

CASH FLOW STATEMENT

for the year ended 31 December 2022

Amount in BDT

	NOTES	2022	2021
a Cash flows from Operating Activities			
Interest receipts in cash		43,060,927,069	39,923,473,615
Interest payments		(22,396,592,940)	(22,584,235,462)
Dividend receipts		474,168,037	275,728,984
Fees and commission receipts		2,124,194,598	1,828,468,827
Recoveries of loans previously written-off		172,793,025	119,640,242
Cash payment to employees		(7,827,067,586)	(6,318,362,921)
Cash payment to suppliers		(264,009,660)	(234,832,985)
Current income tax paid		(2,065,590,099)	(1,809,442,190)
Receipts from other operating activities	40	2,722,802,764	1,784,343,104
Cash payments for other operating activities	41	(4,644,481,554)	(3,534,237,046)
Operating Profit before changes in Operating Assets & Liabilities		11,357,143,654	9,450,544,168
Increase/ (Decrease) in Operating assets and liabilities			
Statutory deposits		7,548,207,340	(1,007,225,797)
(Purchase)/sale of trading securities		(2,241,331,855)	950,002,963
Loans and advances to customers (other than banks)		(85,227,694,143)	(61,077,532,698)
Other assets	42	(3,049,971,336)	(1,741,752,245)
Deposits to/from other banks		18,517,368,495	21,660,954,617
Deposits from customers (other than banks)		47,588,697,569	33,688,316,097
Other liabilities account of customers		1,815,670,533	(723,976,706)
Other liabilities	43	611,137,111	1,569,579,343
Total Increase/(decrease) in Operating Assets and Liabilities		(14,437,916,286)	(6,681,634,426)
Net Cash from/(used in) Operating Activities		(3,080,772,632)	2,768,909,742
b Cash flows from Investing Activities			
(Purchase)/Sale of property, plant & equipment		(888,879,384)	(691,190,205)
Net cash from/(used in) Investing Activities		(888,879,384)	(691,190,205)
c Cash flows from Financing Activities			
Receipts/(payment) from issue of subordinated bonds		1,700,000,000	(1,000,000,000)
Receipts from issue of perpetual bonds		2,200,000,000	2,800,000,000
Effects of exchange rate changes on cash and cash equivalents		32,181,625	2,223,951
Dividend paid		(1,246,063,970)	(1,440,237,955)
Net cash from/(used in) Financing Activities		2,686,117,655	361,985,996
d Net increase/(decrease) in Cash and Cash equivalents (a+b+c)		(1,283,534,361)	2,439,705,533
e Cash and cash equivalents at beginning of the period		46,395,307,820	43,955,602,287
f Cash and cash equivalents at end of the period (d+e)	44	45,111,773,459	46,395,307,820

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



Mohammad Ali
 Managing Director & CEO


M. Naushad Ali Chowdhury
 Director


Azizur Rahman
 Director


Monzurur Rahman
 Chairman

Signed as per annexed report on even date


 Nasir U Ahmed FCA, FCS, CGMA (AICPA)
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 Ziaur Rahman Zia FCA
 Partner
 A. Qasem & Co., Chartered Accountants
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Dated, Dhaka
 April 13, 2023