

## Cash Flow Statement for the year ended 31 December 2015

	Note	2015 Taka	2014 Taka
<b>a Cash Flows from Operating Activities</b>			
Interest receipts in cash		22,492,279,669	22,631,455,735
Interest payments		(11,699,706,089)	(12,048,491,654)
Dividend receipts		392,025,754	438,882,440
Fees and commission receipts		915,922,464	846,743,967
Recoveries of loans previously written off		226,914,450	40,000,000
Cash payment to employees		(4,065,142,024)	(3,688,195,955)
Cash payment to suppliers		(218,409,977)	(222,961,190)
Current income tax paid		(2,011,827,165)	(3,329,389,035)
Receipts from other operating activities	38	1,603,351,603	1,520,662,941
Cash payments for other operating activities	39	(1,951,230,852)	(2,191,002,407)
<b>Operating Profit before Changes in Operating Assets &amp; Liabilities</b>		<b>5,684,177,833</b>	<b>3,997,704,842</b>
<b>Increase/(Decrease) in operating assets and liabilities</b>			
Statutory deposits		(7,976,431,681)	1,287,169,787
Purchase/sale of trading securities		(931,778,584)	(1,575,011,145)
Loans and advances to customers (other than banks)		(23,150,888,647)	(13,034,068,298)
Other assets	40	(1,845,147,447)	(1,300,209,801)
Deposits to/from other banks		(833,221,738)	(772,571,713)
Deposits from customers (other than banks)		31,718,347,131	15,212,070,970
Other liabilities account of customers		(374,793,048)	(1,192,571,997)
Other liabilities	41	110,863,162	71,156,768
<b>Total Increase / (Decrease) in Operating Assets and Liabilities</b>		<b>(3,283,050,852)</b>	<b>(1,304,035,429)</b>
<b>Net Cash from / (used in) Operating Activities</b>		<b>2,401,126,981</b>	<b>2,693,669,413</b>
<b>b Cash Flows from Investing Activities</b>			
Proceeds from sale of securities		-	-
Purchase/sale of property, plant & equipment		(255,086,681)	(534,290,591)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(255,086,681)</b>	<b>(534,290,591)</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		822,876	-
Investment in subsidiary company		-	(2,659,724)
Dividend paid		(880,373,812)	(419,225,625)
<b>Net Cash from/(used in) Financing Activities</b>		<b>(879,550,936)</b>	<b>(518,910,905)</b>
<b>d Net Increase/ (Decrease) in Cash and Cash Equivalents (a+b+c)</b>		<b>1,266,489,364</b>	<b>1,640,467,917</b>
<b>e Cash and cash equivalents at beginning period</b>		<b>23,290,330,016</b>	<b>21,649,862,099</b>
<b>f Cash and cash equivalents at end of period (d+e)</b>	42	<b>24,556,819,380</b>	<b>23,290,330,016</b>

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

  
Md. Abdul Halim Chowdhury  
Managing Director

  
Habibur Rahman  
Director

  
Fahim Ahmed Faruk Chowdhury  
Director

  
Hafiz Ahmed Mazumder  
Chairman

Signed as per annexed report on even date

Dated, Dhaka  
March 10, 2016