


## Cash Flow Statement for the year ended 31 December 2013

	Note	2013 Taka	2012 Taka
<b>a Cash Flows from Operating Activities</b>			
Interest receipts in cash		21,853,418,902	18,641,762,946
Interest payments		(11,821,238,722)	(9,267,828,639)
Dividend receipts		267,156,929	111,626,810
Fees and commission receipts		959,446,597	1,025,656,596
Recoveries of loans previously written off		-	700,000
Cash payment to employees		(2,943,179,086)	(2,696,940,790)
Cash payment to suppliers		(206,785,473)	(200,113,773)
Current income tax paid		(2,506,829,177)	(2,240,988,603)
Receipts from other operating activities	38	1,337,975,894	998,620,835
Cash payments for other operating activities	39	(1,670,201,969)	(2,281,989,356)
<b>Operating Profit before Changes in Operating Assets &amp; Liabilities</b>		<b>5,269,763,895</b>	<b>4,090,506,026</b>
<b>Cash Flows from Operating Assets &amp; Liabilities:</b>			
Statutory deposits		(15,115,707,439)	(7,806,072,863)
Purchase/sale of trading securities		(2,876,639,718)	(3,814,223,129)
Loans and advances to customers (other than banks)		(14,871,944,015)	(15,738,885,290)
Other assets	40	113,355,833	(210,537,812)
Deposits to/from other banks		785,797,378	2,903,874,569
Deposits from customers (other than banks)		27,459,366,628	26,612,838,033
Other liabilities account of customers		249,733,507	286,607,803
Other liabilities	41	335,885,700	95,518,741
<b>Total Increase/ (Decrease) in Operating Assets and Liabilities:</b>		<b>(3,920,152,126)</b>	<b>2,329,120,052</b>
<b>Net Cash from/(used in) Operating Activities</b>		<b>1,349,611,769</b>	<b>6,419,626,078</b>
<b>b Cash Flows from Investing Activities</b>			
Proceeds from sale of securities		-	-
Purchase /sale of property, plant & equipment		(449,978,437)	(329,301,218)
<b>Net Cash from/(used in) Investing Activities</b>		<b>(449,978,437)</b>	<b>(329,301,218)</b>
<b>c Cash Flows from Financing Activities</b>			
Receipts from issue of loan capital and debt security		33,711,290	94,956,137
Investment in Subsidiary Company		(2,442,530)	(7,594,230)
Dividend paid		(838,451,250)	(335,380,500)
<b>Net Cash from/(used in) Financing Activities</b>		<b>(807,182,490)</b>	<b>(248,018,593)</b>
<b>d Net Increase/ (Decrease) in Cash and Cash Equivalents (a+b+c)</b>		<b>92,450,842</b>	<b>5,842,306,267</b>
<b>e Opening Cash and Cash Equivalents</b>		<b>21,557,411,257</b>	<b>15,715,104,990</b>
<b>f Closing Cash and Cash Equivalents (d+e)</b>	42	<b>21,649,862,099</b>	<b>21,557,411,257</b>

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

  
Helal Ahmed Chowdhury  
Managing Director


  
Syed  
Director

  
Director

  
Hafiz Ahmed Mazumder  
Chairman

Signed as per annexed report on even date

  
Aziz Halim Khair Choudhury  
Chartered Accountants

  
ACNABIN  
Chartered Accountants

Dated, Dhaka  
February 27, 2014