

Your ref :

Our ref :

**CASH FLOW STATEMENT**

For the period

**Cash Flows From Operating Activities**

	BANK		GROUP	
	2012	2011	2012	2011
Interest Receipts	8,529,317	6,855,037	8,530,733	6,832,131
Fees and Commission Receipts	801,201	722,446	834,851	817,169
Interest Payments	(4,710,460)	(3,887,909)	(4,705,251)	(3,914,347)
Exchange Income	372,290	309,730	372,290	309,730
Receipts from Other Operating Activities	391,808	324,951	391,808	324,951
Cash Payments to Employees and Suppliers	(2,975,461)	(2,764,883)	(2,952,948)	(2,758,303)
Payments on Other Operating Activities	(33,356)	(29,824)	(36,078)	(29,824)
<b>Operating Profit before Changes in Operating Assets &amp; Liabilities</b>	<b>2,375,339</b>	<b>1,529,548</b>	<b>2,435,405</b>	<b>1,581,507</b>

**(Increase)/Decrease in Operating Assets :**

Funds (Advanced to) / Repaid by Customers	(11,076,433)	(4,940,939)	(11,098,279)	(5,466,200)
Deposits Held for Regulatory or Monetary Control Purposes	(683,367)	(793,094)	(683,367)	(793,094)

**Increase/(Decrease) in Operating Liabilities :**

Deposits from / (Withdrawals by) Customers	10,216,557	5,375,424	10,216,557	5,375,424
Negotiable Certificates of Deposit	221,515	124,587	221,515	124,587

**Cash (Used In) / Generated from Operations**

Income Taxes Paid	(60,000)	(60,000)	(60,000)	(60,038)
Contribution Paid into Staff Retirement Benefit Plan	(95,744)	-	(95,744)	-

**Net Cash (Used In) / Generated from Operating Activities**

	<b>897,867</b>	<b>1,235,526</b>	<b>936,087</b>	<b>762,186</b>
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**Cash Flows from Investing Activities**

Investment In Subsidiary & Associate Company Shares / Debentures	-	(434,338)	-	-
Dividends Received	18,581	6,018	11,679	6,018
Treasury Bills/Bonds Maturing after 03 Months	1,489,822	1,396,729	1,489,822	1,396,729
Purchase of Dealing Securities	-	(527,842)	-	(527,842)
Proceeds from Sale of Dealing Securities	193,867	395,423	193,867	395,423
Purchase of Non Dealing Securities	-	-	(10,000)	(28)
Proceeds from Sale of Non Dealing Securities	-	215,000	-	217,623
Purchase of Property, Plant & Equipment	(231,790)	(297,556)	(233,501)	(297,556)
Proceeds from Sale of Property, Plant & Equipment	51,595	73,455	51,595	77,824
Purchase of Investment Property	-	-	(1,058)	(381)

**Net Cash (Used in) / Generated from Investing Activities**

	<b>1,522,075</b>	<b>826,889</b>	<b>1,502,404</b>	<b>1,267,810</b>
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**Cash Flows from Financing Activities**

Proceeds from Issue of New Shares	-	4,691,533	-	4,691,533
Repayments on Redemption of Debentures	(749,400)	-	(749,400)	-
Repayment on Redemption of Preference Shares	(42,376)	-	(42,376)	-
Securities Sold under Repurchase Agreements	(2,625,410)	(2,212,677)	(2,625,410)	(2,212,677)
Net Increase / (Decrease) in Other Borrowings	(275,901)	291,310	(286,996)	323,295
Dividends Paid	(333,437)	(239,828)	(341,334)	(239,828)

**Net Cash (Used in) / Generated from Financing Activities**

	<b>(4,026,524)</b>	<b>2,530,338</b>	<b>(4,045,516)</b>	<b>2,562,323</b>
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Net Increase/(Decrease) in Cash & Cash Equivalents

	<b>(1,606,582)</b>	<b>4,592,753</b>	<b>(1,607,025)</b>	<b>4,592,319</b>
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Cash & Cash Equivalents at beginning of the Period

	<b>9,398,139</b>	<b>7,058,524</b>	<b>9,398,700</b>	<b>7,060,080</b>
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**Cash & Cash Equivalents at end of the Period**

	<b>7,791,557</b>	<b>11,651,277</b>	<b>7,791,675</b>	<b>11,652,399</b>
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**Reconciliation of Cash & Cash Equivalents**

Cash & Cash Equivalents	6,426,607	8,549,637	6,426,725	8,550,759
Treasury Bills / Bonds Maturing within 03 Months	432,697	2,454,626	432,697	2,454,626
Securities Purchased under Resale Agreement	932,253	647,014	932,253	647,014
	<b>7,791,557</b>	<b>11,651,277</b>	<b>7,791,675</b>	<b>11,652,399</b>

