

Cash Flow Statement
For the year ended 31 December 2007

	2007 Taka	2006 Taka
A. Cash flow from operating activities:		
Interest income and commission received	3,994,396,657	3,405,063,681
Interest paid	(1,758,949,997)	(1,252,139,499)
Commission and brokerage	1,641,267,981	1,422,887,297
Cash paid to employees	(518,914,538)	(421,478,168)
Cash paid to suppliers	(261,927,926)	(260,793,459)
Cash paid for other operating expenses	(126,407,927)	(93,404,887)
Operating profit before changes in operating assets	<u>2,969,464,250</u>	<u>2,800,134,965</u>
(Increase)/ Decrease of operating assets		
Loans and advances to customers	(7,576,439,760)	(4,794,773,574)
Other assets	(5,735,973,628)	(3,815,628,777)
Increase/ (Decrease) of operating liabilities		
Customers' deposits	11,624,156,756	8,513,713,540
Borrowing from other banks and financial institutions	(261,908,835)	450,223,251
Other liabilities	418,471,021	139,632,942
	<u>(1,531,694,446)</u>	<u>493,167,382</u>
Cash receipt from operating activities	1,437,769,804	3,293,302,347
Advance income tax paid	(1,376,045,602)	(1,027,893,396)
Net cash receipt from operating activities	61,724,202	2,265,408,951
B. Cash flow from investing activities:		
Income from investment	389,816,179	223,659,501
Investment made during the year	(41,341,500,000)	(24,785,000,000)
Proceeds from sale of investment	40,437,204,936	24,903,015,964
Purchase of property plant and equipment	(84,533,312)	(147,795,161)
Proceeds from sale of equipments	784,617	1,564,652
Net cash flow from investment activities	<u>(598,227,580)</u>	<u>195,444,956</u>
C. Cash flow from financing activities:		
Cash remitted to Head Office	-	(368,381,578)
Net cash flow from financing activities	<u>-</u>	<u>(368,381,578)</u>
D. Net increase in cash and cash equivalent (A+B+C)	<u>(536,503,378)</u>	<u>2,092,472,329</u>
E. Effect of exchange rate on capital received in FCY	<u>(15,992,688)</u>	<u>100,268,763</u>
F. Net increase in cash and cash equivalents (D+E)	<u>(552,496,066)</u>	<u>2,192,741,092</u>
G. Opening cash and cash equivalent	<u>9,988,166,629</u>	<u>7,795,425,537</u>
H. Closing cash and cash equivalent (F+G) - Note 29	9,435,670,563	9,988,166,629




Steve Banner
Chief Executive Officer, Bangladesh



Mustafa Alim Aolad
Financial Controller, Bangladesh

As per our report of same date



Auditors

Dhaka, 21 February 2008