



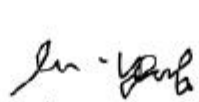
**Cash Flow Statement** for the year ended 31 December 2009

a Cash flows from operating activities	Note	2009 Taka	2008 Taka
Interest receipts in cash		9,014,480,608	7,234,143,468
Interest payments		(3,765,542,303)	(2,820,169,022)
Dividend receipts		151,624,655	19,581,400
Fees and commission receipts		771,541,031	814,481,005
Recoveries of loans previously written off		11,298	296,430,841
Cash payment to employees		(1,769,526,398)	(1,670,027,158)
Cash payment to suppliers		(145,414,941)	(134,764,118)
Current income taxes paid		160,216,562	(1,531,456,033)
Receipts from other operating activities	37	726,155,713	644,616,415
Cash payments for other operating activities	38	(1,057,156,743)	(864,270,221)
Operating profit before changes in operating assets & liabilities		4,086,389,482	1,988,566,577
Statutory deposits		(1,576,629,631)	(2,428,556,880)
Purchase/sale of trading securities		(2,219,026,494)	(387,242,500)
Loans and advances to customers (other than banks)		(12,415,178,719)	(11,238,985,483)
Other assets	39	(619,782,300)	259,180,628
Deposits to/from other banks		34,384,869	(794,698,623)
Deposits from customers (other than banks)		15,449,951,226	15,019,690,759
Other liabilities account of customers		(1,493,327,689)	549,976,957
Other liabilities	40	(5,775,312)	3,703,434
Increase(decrease) in operating assets and liabilities		(2,845,384,050)	983,068,292
Net cash received from operating activities		1,241,005,432	2,971,634,869
b Cash flows from investing activities			
Purchase/sale of property, plant and equipment		(146,837,054)	(89,975,708)
Net cash used in investing activities		(146,837,054)	(89,975,708)
c Cash flows from financing activities			
Receipts from issue of loan capital and debt securities		(129,801,764)	99,179,397
Net cash received from financing activities		(129,801,764)	99,179,397
d Net increase (decrease) in cash and cash equivalents (a+b+c)		964,366,614	2,980,838,558
e Opening cash and cash equivalents		10,965,828,196	7,984,989,638
f Closing cash and cash equivalents (d+e)	41	11,930,194,810	10,965,828,196

Accompanying notes 1 to 43 form an integral part of these financial statements.



(Helal Ahmed Chowdhury)
Managing Director


(Monzurur Rahman)
Director



(Mohammed Yaqub)
Director


(Hafiz Ahmed Mazumder)
Chairman

See annexed auditors' report to the shareholders of even date.

Dhaka 23 March 2010

Kazi Zahir Khan & Co
Chartered Accountants


Aziz Halim Khair Choudhury
Chartered Accountants


B Alam & Co
Chartered Accountants