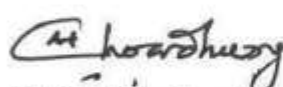


Cash Flow Statement for the year ended 31 December 2017

	Notes	2017 Taka	2016 Taka
a Cash flows from Operating Activities			
Interest receipts In cash		23,991,499,038	21,414,974,444
Interest payments		(11,019,409,005)	(10,246,411,738)
Dividend receipts		292,820,155	330,555,035
Fees and commission receipts		1,111,453,210	925,073,336
Recoveries of loans previously written off		133,727,023	-
Cash payment to employees		(4,652,783,416)	(4,232,809,846)
Cash payment to suppliers		(249,882,888)	(212,952,010)
Current Income tax paid		(2,643,451,576)	(2,759,337,697)
Receipts from other operating activities	39	1,665,180,835	1,524,853,946
Cash payments for other operating activities	40	(2,696,373,336)	(2,593,090,488)
Operating Profit before changes in Operating Assets & Liabilities		5,932,780,040	4,150,854,982
Increase/ (Decrease) in Operating assets and liabilities			
Statutory deposits		1,318,887,031	10,581,044,308
Purchase/sale of trading securities		(5,981,649,717)	(4,573,517,837)
Loans and advances to customers (other than banks)		(36,528,365,781)	(29,885,812,447)
Other assets	41	812,130,884	(235,584,362)
Deposits to/from other banks		11,793,372,946	3,762,435,457
Deposits from customers (other than banks)		24,430,459,638	22,469,913,155
Other liabilities account of customers		(1,555,014,609)	2,417,590,683
Other liabilities	42	541,918,562	758,892,405
Total Increase/(decrease) in Operating Assets and Liabilities		(5,168,261,046)	5,294,961,362
Net Cash from/(used in) Operating Activities		764,518,994	9,445,816,344
b Cash flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(289,754,848)	(224,396,634)
Net cash from/(used in) Investing Activities		(289,754,848)	(224,396,634)
c Cash flows from Financing Activities			
Payment for redemption of loan capital and debt security		(2,712,496)	(9,216,107)
Receipts from issue of Subordinated bond		5,000,000,000	-
Investment in Subsidiary Company		-	(2,000,000,000)
Dividend Paid		(440,186,906)	(1,056,448,574)
Net cash from/(used in) Financing Activities		4,557,100,598	(3,065,664,681)
d Net Increase/(decrease) in Cash and Cash equivalents (a+b+c)		5,031,864,744	6,155,755,029
e Cash and cash equivalents at beginning period		30,712,574,409	24,556,819,380
f Cash and cash equivalents at end of period (d+e)	43	35,744,439,153	30,712,574,409

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



Md. Abdul Halim Chowdhury
Managing Director



Azzur Rahman
Director



Md. Abdur Razzak Mondal
Director



Habibur Rahman
Chairman

Signed as per annexed report on even date

Dated, Dhaka
March 29, 2018