

Cash Flow Statement

for the year ended 31 December 2021

	Notes	2021 Taka	2020 Taka
a Cash flows from Operating Activities			
Interest receipts in cash		39,923,473,615	32,533,297,978
Interest payments		(22,584,235,462)	(20,037,455,174)
Dividend receipts		275,728,984	211,059,905
Fees and commission receipts		1,828,468,827	1,211,110,858
Recoveries of loans previously written-off		119,640,242	38,717,790
Cash payment to employees		(6,318,362,921)	(5,770,323,401)
Cash payment to suppliers		(234,832,985)	(203,385,558)
Current income tax paid		(1,809,442,190)	(2,873,865,841)
Receipts from other operating activities	40	1,784,343,104	1,539,444,372
Cash payments for other operating activities	41	(3,534,237,046)	(3,212,854,401)
Operating Profit before changes in Operating Assets & Liabilities		9,450,544,168	3,435,746,528
Increase/ (Decrease) in Operating assets and liabilities			
Statutory deposits		(1,007,225,797)	(42,537,054,326)
(Purchase)/sale of trading securities		950,002,963	(347,660,014)
Loans and advances to customers (other than banks)		(61,077,532,698)	(28,544,225,212)
Other assets	42	(1,741,752,245)	(1,285,506,088)
Deposits to/from other banks		12,533,042,487	516,449,131
Deposits from customers (other than banks)		33,688,316,097	70,513,522,511
Other liabilities account of customers		8,403,935,424	885,466,738
Other liabilities	43	1,569,579,343	1,142,822,145
Total Increase/(decrease) in Operating Assets and Liabilities		(6,681,634,426)	343,814,885
Net Cash from/(used in) Operating Activities		2,768,909,742	3,779,561,413
b Cash flows from Investing Activities			
(Purchase)/Sale of property, plant & equipment		(691,190,205)	(499,746,521)
Net cash from/(used in) Investing Activities		(691,190,205)	(499,746,521)
c Cash flows from Financing Activities			
Receipts/(payment) from issue of Subordinated bonds		(1,000,000,000)	2,500,000,000
Receipts from issue of Perpetual bonds		2,800,000,000	-
Effects of exchange rate changes on cash and cash equivalents		2,223,951	-
Dividend Paid		(1,440,237,955)	(967,783,762)
Net cash from/(used in) Financing Activities		361,985,996	1,532,216,238
d Net increase/(decrease) in Cash and Cash equivalents (a+b+c)		2,439,705,533	4,812,031,130
e Cash and cash equivalents at beginning of the period		43,955,602,287	39,143,571,157
f Cash and cash equivalents at end of the period (d+e)	44	46,395,307,820	43,955,602,287

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



Safiul Alam Khan Chowdhury
Managing Director



Rana Laila Hafiz
Director



M. Naushad Ali Chowdhury
Director



Monzurur Rahman
Chairman

Signed as per annexed report on even date



Gorachad Kundu FCA, Partner
A. Qasem & Co., Chartered Accountants
Enrolment No.:1468
Firm Registration No.: 2-PC7202
DVC No.: 2204071468AS352387
Dated, Dhaka
April 07, 2022



Muhammad Farooq FCA, Managing Partner
Howladar Yunus & Co., Chartered Accountants
Enrolment No.: 0521
Firm Registration No.: N/A
DVC No.: 2204070521AS403089