

ISLAMI BANK BANGLADESH LIMITED
Cash Flow Statement
For the year ended December 31, 2009

| <u>Particulars</u> | Note | Amount in Taka | |
|---|------|------------------------|-----------------------|
| | | Year to December 31, | |
| | | 2009 | 2008 |
| Cash Flows from Operating Activities | | | |
| Investment Income | | 21,370,531,603 | 19,543,835,472 |
| Profit Paid on Deposits | | (12,719,016,280) | (10,660,049,793) |
| Income/ Dividend receipt from Investments in Shares & Securities | | 270,136,905 | 203,685,498 |
| Fees & Commission receipt in Cash | | 3,437,201,409 | 3,337,523,756 |
| Recovery from written off investments | | 200,605,086 | 193,098,125 |
| Payments to Employees | | (3,153,348,585) | (2,837,986,568) |
| Cash Payments to Suppliers | | (148,950,578) | (127,005,513) |
| Income Tax Paid | | (3,597,024,602) | (2,388,748,170) |
| Receipts from other Operating Activities | | 280,355,938 | 273,119,497 |
| Payments for other Operating Activities | | (987,852,859) | (941,290,694) |
| Operating Profit before changes in Operating Assets | | 4,952,638,037 | 6,596,181,610 |
| Changes in Operating Assets and Liabilities | | | |
| Increase/(Decrease) of Statutory Deposits | | - | - |
| Increase/(Decrease) of net Trading Securities | | - | - |
| Increase/(Decrease) of Investments to other Banks | | - | - |
| Increase/(Decrease) of Investments to Customers | | (34,561,865,540) | (35,133,326,137) |
| Increase/(Decrease) of Other Assets | | 902,322,221 | (726,784,889) |
| Increase/(Decrease) of Deposits from other Banks | | 72,185,749 | (43,703,782) |
| Increase/(Decrease) of Deposits received from Customers | | 41,096,535,210 | 32,559,782,195 |
| Increase/(Decrease) of Other Liabilities account of Customers | | - | - |
| Increase/(Decrease) of Trading Liabilities | | - | - |
| Increase/(Decrease) of Other Liabilities | | (927,808,342) | 242,927,658 |
| a. Net Cash flows from Operating Activities | | 11,534,007,335 | 3,495,076,655 |
| Cash flows from Investing Activities | | | |
| Proceeds from Sale of Securities | | - | - |
| Payment for Purchase of Securities/Membership | | (3,000,000,000) | 12,999,150,000 |
| Purchase/Sale of Property, Plants & Equipments | | (323,467,115) | (629,508,701) |
| Purchase/Sale of Subsidiaries | | - | - |
| b. Net Cash flows from Investing Activities | | (3,323,467,115) | 12,369,641,299 |
| Cash flows from Financing Activities | | | |
| Receipts from issue of Debt Instruments | | - | - |
| Payment for redemption of Debt Instruments | | - | - |
| Receipts from issuing Ordinary Share/ Rights Share | | - | - |
| Dividend Paid in Cash | | - | - |
| c. Net Cash flows from Financing Activities | | - | - |
| Net Increase/(Decrease) in Cash (a+b+c) | | 8,210,540,220 | 15,864,717,954 |
| Add/(Less) Effects of Exchange Rate Changes on Cash & Cash Equivalent | | - | - |
| Add: Cash & Cash Equivalents at beginning of the year | | 36,953,501,596 | 21,088,783,642 |
| Cash & Cash Equivalents at the End of the Year | 42.0 | 45,164,041,816 | 36,953,501,596 |

The accompanying notes 1 to 43 form an integral part of these Financial Statements.

Md. Shahidul Islam
Director

Engr. Md. Eskander Ali Khan
Director

ATM Ataur Rahman
Director

M. Fariduddin Ahmed
Managing Director

Signed as per our annexed report of same date

Howladar Yunus & Co.
Chartered Accountants
Dated, Dhaka, March 29, 2010.

Aziz Halim Khair Choudhury
Chartered Accountants