

**ONE Bank Limited**  
**Cash Flow Statement**  
**For the year ended 31 December 2009**

	<u>Note</u>	<u>2009</u> <u>Taka</u>	<u>2008</u> <u>Taka</u>
<b>Cash flow from operating activities</b>			
Interest receipts	32	4,409,728,499	3,485,296,714
Interest payments	33	(2,978,175,897)	(2,402,896,444)
Dividend receipts	20	35,152,832	18,281,250
Fee and commission receipts	34	372,392,639	286,708,222
Cash payments to employees	35	(428,534,887)	(334,780,551)
Cash payments to suppliers	36	(126,482,576)	(123,819,825)
Income taxes paid	14(a)	(368,991,447)	(330,356,997)
Receipts from other operating activities	37	940,749,343	645,319,148
Payment for other operating activities	38	(208,607,750)	(220,028,715)
<b>Operating profit before changes in current assets and liabilities</b>		<b>1,647,230,756</b>	<b>1,023,722,802</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and advances to customers		(9,236,068,513)	(3,587,626,682)
Other current assets	39	432,864,995	297,532,436
Borrowing from other banking companies, agencies.	12	442,976,578	(15,432,000)
Deposits from banks	40	718,364,042	(296,939,559)
Deposits from customers	41	10,204,960,906	3,429,295,882
Other liabilities	42	132,972,491	70,285,289
<b>A Net cash from operating activities</b>		<b>4,343,301,255</b>	<b>920,838,168</b>
<b>Cash flow from investing activities</b>			
Payments for purchase of securities	43	(13,443,443,254)	(9,224,234,046)
Receipts from sale of securities	44	10,622,844,604	8,773,719,562
Net Purchase/sale of fixed assets	Annexure A	(86,221,848)	(110,907,800)
<b>B Net cash used for investing activities</b>		<b>(2,906,820,498)</b>	<b>(561,422,284)</b>
<b>Cash flow from financial activities</b>			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	-
<b>C Net cash used for financial activities</b>		<b>-</b>	<b>-</b>
<b>D Net increase in cash and cash equivalent (A+B+C)</b>		<b>1,436,480,758</b>	<b>359,415,884</b>
<b>E Opening cash and cash equivalent</b>		<b>3,239,425,529</b>	<b>2,880,009,645</b>
<b>F Closing cash and cash equivalent (D+E)</b>		<b>4,675,906,287</b>	<b>3,239,425,529</b>
<b>Closing cash and cash equivalent</b>			
Cash in hand	3	257,857,191	218,739,008
Balance with Bangladesh Bank & agent	4	3,480,163,241	2,371,277,041
Balance with other banks and financial institutions	5	936,818,655	478,705,180
Money at call and short notice	6	-	170,000,000
Prize bonds	7	1,067,200	704,300
		<b>4,675,906,287</b>	<b>3,239,425,529</b>

These Financial Statements should be read in conjunction with the annexed notes.

Zahur Ullah  
Chairman

Asoke Das Gupta  
Director

Salahuddin Ahmed  
Director

Farman R. Chowdhury  
Managing Director

Auditors' Report to the Shareholders  
See annexed report of date

Dhaka: 29 April, 2010

Hoda Vasi Chowdhury & Co  
Chartered Accountants