



Consolidated Cash Flow Statement (Un-audited)
for 6 months ended 30 June 2012

	January to June 2012 Taka	January to June 2011 Taka
a Cash flows from operating activities		
Interest receipts in cash	8,871,674,871	5,901,460,234
Interest payments	(4,361,050,000)	(2,553,799,016)
Dividend receipts	50,197,354	32,514,662
Fees and commission receipts	576,853,593	452,408,797
Recoveries of loans previously written off	-	-
Cash payment to employees	(1,059,735,478)	(857,906,995)
Cash payment to suppliers	(90,847,817)	(95,608,520)
Current income tax paid	(1,082,260,457)	(847,777,244)
Receipts from other operating activities	470,345,405	471,462,870
Cash payments for other operating activities	(783,842,508)	(621,120,698)
Operating profit before changes in operating assets & liabilities	2,591,334,963	1,881,634,090
Cash flows from operating assets & liabilities:		
Statutory deposits	1,947,277,984	(2,163,697,495)
Purchase/sale of trading securities	(1,064,648,431)	2,454,009,975
Loans and advances to customers (other than banks)	(8,230,436,287)	(3,010,531,637)
Other assets	(1,320,647,610)	372,020,746
Deposits to/from other banks	103,163,500	(2,875,234,936)
Deposits from customers (other than banks)	10,091,876,197	8,834,412,134
Other liabilities account of customers	876,397,526	(423,758,341)
Trading Liabilities	-	(3,204,513,420)
Other liabilities	38,330,216	8,487,103
Increase(decrease) in operating assets and liabilities:	2,441,313,095	(8,805,871)
Cash received from operating activities	5,032,648,058	1,872,828,219
b Cash flows from investing activities		
Proceeds from sale of securities	-	-
Purchase /Sale of property, plant & equipment	(212,396,446)	(134,126,801)
Sale proceeds of Fixed assets	-	-
Net cash used in investing activities	(212,396,446)	(134,126,801)
c Cash flows from financing activities		
Payment for redemption of loan capital and debt securities	(4,702,426)	1,257,875,893
Dividend Paid	(331,617,885)	(249,044,394)
Net cash received from financing activities	(336,320,311)	1,008,831,499
d Net increase (decrease) in cash and cash equivalents (a+b+c)	4,483,931,301	2,747,532,917
e Opening cash and cash equivalents	15,831,120,544	13,375,718,448
f Closing cash and cash equivalents (d+e)	20,315,051,845	16,123,251,365


Sayeed Ahmed FCA, ACMA, CGMA
GM & Chief Financial Officer


Md. Abdul Halim Chowdhury
Additional Managing Director


Helal Ahmed Chowdhury
Managing Director

