

## Cash Flow Statement for the year ended 31 December 2014

	<u>Note</u>	<u>2014</u> <u>Taka</u>	<u>2013</u> <u>Taka</u>
<b>a Cash Flows from Operating Activities</b>			
Interest receipts in cash		22,783,069,569	21,853,418,902
Interest payments		(12,200,105,488)	(11,821,238,722)
Dividend receipts		438,882,440	267,156,929
Fees and commission receipts		846,743,967	959,446,597
Recoveries of loans previously written off		40,000,000	-
Cash payment to employees		(3,688,195,955)	(2,943,179,086)
Cash payment to suppliers		(222,961,190)	(206,785,473)
Current income tax paid		(3,329,389,035)	(2,506,829,177)
Receipts from other operating activities	38	1,520,662,941	1,337,975,894
Cash payments for other operating activities	39	(2,191,002,407)	(1,670,201,969)
<b>Operating Profit before Changes in Operating Assets &amp; Liabilities</b>		<b>3,997,704,842</b>	<b>5,269,763,895</b>
<b>Cash Flows from Operating Assets &amp; Liabilities</b>			
Statutory deposits		1,287,169,787	(15,115,707,439)
Purchase/sale of trading securities		(1,575,011,145)	(2,876,639,718)
Loans and advances to customers (other than banks)		(13,034,068,298)	(14,871,944,015)
Other assets	40	(1,300,209,801)	113,355,833
Deposits to/from other banks		(772,571,713)	785,797,378
Deposits from customers (other than banks)		15,212,070,970	27,459,366,628
Other liabilities account of customers		(1,192,571,997)	249,733,507
Other liabilities	41	71,156,768	335,885,700
<b>Total Increase/ (Decrease) in Operating Assets and Liabilities</b>		<b>(1,304,035,429)</b>	<b>(3,920,152,126)</b>
<b>Net Cash from/(used in) Operating Activities</b>		<b>2,693,669,413</b>	<b>1,349,611,769</b>
<b>b Cash Flows from Investing Activities</b>			
Proceeds from sale of securities		-	-
Purchase /sale of property, plant & equipment		(534,290,591)	(449,978,437)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(534,290,591)</b>	<b>(449,978,437)</b>
<b>c Cash Flows from Financing Activities</b>			
Payment for redemption of loan capital and debt security		(97,025,556)	-
Receipts from issue of loan capital and debt security		-	33,711,290
Investment in subsidiary company		(2,659,724)	(2,442,530)
Dividend paid		(419,225,625)	(838,451,250)
<b>Net Cash from/(used in) Financing Activities</b>		<b>(518,910,905)</b>	<b>(807,182,490)</b>
<b>d Net Increase/ (Decrease) in Cash and Cash Equivalents (a+b+c)</b>		<b>1,640,467,917</b>	<b>92,450,842</b>
<b>e Opening Cash and Cash Equivalents</b>		<b>21,649,862,099</b>	<b>21,557,411,257</b>
<b>f Closing Cash and Cash Equivalents (d+e)</b>	42	<b>23,290,330,016</b>	<b>21,649,862,099</b>

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

  
Md. Abdul Halim Chowdhury  
Managing Director

  
Azizur Rahman  
Director

  
Rumana Sharif  
Director

  
Hafiz Ahmed Mazumder  
Chairman

Signed as per annexed report on even date

Dated, Dhaka  
February 28, 2015