

Consolidated Cash Flow Statement for the year ended 31 December 2019

	Notes	2019 Taka	2018 Taka
a Cash flows from Operating Activities			
Interest receipts in cash		32,740,221,179	29,118,214,153
Interest payments		(16,840,185,239)	(14,125,032,642)
Dividend receipts		491,481,470	253,068,554
Fees and commission receipts		1,180,511,125	1,223,906,276
Recoveries of loans previously written-off		30,828	53,115
Cash payment to employees		(5,482,300,747)	(5,246,497,261)
Cash payment to suppliers		(257,871,824)	(252,591,765)
Current income tax paid		(2,441,105,579)	(2,581,967,216)
Receipts from other operating activities	40 (a)	1,953,501,066	2,111,074,963
Cash payments for other operating activities	41 (a)	(2,558,218,696)	(2,642,944,189)
Operating Profit before changes in Operating Assets & Liabilities		8,786,063,583	7,857,283,988
Increase/ (Decrease) in Operating Assets and Liabilities			
Statutory deposits		(41,675,550,355)	(2,501,543,527)
(Purchase)/sale of trading securities		(1,266,572,646)	(1,989,639,450)
Loans and advances to customers (other than banks)		(16,125,164,839)	(31,346,018,522)
Other assets	42 (a)	(1,185,018,690)	(349,051,446)
Deposits to/from other banks		(182,009,823)	(947,004,523)
Deposits from customers (other than banks)		49,667,533,279	36,452,726,088
Other liabilities account of customers		684,604,800	(3,456,151,407)
Other liabilities	43 (a)	962,981,986	(132,694,445)
Total Increase/ (Decrease) in Operating Assets and Liabilities		(9,119,196,288)	(4,269,377,232)
Net Cash from/(used in) Operating Activities		(333,132,705)	3,587,906,756
b Cash flows from Investing Activities			
(Purchase)/Sale of property, plant & equipment		(2,101,459,919)	(398,053,561)
Net Cash from/(used in) Investing Activities		(2,101,459,919)	(398,053,561)
c Cash flows from Financing Activities			
Receipts from issue of Subordinated bonds		4,000,000,000	-
Effects of exchange rate changes on cash and cash equivalents		1,060,599	1,087,849
Dividend Paid		(998,343,901)	(475,401,858)
Net Cash from/(used in) Financing Activities		3,002,716,698	(474,314,009)
d Net Increase/ (Decrease) in Cash and Cash equivalents (a+b+c)		568,124,074	2,715,539,186
e Cash and Cash equivalents at beginning of the period		39,565,251,206	36,849,712,020
f Cash and Cash equivalents at end of the period (d+e)	44 (a)	40,133,375,280	39,565,251,206

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


Md. Abdul Halim Chowdhury
Managing Director


Rana Laila Hafiz
Director


Azizur Rahman
Director


M. Azizul Huq
Chairman

Signed as per annexed report on even date

Dated, Dhaka
June 18, 2020