



**PUBALI BANK LIMITED**  
**HEAD OFFICE, DHAKA.**

**Cash Flow Statement (Un-audited)**  
**for the period ended 30 September 2009**

Particulars	Figures in BDT	
	Sept. 2009	Sept. 2008
<b>A) Cash flows from operating activities</b>		
Interest receipts in cash	6,415,595,944	5,282,998,201
Interest payments	(2,868,594,625)	(2,058,722,422)
Dividend receipts	74,347,508	15,250,175
Fees and Commission receipts in cash	502,573,211	561,261,898
Recoveries of Loans previously written off	-	268,283,230
Cash payments to employees	(1,084,661,515)	(1,059,954,486)
Cash payments to suppliers	(111,153,714)	(96,676,216)
Income taxes paid	(1,562,935,300)	(1,328,252,448)
Receipts from other operating activities	506,540,487	439,833,168
Payments for other operating activities	(777,385,300)	(614,163,167)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>1,094,326,696</b>	<b>1,409,857,933</b>
<b>Increase / (decrease) in operating assets &amp; liabilities:</b>		
Statutory Deposits	(2,338,523,855)	(1,750,480,824)
Purchase / Sale of Trading Securities	(1,350,654,399)	(283,775,815)
Loans and advances to other Banks	-	-
Loans and advances to Customers	(11,306,576,946)	(13,602,742,964)
Other assets ( item wise )	153,728,524	4,485,685,025
Deposit from other Banks	531,149,738	(872,617,714)
Deposit from customers	15,127,887,296	14,993,280,973
Other Liabilities on account of Customers	695,253,939	(4,040,583,625)

Trading Liabilities	-	-
Other liabilities (item -wise)	10,409,865	(56,659,356)
<b>Net Increase / (decrease) in operating assets &amp; liabilities :</b>	<b>1,522,674,162</b>	<b>(1,127,894,300)</b>
<b>Net cash from operating activities</b>	<b>2,617,000,858</b>	<b>281,963,633</b>
<b>B. Cash flows from investing activities</b>		
Proceeds from sale of securities	-	-
Payments for purchase of Securities	-	-
Purchase /Sale of property, plant & equipment	(80,298,980)	(63,674,231)
Sale proceeds of Fixed assets		
Purchase /Sale of Subsidiary	-	-
<b>Net cash receipts from investing activities</b>	<b>(80,298,980)</b>	<b>(63,674,231)</b>
<b>C. Cash flows from financing activities</b>		
Receipts from issue of Loan Capital and debt securities	325,390,859	373,809,191
Payments for redemption of Loan Capital and debt securities	-	-
Receipts from issue of ordinary share	-	-
Dividends paid	-	-
<b>Net cash flows from financing activities</b>	<b>325,390,859</b>	<b>373,809,191</b>
<b>D. Net increase/(decrease) in cash and cash equivalents ( A+B+C )</b>	<b>2,862,092,737</b>	<b>592,098,593</b>
<b>E. Opening cash and cash equivalents</b>	<b>10,965,828,196</b>	<b>7,984,989,638</b>
<b>F. Closing cash and cash equivalents (D+E)</b>	<b>13,827,920,933</b>	<b>8,577,088,231</b>