

**PUBALI BANK LIMITED**

**HEAD OFFICE, DHAKA.**

**Cash Flow Statement (Un-audited)  
for 6 months ending 30 June 2010**

**(Figures in BDT)**

<b>Particulars</b>	<b>January to June 30, 2010</b>	<b>January to June 30, 2009</b>
<b>A. Cash flows from operating activities</b>		
Interest receipts in cash	5,380,836,612	4,244,436,800
Interest payments	(1,841,533,421)	(1,922,876,500)
Dividend receipts	65,337,764	74,593,038
Fees and Commission receipts in cash	404,128,571	362,841,610
Recoveries of Loans previously written off	-	1,274,860
Cash payments to employees	(713,968,008)	(685,100,549)
Cash payments to suppliers	(74,563,934)	(73,533,381)
Income taxes paid	(642,248,804)	(847,625,853)
Receipts from other operating activities	350,192,813	372,999,401
Payments for other operating activities	(696,519,755)	(570,560,968)
<b>Operating profit before changes in operating assets and liabilities</b>	<b>2,231,661,838</b>	<b>956,448,458</b>
<b>Increase / (decrease) in operating assets &amp; liabilities:</b>		
Statutory Deposits	(2,289,055,962)	(1,812,115,359)
Purchase / Sale of Trading Securities	560,597,382	17,975,963
Loans and advances to other Banks	-	-
Loans and advances to Customers	(999,579,115)	(3,086,032,308)
Other assets ( item wise )	(226,825,696)	602,529,593
Deposit from other Banks	(235,464,300)	(258,512,737)
Deposit from customers	1,180,383,384	5,867,604,691
Other Liabilities on account of Customers	210,582,771	88,886,653
Trading Liabilities	-	-
Other liabilities (item -wise)	(3,507,921)	(485,192,453)
<b>Net Increase / (decrease) in operating assets &amp; liabilities :</b>	<b>(1,802,869,457)</b>	<b>935,144,043</b>
<b>Net cash from operating activities</b>	<b>428,792,381</b>	<b>1,891,592,500</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	(76,157,551)	(54,526,306)
Sale proceeds of Fixed assets		
Purchase /Sale of Subsidiary	-	-
Net cash receipts from investing activities	<b>(76,157,551)</b>	<b>(54,526,306)</b>
<b>C. Cash flows from financing activities</b>		
Receipts from issue of Loan Capital and debt securities	(195,888,567)	(83,209,877)
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>(195,888,567)</b>	<b>(83,209,877)</b>
<b>D. Net increase/(decrease) in cash and cash equivalents ( A+B+C )</b>	<b>156,746,263</b>	<b>1,753,856,317</b>
<b>E. Opening cash and cash equivalents</b>	<b>11,930,194,810</b>	<b>10,965,828,196</b>
<b>F. Closing cash and cash equivalents (D+E)</b>	<b>12,086,941,073</b>	<b>12,719,684,513</b>