



Cash Flow Statement for the year ended 31 December 2018

	Notes	2018 Taka	2017 Taka
a Cash flows from Operating Activities			
Interest receipts in cash		29,101,358,900	23,896,489,838
Interest payments		(14,125,032,642)	(11,498,345,271)
Dividend receipts		101,791,867	292,820,155
Fees and commission receipts		1,195,188,115	1,111,453,210
Recoveries of loans previously written-off		53,115	133,727,023
Cash payment to employees		(5,091,388,735)	(4,652,783,416)
Cash payment to suppliers		(252,591,765)	(251,251,725)
Current income tax paid		(2,581,967,216)	(2,643,451,576)
Receipts from other operating activities	40	1,849,718,232	1,665,180,835
Cash payments for other operating activities	41	(2,755,548,247)	(2,695,004,499)
Operating Profit before changes in Operating Assets & Liabilities		7,441,581,624	5,358,834,574
Increase/ (Decrease) in Operating assets and liabilities			
Statutory deposits		(2,501,543,527)	1,318,887,031
Purchase/sale of trading securities		(1,614,949,380)	(5,981,649,717)
Loans and advances to customers (other than banks)		(31,369,911,647)	(36,528,365,781)
Other assets	42	(356,006,923)	1,023,350,411
Deposits to/from other banks		(947,004,523)	11,793,372,946
Deposits from customers (other than banks)		36,452,726,088	24,690,051,177
Other liabilities account of customers		(3,456,151,407)	(1,451,880,209)
Other liabilities	43	148,272,168	541,918,562
Total Increase/(decrease) in Operating Assets and Liabilities		(3,644,569,151)	(4,594,315,580)
Net Cash from/(used in) Operating Activities		3,797,012,473	764,518,994
b Cash flows from Investing Activities			
Purchase /Sale of property, plant & equipment		(398,247,068)	(289,754,848)
Net cash from/(used in) Investing Activities		(398,247,068)	(289,754,848)
c Cash flows from Financing Activities			
Payment for redemption of loan capital and debt security		-	(2,712,496)
Receipts from issue of Subordinated bonds		-	5,000,000,000
Effects of exchange rate changes on cash and cash equivalents		1,087,849	-
Dividend Paid		(475,401,858)	(440,186,906)
Net cash from/(used in) Financing Activities		(474,314,009)	4,557,100,598
d Net increase/(decrease) in Cash and Cash equivalents (a+b+c)		2,924,451,396	5,031,864,744
e Cash and cash equivalents at beginning of the period		35,744,439,153	30,712,574,409
f Cash and cash equivalents at end of the period (d+e)	44	38,668,890,549	35,744,439,153

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

Md. Abdul Hallim Chowdhury
Managing Director

Md. Abdur Razzak Mondal
Director

M. Kabiruzzaman Yaqub
FCMA (UK), CGMA
Director

Habibur Rahman
Chairman

Dated, Dhaka
April 09, 2019

Signed as per annexed report on even date