

Cash Flow Statement for the year ended 31 December 2020

	Notes	2020 Taka	2019 Taka
a Cash flows from Operating Activities			
Interest receipts in cash		32,533,297,978	32,726,151,517
Interest payments		(20,037,455,174)	(16,840,185,239)
Dividend receipts		211,059,905	319,290,327
Fees and commission receipts		1,211,110,858	1,160,553,892
Recoveries of loans previously written-off		38,717,790	81,867,630
Cash payment to employees		(5,770,323,401)	(5,448,170,077)
Cash payment to suppliers		(203,385,558)	(257,871,824)
Current income tax paid		(2,873,865,841)	(2,441,105,579)
Receipts from other operating activities	40	1,539,444,372	1,748,490,860
Cash payments for other operating activities	41	(3,212,854,401)	(2,546,474,215)
Operating Profit before changes in Operating Assets & Liabilities		3,435,746,528	8,502,547,292
Increase/ (Decrease) in Operating assets and liabilities			
Statutory deposits		(42,537,054,326)	(41,675,550,355)
(Purchase)/sale of trading securities		(347,660,014)	(1,232,022,704)
Loans and advances to customers (other than banks)		(28,544,225,212)	(16,125,164,839)
Other assets	42	(850,359,693)	(2,563,512,279)
Deposits to/from other banks		516,449,131	(182,009,823)
Deposits from customers (other than banks)		70,513,522,511	49,401,945,722
Other liabilities account of customers		450,320,343	2,344,033,443
Other liabilities	43	1,142,822,145	1,099,897,354
Total Increase/(decrease) in Operating Assets and Liabilities		343,814,885	(8,932,383,481)
Net Cash from/(used in) Operating Activities		3,779,561,413	(429,836,189)
b Cash flows from Investing Activities			
(Purchase)/Sale of property, plant & equipment		(499,746,521)	(2,098,199,901)
Net cash from/(used in) Investing Activities		(499,746,521)	(2,098,199,901)
c Cash flows from Financing Activities			
Receipts from issue of Subordinated bonds		2,500,000,000	4,000,000,000
Effects of exchange rate changes on cash and cash equivalents		-	1,060,599
Dividend Paid		(967,783,762)	(998,343,901)
Net cash from/(used in) Financing Activities		1,532,216,238	3,002,716,698
d Net increase/(decrease) in Cash and Cash equivalents (a+b+c)		4,812,031,130	474,680,608
e Cash and cash equivalents at beginning of the period		39,143,571,157	38,668,890,549
f Cash and cash equivalents at end of the period (d+e)	44	43,955,602,287	39,143,571,157

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



Safiul Alam Khan Chowdhury
Managing Director



Azizur Rahman
Director



Rana Laila Hafiz
Director



Monzurur Rahman
Chairman

Signed as per annexed report on even date

Dated, Dhaka
April 12, 2021