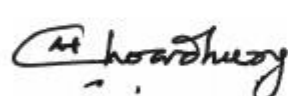



Cash Flow Statement for the year ended 31 December 2016

	Note	2016 Taka	2015 Taka
a Cash Flows from Operating Activities			
Interest receipts in cash		21,414,974,444	22,492,279,669
Interest payments		(10,246,411,738)	(11,699,706,089)
Dividend receipts		330,555,035	392,025,754
Fees and commission receipts		925,073,336	915,922,464
Recoveries of loans previously written off		-	226,914,450
Cash payment to employees		(4,232,809,846)	(4,065,142,024)
Cash payment to suppliers		(212,952,010)	(218,409,977)
Current income tax paid		(2,759,337,697)	(2,011,827,165)
Receipts from other operating activities	38	1,524,853,946	1,603,351,603
Cash payments for other operating activities	39	(2,593,090,488)	(1,951,230,852)
Operating Profit before Changes in Operating Assets & Liabilities		4,150,854,982	5,684,177,833
Increase/(Decrease) in operating assets and liabilities			
Statutory deposits		10,581,044,308	(7,976,431,681)
Purchase/sale of trading securities		(4,573,517,837)	(931,778,584)
Loans and advances to customers (other than banks)		(29,885,812,447)	(23,150,888,647)
Other assets	40	(235,584,362)	(1,845,147,447)
Deposits to/from other banks		3,762,435,457	(833,221,738)
Deposits from customers (other than banks)		22,469,913,155	31,718,347,131
Other liabilities account of customers		2,417,590,683	(374,793,048)
Other liabilities	41	758,892,405	110,863,162
Total Increase / (Decrease) in Operating Assets and Liabilities		5,294,961,362	(3,283,050,852)
Net Cash from / (used in) Operating Activities		9,445,816,344	2,401,126,981
b Cash Flows from Investing Activities			
Proceeds from sale of securities		-	-
Purchase /sale of property, plant & equipment		(224,396,634)	(255,086,681)
Net Cash from/(used in) Investing Activities		(224,396,634)	(255,086,681)
c Cash Flows from Financing Activities			
Payment for redemption of loan capital and debt security		(9,216,107)	-
Receipts from issue of loan capital and debt security		-	822,876
Investment in subsidiary company		(2,000,000,000)	-
Dividend paid		(1,056,448,574)	(880,373,812)
Net Cash from/(used in) Financing Activities		(3,065,664,681)	(879,550,936)
d Net Increase/ (Decrease) in Cash and Cash Equivalents (a+b+c)		6,155,755,029	1,266,489,364
e Cash and cash equivalents at beginning period		24,556,819,380	23,290,330,016
f Cash and cash equivalents at end of period (d+e)	42	30,712,574,409	24,556,819,380

These financial statements should be read in conjunction with the annexed notes.



Md. Abdul Halim Chowdhury
Managing Director



Fahim Ahmed Faruk Chowdhury
Director



Moniruddin Ahmed
Director



Habibur Rahman
Chairman

Signed as per annexed report on even date

Dated, Dhaka
March 12, 2017