

NCC Bank Limited and its Subsidiaries

Consolidated Cash Flow statement

For the year ended 31 December 2011

	Notes	2011 Taka	2010 Taka
A) Cash flows from operating activities			
Interest received in cash		12,217,115,833	8,183,915,915
Interest paid by cash		(7,402,410,220)	(4,506,057,252)
Dividend received		9,312,936	6,721,428
Fees & Commission received in cash		832,278,905	1,035,063,188
Recoveries of loans previously written off		29,957,821	9,769,106
Cash paid to employees		(898,680,001)	(764,390,150)
Cash paid to suppliers		(221,231,359)	(198,461,656)
Income taxes paid		(1,234,907,741)	(771,948,964)
Received from other operating activities	37(a)	797,621,304	510,935,185
Paid for other operating activities	38(a)	(535,844,539)	(532,948,925)
Operating profit before changes in operating assets and liabilities		3,593,212,939	2,972,597,875
Increase/(Decrease) in Operating Assets & Liabilities			
Purchase-sale of trading securities		(9,642,174,460)	(1,208,534,701)
Loans and advances to other banks		-	-
Loans and advances to customers (Other than Banks)		(9,877,243,762)	(12,842,458,425)
Other assets	39(a)	1,513,097,089	182,665,690
Deposits from other Banks/Borrowings		3,678,443,516	470,000,000
Deposits from customers (Other than Banks)		13,651,129,686	13,591,094,142
Other liabilities account of customers		(1,491,275,516)	(1,634,005,420)
Trading liabilities		-	-
Other liabilities	40	(107,982,607)	(61,242,876)
Net Cash received from operating activities		1,317,206,885	1,470,116,285
B) Cash flows from investing activities			
Proceeds from sale of securities		359,601,378	3,348,653,455
Payment for purchase of Securities		(719,776,630)	(3,044,105,139)
Purchase of property , plant and equipment		(435,840,925)	(422,505,432)
Sales proceeds of Fixed assets		5,546,259	4,829,000
Purchase-sale of subsidiary		-	-
Net cash used in investing activities		(790,469,918)	(113,128,116)
C) Cash flows from financing activities			
Received from issue of loan capital and debt securities		(420,370,022)	24,331,764
Payment for redemption of loan capital & debt security		-	-
Receipts from issue of Right share		-	1,142,450,100
Interim Dividend paid to Minority Shareholder		(60)	-
Net cash received from financing activities		420,370,082	1,166,781,864
D) Net (decrease) / increase in cash (A+B+C)		106,366,885	2,523,770,033
E) Effects of exchange rate changes on cash and cash-equivalents			
E) Opening cash and cash-equivalents		6,783,166,679	4,259,396,646
F) Closing cash and cash-equivalents (D+E)	41(a)	6,889,533,564	6,783,166,679

These financial statements should be read in conjunction with the annexed notes from 1 to 43.



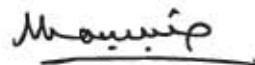
Chairman



Director



Director



Managing Director & CEO

NCC Bank Limited

Cash Flow Statement

For the year ended 31 December 2011

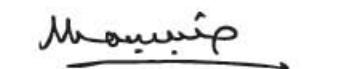
	Notes	2011 Taka	2010 Taka
A) Cash flows from operating activities			
Interest received in cash		12,073,965,378	8,183,915,915
Interest paid by cash		(7,402,410,220)	(4,506,057,252)
Dividend received		159,312,876	6,721,428
Fees & Commission received in cash		674,386,337	1,035,063,188
Recoveries of loans previously written off		29,957,821	9,769,106
Cash paid to employees		(876,451,589)	(764,390,150)
Cash paid to suppliers		(221,231,359)	(198,461,656)
Income taxes paid		(1,203,765,643)	(771,948,964)
Received from other operating activities	37	764,171,492	510,935,185
Paid for other operating activities	38	(498,357,630)	(532,948,925)
Operating profit before changes in operating assets and liabilities		3,499,577,463	2,972,597,875
Increase/(Decrease) in Operating Assets & Liabilities			
Purchase-sale of trading securities		(9,642,174,460)	(1,208,534,701)
Loans and advances to other banks		-	-
Loans and advances to customers (Other than Banks)		(9,503,399,081)	(12,842,458,425)
Other assets	39	1,247,182,248	182,665,690
Deposits from other Banks/Borrowings		3,678,443,516	470,000,000
Deposits from customers (Other than Banks)		13,625,923,441	13,591,094,142
Other liabilities account of customers		(1,516,539,625)	(1,634,005,420)
Trading liabilities		-	-
Other liabilities	40	(107,982,607)	(61,242,876)
Net Cash received from operating activities		1,281,030,895	1,470,116,285
B) Cash flows from investing activities			
Proceeds from sale of securities		359,601,378	3,348,653,455
Payment for purchase of Securities		(700,375,245)	(3,044,105,139)
Purchase of property , plant and equipment		(435,532,163)	(422,505,432)
Sales proceeds of Fixed assets		21,069,990	4,829,000
Purchase-sale of subsidiary		-	-
Net cash used in investing activities		(755,236,040)	(113,128,116)
C) Cash flows from financing activities			
Received from issue of loan capital and debt securities		(420,370,022)	24,331,764
Payment for redemption of loan capital & debt security		-	-
Receipts from issue of Right share		-	1,142,450,100
Dividend paid		-	-
Net cash received from financing activities		(420,370,022)	1,166,781,864
D) Net (decrease) / increase in cash (A+B+C)		105,424,833	2,523,770,033
Effects of exchange rate changes on cash and cash-equivalents		-	-
E) Opening cash and cash-equivalents		6,783,166,679	4,259,396,646
F) Closing cash and cash-equivalents (D+E)	41	6,888,591,512	6,783,166,679

These financial statements should be read in conjunction with the annexed notes from 1 to 43


Chairman


Director


Director


Managing Director & CEO