

INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LIMITED
Cash Flow Statement (Unaudited)
For the half year ended June 30, 2010

<u>PARTICULARS</u>	January to June	January to June	Growth
	30, 2010	30, 2009	
	Taka	Taka	%
<u>Cash flows from operating activities</u>			
Interest received in cash	2,187,332,866	1,979,684,349	10.49
Interest payments	(1,266,421,248)	(1,418,930,401)	(10.75)
Dividend received	57,749,137	4,896,330	1,079.44
Fees and Commission receipts in cash	417,025,652	432,393,193	(3.55)
Recovery on loans previously written-off	20,758,624	48,344,407	(57.06)
Cash payment to employees	(479,748,093)	(414,518,139)	15.74
Cash payment to suppliers	-	-	-
Income tax paid	(391,992,646)	(347,551,691)	12.79
Cash receipts from other operating activities	909,803,207	558,099,522	63.02
Cash payment for other operating activities	(358,405,051)	(251,784,896)	42.35
Cash flows before charges in operating assets and liabilities	1,096,102,447	590,632,674	85.58
Increase / Decrease in operating assets and liabilities			
Statutory deposits	-	-	-
Purchase/sales of Trading Securities	-	-	-
Loans and advances to other Banks	-	-	-
Loans and advances to Customers	(5,167,628,574)	(536,009,367)	864.09
Other assets	(30,669,634)	455,942,139	(106.73)
Deposits from other Banks	(31,523,000)	(4,792,000)	557.83
Deposit from customers	(641,083,702)	5,782,637,270	(111.09)
Trading Liabilities	250,000,000	(200,000,000)	(225.00)
Other Liabilities	400,170,743	(44,580,322)	(997.64)
	(5,220,734,168)	5,453,197,720	(195.74)
Net cash from operating activities	(4,124,631,721)	6,043,830,394	(168.25)
<u>Cash flows from investing activities</u>			
Proceeds from sale of securities	-	-	-
Cash payments for purchase of securities	(797,348,416)	(205,294,559)	288.39
Purchase/ Sale of Property, Plant & equipment of fixed assets	(65,129,271)	(62,810,703)	3.69
Purchase/Sales of Subsidiary	-	-	-
Net cash from investing activities	(862,477,687)	(268,105,262)	221.69
<u>Cash flows from financing activities</u>			
Received from issue of loan, capital and debts security	-	-	-
Payments for redemption of loan capital and debt security	-	(3,530,016)	(100.00)
Net Cash from Financing activities	-	(3,530,016)	(100.00)
Net increase in cash and cash equivalent	(4,987,109,408)	5,772,195,116	(186.40)
Opening cash and cash equivalent	20,756,173,322	9,484,441,967	118.84
Closing cash and cash equivalent (Note # 1)	15,769,063,914	15,256,637,083	3.36
<u>Note # 1:</u>			
Cash in hand	733,349,102	598,511,584	22.53
Balance with Bangladesh Bank and its Agents Bank (including foreign currency)	4,052,171,521	4,874,221,302	(16.87)
Balance with other banks and financial institutions	3,301,250,791	3,266,952,194	1.05
Money at call and short notice	210,000,000	510,000,000	(58.82)
Govt. Securities	7,465,187,900	6,001,575,603	24.39
Prize bonds	7,104,600	5,376,400	32.14
	15,769,063,914	15,256,637,083	3.36
Net Operating Cash Flow Per Share (NOCFPS)	(236.52)	346.58	(168.25)