

**CIMB Bank Berhad**

(Incorporated in Malaysia)

**Cash Flow Statements  
for the financial year ended 31 December 2009**

	The Group		The Bank	
	2009	2008	2009	2008
	RM'000	RM'000	RM'000	RM'000
<b>Cash flows from operating activities</b>				
Profit before taxation and zakat	2,545,069	2,141,778	1,937,069	2,184,696
Depreciation of property, plant and equipment	189,924	134,500	142,704	116,860
Amortisation of intangible assets	117,971	111,371	103,054	104,346
Amortisation of prepaid lease payments	1,332	1,057	874	998
Gain on disposal of property, plant and equipment	(20,080)	(6,393)	(24,484)	(5,076)
Gain on disposal of prepaid lease payments	(250)	(244)	-	-
Fair value loss on investment properties	3,678	2,141	3,300	2,141
Property, plant and equipment written off	4,273	364	4,226	258
Net gain from disposal of available-for-sale securities	(117,092)	(108,326)	(47,830)	(103,283)
Net gain from disposal of held-to-maturity securities	(24,505)	(4,089)	(2,790)	(4,089)
Net loss from hedging derivatives	5,132	5,891	8,162	5,891
Unrealised (gain)/loss from revaluation of securities held for trading	(122,892)	166,791	(95,364)	80,659
Unrealised loss/(gain) from revaluation of derivative financial instruments	339,495	(112,452)	337,782	(129,712)
Unrealised gain on foreign exchange	(197,373)	(184,132)	(154,492)	(231,312)
Allowance for/(write-back of) impairment losses on securities	8,531	(46,481)	22,191	(49,855)
Allowance for impairment losses on intangible	1,955	-	-	-
Allowance for impairment losses on prepaid lease payments	427	-	-	-
Allowance for impairment losses on property, plant and equipment	28,059	-	-	-
Interest income on available-for-sale securities	(313,038)	(221,779)	(287,388)	(219,603)
Interest income on held-to-maturity securities	(606,598)	(189,912)	(442,517)	(165,422)
Interest expense on subordinated obligations	227,270	171,425	239,706	215,565
Interest expense on redeemable preference shares	44,140	87,015	-	42,875
Accretion of discount less amortisation of premium	(131,797)	(133,081)	(110,130)	(141,766)
Allowances for bad and doubtful debts and financing	1,047,083	959,410	688,475	913,734
Allowance for impairment loss in subsidiaries	-	-	-	21,178
Allowance for/(write-back of) losses on other receivables	189	(469)	-	(23)
Loss/(gain) from disposal of subsidiaries	-	2,669	-	(23,693)
Gain on disposal of associate	-	(2,904)	-	-
Gain on disposal of certain assets and liabilities of subsidiary	(30,000)	-	-	-
Dividend income	(42,665)	(51,234)	(204,733)	(124,413)
Goodwill impairment	4,000	-	39,000	37,000
Share of profit of jointly controlled entity	(6,858)	(3,253)	-	-
Share of (profit)/loss of associates	(23,602)	40,565	-	-
Transfer from profit equalisation reserve	-	(2,200)	-	-
	<b>2,931,778</b>	<b>2,758,028</b>	<b>2,156,815</b>	<b>2,527,954</b>

**CIMB Bank Berhad**

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**Cash Flow Statements  
for the financial year ended 31 December 2009 (Continued)**

