cash equivalents at end of year	\$ 479,588,216	472,715,329
Cash and cash equivalents components:		
Cash and cash equivalents reported in the statement of financial position	\$ 404,684,466	411,992,788
Due from the central bank and call loans to banks qualifying for cash and cash equivalents under the definition of IAS 7	74,903,750	60,722,541
Cash and cash equivalents at end of period	\$ 479,588,216	472,715,329

See accompany notes to financial statements.