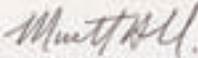


Ref. IAS 1.10(d), 1.51(c) Consolidated Cash Flow Statement for the year ended 31 December 2012

IAS 1(38& 39)		Note	2012 Taka	2011 Taka
IAS 7.10	a Cash Flows from Operating Activities			
IAS 7.31	Interest receipts in cash		18,711,765,017	13,290,693,644
IAS 7.31	Interest payments		(9,538,254,324)	(5,836,121,980)
IAS 7.31	Dividend receipts		139,829,394	82,479,828
IAS 7.14 (b)	Fees and commission receipts		1,070,460,354	945,031,534
	Recoveries of loans previously written off		700,000	30,287
IAS 7.14 (d)	Cash payment to employees		(2,720,818,733)	(2,355,117,872)
	Cash payment to suppliers		(200,113,773)	(196,851,559)
	Current income tax paid		(2,240,988,603)	(1,788,575,008)
IAS 7.14 (b)	Receipts from other operating activities	38(a)	1,061,596,760	1,024,049,264
IAS 7.14 (b)	Cash payments for other operating activities	39(a)	(2,305,796,636)	(1,311,826,020)
	Operating Profit before Changes in Operating Assets & Liabilities		3,978,379,456	3,853,792,118
	Increase/(decrease) in Operating Assets & Liabilities:			
	Statutory deposits		(7,806,072,863)	(6,798,500,325)
	Purchase/sale of trading securities		(3,606,977,722)	(617,756,106)
	Loans and advances to customers (other than banks)		(15,779,823,525)	(17,744,129,785)
	Other assets	40(a)	(208,548,047)	(1,060,271,400)
	Deposits to/from other banks		2,903,874,569	(2,828,509,493)
	Deposits from customers (other than banks)		26,612,838,033	24,955,468,518
	Other liabilities account of customers		235,536,685	1,306,116,314
	FC translation reserve		139,034	1,044,835
	Other liabilities		113,163,984	2,347,814,714
	Total Increase/(decrease) in Operating Assets and Liabilities:		2,464,130,148	(438,722,728)
	Net Cash Received from Operating Activities		6,442,509,604	3,415,069,390
	b Cash Flows from Investing Activities			
	Proceeds from sale of securities		-	-
IAS 7.23	Purchase /Sale of property, plant & equipment		(329,646,499)	(205,108,357)
	Membership at cost		-	(16,000,000)
	Sale proceeds of Fixed assets		-	-
	Net Cash used in Investing Activities		(329,646,499)	(221,108,357)
IAS 7.10	c Cash Flows from Financing Activities			
	Payment for redemption of loan capital and debt securities		94,956,137	11,485,144
	Issue of share capital		-	1,617,801,221
IAS 7.31	Dividend Paid		(335,380,500)	(248,430,000)
	Net Cash used from Financing Activities		(240,424,363)	1,380,856,365
	d Net Increase/(decrease) in Cash and Cash Equivalents (a+b+c)		5,872,438,742	4,574,817,398
	e Cash and Cash Equivalents at the beginning of the year		15,831,120,544	11,256,303,146
	f Cash and Cash Equivalents at the end of the year (d+e)	42(a)	21,703,559,286	15,831,120,544

These financial statements should be read in conjunction with the annexed notes.


Helal Ahmed Chowdhury
Managing Director


Mustafa Shahriar Ahmed
Director


Rumana Sharif
Director


Hafiz Ahmed Mazumder
Chairman