

Your ref :

Our ref :

CASH FLOW STATEMENT

For the period

Cash Flows From Operating Activities

	BANK		GROUP	
	2012	2011	2012	2011
Interest Receipts	4,540,037	4,413,485	4,541,959	4,409,703
Fees and Commission Receipts	398,996	369,635	416,155	386,054
Interest Payments	(2,015,080)	(1,955,446)	(2,014,758)	(1,978,339)
Exchange Income	218,978	160,984	218,978	160,984
Receipts from Other Operating Activities	97,389	252,864	97,389	252,864
Cash Payments to Employees and Suppliers	(1,270,460)	(1,317,181)	(1,278,464)	(1,310,526)
Payments on Other Operating Activities	(14,172)	(15,909)	(14,172)	(15,909)

Operating Profit before Changes in Operating Assets & Liabilities

(Increase)/Decrease in Operating Assets :

Funds (Advanced to) / Repaid by Customers	(8,624,885)	(1,832,619)	(8,637,122)	(1,826,060)
Deposits Held for Regulatory or Monetary Control Purposes	(376,060)	92,240	(376,060)	92,240

Increase/(Decrease) in Operating Liabilities :

Deposits from / (Withdrawals by) Customers	4,228,084	4,787,323	4,228,084	4,787,323
Negotiable Certificates of Deposit	30,505	75,164	30,505	75,164

Cash (Used In) / Generated from Operations

Income Taxes Paid	(30,000)	(30,000)	(30,000)	(30,000)
Contribution Paid into Staff Retirement Benefit Plan	(95,744)	-	(95,744)	-

Net Cash (Used in) / Generated from Operating Activities

	(2,912,412)	5,000,540	(2,913,250)	5,003,498
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Cash Flows from Investing Activities

Dividends Received	970	2,039	970	2,039
Treasury Bills/Bonds Maturing after 03 Months	3,270,490	(832,378)	3,270,490	(832,378)
Purchase of Dealing Securities	-	(425,952)	-	(425,952)
Proceeds from Sale of Dealing Securities	59,210	155,612	59,210	155,612
Purchase of Non Dealing Securities	-	-	-	(3,020)
Proceeds from Sale of Non Dealing Securities	-	-	-	2,624
Purchase of Property, Plant & Equipment	(95,799)	(119,142)	(97,555)	(119,142)
Proceeds from Sale of Property, Plant & Equipment	2,110	-	2,110	4,470

Net Cash (Used in) / Generated from Investing Activities

	3,236,981	(1,219,821)	3,235,225	(1,215,747)
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Cash Flows from Financing Activities

Repayments on Redemption of Preference Shares	(42,376)	-	(42,376)	-
Securities Sold under Repurchase Agreements	(3,535,364)	(1,421,270)	(3,535,364)	(1,421,270)
Net Increase / (Decrease) in Other Borrowings	4,607,611	(190,549)	4,609,757	(197,757)
Dividends Paid	(140)	(1,715)	(140)	(1,715)

Net Cash (Used in) / Generated from Financing Activities

	1,029,731	(1,613,534)	1,031,877	(1,620,742)
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Net Increase/(Decrease) in Cash & Cash Equivalents

	1,354,300	2,167,185	1,353,852	2,167,009
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Cash & Cash Equivalents at beginning of the Period

	9,398,139	7,058,524	9,398,700	7,060,080
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Cash & Cash Equivalents at end of the Period

	10,752,439	9,225,709	10,752,552	9,227,089
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Reconciliation of Cash & Cash Equivalents

Cash & Cash Equivalents	6,240,214	5,129,859	6,240,327	5,131,239
Treasury Bills / Bonds Maturing within 03 Months	3,221,070	1,861,090	3,221,070	1,861,090
Securities Purchased under Resale Agreement	1,291,155	2,234,760	1,291,155	2,234,760
	10,752,439	9,225,709	10,752,552	9,227,089

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