

### Cash Flow Statement

For the year ended 31 December 2005

	<b>2005</b> <b>Taka</b>	<b>2004</b> <b>Taka</b>
<b>Cash flow from operating activities:</b>		
Interest income and commission received	2,206,195,665	1,511,478,359
Interest paid	(979,904,724)	(770,557,726)
Commission and brokerage	1,011,936,935	736,655,967
Cash paid to employees	(329,366,390)	(265,487,708)
Cash paid to suppliers	(220,565,079)	(105,293,311)
Cash paid for other operating expenses	(48,623,851)	(143,875,589)
Other operating income	559,133	169,301
Operating profit before changes in operating assets	1,640,231,689	963,089,293
<b><i>(Increase) Decrease of operating assets</i></b>		
Loans and advances to customers	(4,087,363,010)	(6,216,959,085)
Other assets	(817,063,606)	412,133,971
<b><i>Increase (Decrease) of operating liabilities</i></b>		
Customers' deposits and borrowing	4,445,285,607	6,251,361,738
Borrowing from other banks and financial institutions	(478,761,436)	820,633,892
Other liabilities	(260,647,093)	259,753,237
	(1,198,549,538)	1,526,923,753
<b>A. Cash receipt from operating activities</b>	<b>441,682,151</b>	<b>2,490,013,046</b>
Advance income tax paid	(496,910,530)	(327,210,597)
<b><i>Net cash receipt from operating activities</i></b>	<b>(55,228,379)</b>	<b>2,162,802,449</b>
<b>B. Cash flow from investing activities:</b>		
Income from investment	87,259,067	66,874,700
Investment made during the year	(2,318,037,204)	(1,156,000,000)
Proceeds from sale of investment	1,540,000,000	1,410,000,000
Purchase of property plant and equipment	(45,708,652)	(39,046,113)
Proceeds from sale of equipments	299,412	1,693,744
<b><i>Net cash flow from investment activities</i></b>	<b>(736,187,377)</b>	<b>283,522,331</b>
<b>C. Cash flow from financing activities:</b>		
Cash receipt from head office	1,162,050,000	-
Increase in other reserves	-	-
Cash remitted to Head Office	-	(118,180,088)
<b><i>Net cash flow from investment activities</i></b>	<b>1,162,050,000</b>	<b>(118,180,088)</b>
<b><i>D. Net increase in cash and cash equivalent (A+B+C)</i></b>	<b>370,634,244</b>	<b>2,328,144,692</b>
<b>E. Effect of exchange rate on capital received in FCY</b>	<b>131,005,176</b>	<b>47,770,687</b>
<b>F. Net increase in cash and cash equivalents D+E</b>	<b>501,639,420</b>	<b>2,375,915,379</b>
<b>G. Opening cash and cash equivalent</b>	<b>5,243,786,117</b>	<b>2,867,870,738</b>
<b>H. Closing cash and cash equivalent</b>	<b>5,745,425,537</b>	<b>5,243,786,117</b>