



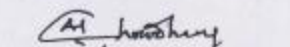
PUBALI BANK LIMITED
HEAD OFFICE, DHAKA.

Consolidated Cash Flow Statement (Un-audited)
for 3 months ended 30 June 2011

(Figures in BDT)

Particulars	January to June 2011	January to June 2010
A) Cash flows from operating activities		
Interest receipts in cash	5,901,460,234	5,380,836,612
Interest payments	(2,553,799,016)	(1,841,533,421)
Dividend receipts	32,514,662	65,337,764
Fees and Commission receipts in cash	452,408,797	404,128,571
Recoveries of Loans previously written off	-	0
Cash payments to employees	(857,906,995)	(713,968,008)
Cash payments to suppliers	(95,608,520)	(74,563,934)
Income taxes paid	(847,777,244)	(642,248,804)
Receipts from other operating activities	471,462,870	350,192,813
Payments for other operating activities	(621,120,698)	(649,783,723)
Operating profit before changes in operating assets and liabilities	1,881,634,090	2,278,397,870
Increase / (decrease) in operating assets & liabilities:		
Statutory Deposits	(2,163,697,495)	(2,289,055,962)
Purchase / Sale of Trading Securities	2,454,009,975	560,597,382
Loans and advances to other Banks	-	-
Loans and advances to Customers	(3,010,531,637)	(999,579,115)
Other assets (item wise)	372,020,746	(226,825,696)
Deposit from other Banks	(2,875,234,936)	(235,464,300)
Deposit from customers	8,834,412,134	1,180,383,384
Other Liabilities on account of Customers	(423,758,341)	210,582,771
Trading Liabilities	(3,204,513,420)	-
Other liabilities (item -wise)	8,487,103	(3,507,921)
Net Increase / (decrease) in operating assets & liabilities :	(8,805,871)	(1,802,869,457)
Net cash from operating activities	1,872,828,219	475,528,413
B. Cash flows from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of Securities	-	-
Purchase /Sale of property, plant & equipment	(134,126,801)	(122,893,583)
Sale proceeds of Fixed assets	-	-
Purchase /Sale of Subsidiary	-	-
Net cash receipts from investing activities	(134,126,801)	(122,893,583)
C. Cash flows from financing activities		
Receipts from issue of Loan Capital and debt securities	1,257,875,893	-
Payments for redemption of Loan Capital and debt securities	(249,044,394)	(195,888,567)
Receipts from issue of ordinary share	-	-
Dividends paid	-	-
Net cash flows from financing activities	1,008,831,499	(195,888,567)
D. Net increase/(decrease) in cash and cash equivalents (A+B+C)	2,747,532,917	156,746,263
E. Opening cash and cash equivalents	13,375,718,448	11,930,194,810
F. Closing cash and cash equivalents (D+E)	16,123,251,365	12,086,941,073


Sayeed Ahmed FCA
GM & CFO


Md. Abdul Halim Chowdhury
AMD


Helal Ahmed Chowdhury
MD & CEO

