

| IAS 1.51(a)<br>IAS 1.10(d), 1.51(c) | Pubali Bank Limited Cash Flow Statement for the year ended 31 December 2010 |                  | COPIL DIELEMON   |
|-------------------------------------|---|------------------|------------------|
|                                     |   | Amounts          |                  |
|                                     |   | Year ended       | Year ended       |
| AS I(38& 39)                        | Note  | 31 Dec 2010      | 31 Dec 2009      |
| AS 7.10                             | Cash flows from operating activities (A)                                    |                  |                  |
| AS 7.31                             | Interest receipts   | 11,043,052,874   | 9,014,480,608    |
| AS 7.31                             | Interest payments   | (3,790,183,811)  | (3,765,542,303)  |
| AS 7.31                             | Dividend receipts   | 97,665,535       | 151,624,655      |
| IAS 7.14 (b)                        | Fees and commission receipts  | 881,305,336      | 771,541,031      |
|                                     | Recoveries of loans previously written off                                  | 82,672           | 11,298           |
| IAS 7.14 (d)                        | Payments to employees   | (2,062,555,763)  | (1,769,526,398)  |
|                                     | Payments to suppliers   | (164,104,383)    | (145,414,941)    |
|                                     | Income tax paid   | (1,401,197,054)  | 160,216,562      |
| AS 7.14 (b)                         | Receipts from other operating activities 36                                 | 806,420,713      | 726,155,713      |
| AS 7.14 (b)                         | Payments for other operating activities 37                                  | (1,206,038,683)  | (1,057,156,743)  |
|                                     | Operating profit before changes   |                  |                  |
|                                     | in operating assets and liabilities   | 4,204,447,436    | 4,086,389,482    |
|                                     | Increase/decrease in operating assets and liabilities                       |                  |                  |
|                                     | Statutory deposits  | (1,502,728,224)  | (1,576,629,631)  |
|                                     | Purchase/sale of trading securities   | (2,850,026,334)  | (2,219,026,494)  |
|                                     | Loans and advances to customers   | (14,902,875,255) | (12,415,178,719) |
|                                     | Other assets 38   | 986,699,783      | (619,782,300)    |
|                                     | Deposits from other banks   | 2,860,734,430    | 34,384,869       |
|                                     | Deposits from customers   | 10,384,039,464   | 15,449,951,226   |
|                                     | Other liabilities on account of customers                                   | 544,162,366      | (1,493,327,689)  |
|                                     | Other liabilities 39  | (28,459,813)     | (5,775,312)      |
|                                     | Net increase in operating liabilities                                       | (4,508,453,583)  | (2,845,384,050)  |
|                                     |   |                  |                  |
|                                     | Net cash from/(used) operating activities                                   | (304,006,147)    | 1,241,005,432    |
| IAS 7.23                            | Cash flows from investing activities (B) Purchase of fixed assets           | (112 475 201)    | (146 027 054)    |
|                                     |   | (113,475,391)    | (146,837,054)    |
|                                     | Net cash used in investing activities                                       | (113,475,391)    | (146,837,054)    |
| IAS 7.10                            | Cash flows from financing activities (C)                                    |                  |                  |
|                                     | Payment for redemption of loan capital and                                  | (65.240.426)     | (420,004,764)    |
|                                     | debt securities   | (65,310,126)     | (129,801,764)    |
| IAS 7.31                            | Dividend paid   | (191,100,000)    | -                |
|                                     | Net cash used in financing activities                                       | (256,410,126)    | (129,801,764)    |
|                                     | Net increase/(decrease) in cash and cash equivalents (A+B+C)                | (673,891,664)    | 964,366,614      |
|                                     | Cash and cash equivalents at beginning of the year                          | 11,930,194,810   | 10,965,828,196   |
|                                     | Cash and cash equivalents at end of the year (*)                            | 11,256,303,146   | 11,930,194,810   |
|                                     | (*) Cash and cash equivalents:  |                  |                  |
|                                     | Cash in hand (including foreign currencies)                                 | 2,420,920,513    | 1,949,400,007    |
|                                     | Balance with Bangladesh Bank and its agent bank(s)                          | neitshoo         | Anni a           |
|                                     | (including foreign currencies)  | 7,816,129,179    | 7,007,992,038    |
|                                     | Balance with other banks and financial institutions                         | 884,266,695      | 1,682,597,097    |
|                                     | Money at call on short notice   | 119,486,667      | 1,269,686,667    |
|                                     | Prize bonds   | 15,500,092       | 20,519,001       |
|                                     |   | 11,256,303,146   | 11,930,194,810   |
|                                     |   |                  |                  |

Helal Ahmed Chowdhury Managing Director Muhammad Faizur Rahman Director Sk. Wahidur Rahman Director Hafiz Ahmed Mazumder Chairman

Signed in terms of our report of even date annexed

HODA VASI CHOWDHURY & CO

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**Chartered Accountants** 

Dhaka, Bangladesh Dated, 3 March 2011 S. F. AHMED & CO

**Chartered Accountants**