	<b>The Group</b>		<b>The Bank</b>	
	<b>2009</b>	<b>2008</b>	<b>2009</b>	<b>2008</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>(Increase)/decrease in operating assets</b>				
Securities purchased under resale agreements	(1,293,181)	1,341,201	110,314	1,341,201
Deposits and placements with banks and other financial institutions	3,047,557	2,971,856	(6,966,368)	371,455
Securities held for trading	437,347	4,536,619	(3,503,074)	4,249,937
Loans, advances and financing	(10,711,990)	(16,033,205)	(383,491)	(12,828,316)
Amount due from holding company and ultimate holding company	231,228	262	232,026	16,411
Amount due from subsidiaries	-	-	69,554	269,814
Amount due from related companies	(907,892)	9,442	(904,170)	(17,457)
Other assets	3,300,094	(184,946)	344,035	(361,638)
Statutory deposits with central banks	1,881,683	314,732	1,791,951	480,049
<b>Increase/(decrease) in operating liabilities</b>				
Deposits from customers	9,904,338	15,436,105	13,879,652	7,797,661
Deposits and placements of banks and other financial institutions	(1,987,175)	(4,080,365)	529,117	(3,215,649)
Securities sold under repurchase agreements	565,097	(605,780)	-	(1,000)
Derivative financial instruments	119,056	(401,381)	36,420	(278,416)
Bills and acceptances payable	949,476	(1,371,940)	(259,750)	(1,376,229)
Amount due to Cagamas Berhad	(658,206)	(1,010,889)	(658,206)	(1,010,889)
Amount due to holding company and ultimate holding company	55,439	-	-	-
Amount due to subsidiaries	-	-	(59,472)	(130,328)
Amount due to related companies	(5,722)	13,518	(9,113)	9,398
Other liabilities	(2,359,420)	(96,073)	222,565	(219,063)
Cash flows generated from operations	5,499,507	3,597,184	6,628,805	(2,375,105)
Taxation paid	(171,557)	(728,241)	(97,448)	(691,532)
<b>Net cash generated from/(used in) operating activities</b>	<b>5,327,950</b>	<b>2,868,943</b>	<b>6,531,357</b>	<b>(3,066,637)</b>

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**Cash Flow Statements  
for the financial year ended 31 December 2009 (Continued)**

	Note	The Group		The Bank	
		2009 RM'000	2008 RM'000	2009 RM'000	2008 RM'000
<b>Cash flows from/(used in) investing activities</b>					
Proceeds from disposal of subsidiaries		54,663	59,101	-	59,101
Proceeds from disposal of associate		-	3,499	-	-
Dividend income		4,062	40,701	166,130	113,380
Investment in associate		(245,034)	(595,814)	(245,034)	(595,814)
Interest income received from available-for-sale securities		280,581	213,737	280,218	211,561
Interest income received from held-to-maturity securities		332,488	137,493	451,995	113,003
Net purchase of available-for-sale securities		(642,934)	(438,099)	(22,002)	(425,981)
Net purchase/reclassification of held-to-maturity securities		(1,166,492)	(8,108,803)	(1,979,133)	(5,264,700)
Purchase of property, plant and equipment		(260,924)	(223,201)	(217,852)	(217,077)
Proceeds from disposal of property, plant and equipment		70,063	17,564	34,629	13,217
Proceeds from disposal of intangible assets		1,060	-	872	-
Proceeds from disposal of prepaid lease payments		930	1,871	795	1,871
Purchase of intangible assets		(228,045)	(51,531)	(215,743)	(49,122)
Acquisition of subsidiary, net of cash		(512,236)	-	(972,628)	-
<b>Net cash used in investing activities</b>		<b>(2,311,818)</b>	<b>(8,943,482)</b>	<b>(2,717,753)</b>	<b>(6,040,561)</b>
<b>Cash flows from/(used in) financing activities</b>					
Dividends paid		(162,825)	(610,000)	(150,000)	(610,000)
Interest expense paid on subordinated notes		(223,305)	(145,948)	(235,656)	(189,746)
Interest expense paid on redeemable preference shares		(44,140)	(87,015)	-	(42,875)
Repayment of redeemable asset backed bonds		-	(31,772)	-	-
Proceeds from issuance of subordinated obligations		293,841	3,500,000	-	3,500,000
Proceeds from issuance of bonds		443,051	-	-	-
Proceeds from issuance of ordinary shares		1,000,005	-	1,000,005	-
Repayment of redeemable preference shares		-	(1,300,000)	-	(1,300,000)
Repayment of subordinated notes		(1,312,350)	(1,058,400)	(1,037,736)	(1,058,400)
<b>Net cash (used in)/generated from financing activities</b>		<b>(5,723)</b>	<b>266,865</b>	<b>(423,387)</b>	<b>298,979</b>
<b>Net increase/(decrease) in cash and short term funds during the financial year</b>		<b>3,010,409</b>	<b>(5,807,674)</b>	<b>3,390,217</b>	<b>(8,808,219)</b>
<b>Effects of exchange rate differences</b>		<b>46,327</b>	<b>(590)</b>	<b>1,128</b>	<b>599</b>
<b>Cash and cash equivalents at beginning of financial year</b>		<b>21,966,362</b>	<b>27,774,626</b>	<b>14,308,346</b>	<b>23,115,966</b>
<b>Cash and cash equivalents at end of financial year</b>	2	<b>25,023,098</b>	<b>21,966,362</b>	<b>17,699,691</b>	<b>14,308,346</b>