

# Cash Flow Statement

## For the third quarter ended 30 September 2010 (Provisional and Un-audited)

	For the nine months ended 30 September (January - September)	
	2010 Taka	2009 Taka
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	6,542,891,823	4,984,435,073
Interest payments	(2,515,909,029)	(2,990,424,934)
Dividend receipts	8,313,100	2,335,075
Fee and commission receipts in cash	325,836,269	211,999,205
Cash payments to employees	(1,033,806,201)	(694,703,661)
Cash payments to suppliers	(819,512,799)	(216,885,197)
Income taxes paid	(1,093,322,173)	(519,403,667)
Receipts from other operating activities	1,367,259,986	674,102,533
Payments for other operating activities	(572,059,866)	(229,039,754)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,209,691,110</b>	<b>1,222,414,673</b>
<b>Changes in operating assets and liabilities</b>		
Statutory deposits	1,385,646,000	2,121,244,000
Purchase /sale of trading securities	30,528,469	(4,861,069,438)
Loans and advances to other banks	-	-
Loans and advances to customers	(14,457,685,156)	(1,451,246,357)
Other assets	(887,878,364)	(1,279,015,526)
Deposits from other banks	2,012,874,491	138,984,985
Deposits from customers	5,510,140,331	12,899,965,414
Other liabilities account of customers	85,604,306	(70,683,079)
Other liabilities	87,363,774	84,959,617
<b>Net cash from operating activities</b>	<b>(4,023,715,039)</b>	<b>8,805,554,289</b>
<b>B) Cash flows from investing activities</b>		
Payments for purchase of securities	(1,050,000,000)	-
Proceeds from sale of securities	-	-
Purchase of property, plant and equipment	(656,683,203)	(649,133,359)
Sale proceeds of property, plant and equipment	-	-
<b>Net cash used in investing activities</b>	<b>(1,706,683,203)</b>	<b>(649,133,359)</b>
<b>C) Cash flows from financing activities</b>		
Receipts from issue of loan capital and debt securities	-	-
Dividends paid	-	-
<b>Net cash from financing activities</b>	<b>-</b>	<b>-</b>
<b>D) Net (decrease) / increase in cash (A+B+C)</b>	<b>(5,730,398,242)</b>	<b>8,156,420,930</b>
<b>E) Cash and cash-equivalents at beginning of year</b>	<b>17,692,845,579</b>	<b>9,730,716,637</b>
<b>F) Cash and cash-equivalents at end of the period (D+E)</b>	<b>11,962,447,337</b>	<b>17,887,137,567</b>



**Chief Financial Officer**



**Managing Director**