

**Cash Flow Statement**

For the year ended 31 December 2023

Amount in BDT

|  | Notes | 2023                    | 2022                    |
|--|-------|-------------------------|-------------------------|
| <b>A. Cash flows from operating activities</b>                                     |       |                         |                         |
| Interest receipts in cash  | 42    | 49,851,681,215          | 43,089,421,106          |
| Interest payments  | 43    | (42,368,556,548)        | (40,096,346,433)        |
| Dividend receipts  |       | 290,795,601             | 683,619,532             |
| Fees and commission receipts   |       | 3,710,994,382           | 3,542,696,821           |
| Recovery of loans previously written off   |       | 500,680,010             | 578,915,863             |
| Income from Investment   |       | 18,612,284,218          | 17,680,817,928          |
| Cash payment to employees  |       | (11,647,248,379)        | (11,662,380,620)        |
| Cash payments to suppliers   |       | (683,749,532)           | (1,152,903,860)         |
| Income taxes paid  |       | (3,081,780,358)         | (2,637,568,303)         |
| Receipts from other operating activities   | 44    | 2,081,731,366           | 1,919,500,220           |
| Payments for other operating activities  | 45    | (3,882,299,446)         | (3,156,891,274)         |
| <b>Operating profit/(loss) before changing in operating assets and liabilities</b> |       | <b>13,384,532,529</b>   | <b>8,788,880,980</b>    |
| <b>(Increase)/decrease in operating assets and liabilities</b>                     |       |                         |                         |
| Statutory Deposits   |       | -                       | -                       |
| Purchase/sale of trading securities  |       | 62,227,078,905          | 106,903,218,327         |
| Loans & Advances to other banks  |       | -                       | -                       |
| Loans & Advances to customers  |       | (27,610,404,257)        | (131,479,101,367)       |
| Other assets   |       | (3,352,882,896)         | 1,241,512,313           |
| Deposits from other banks  |       | (18,023,231,634)        | (22,709,794,212)        |
| Deposits from customers  |       | 76,340,588,988          | (55,163,533,148)        |
| Other liabilities account of customers   |       | -                       | -                       |
| Trading liabilities  |       | -                       | -                       |
| Other liabilities  |       | (6,776,880,595)         | 2,218,244,283           |
|  |       | <b>82,804,268,511</b>   | <b>(98,989,453,804)</b> |
| <b>Net cash from operating activities (A)</b>                                      |       | <b>96,188,801,040</b>   | <b>(90,200,572,824)</b> |
| <b>B. Cash flows from investing activities</b>                                     |       |                         |                         |
| Proceeds from sale of securities   |       | 1,867,722,500           | 1,433,809,283,726       |
| Payments for purchase of securities  |       | (95,803,287,540)        | (1,371,518,010,751)     |
| Purchase/sale of property, plant & equipment                                       |       | (428,050,237)           | (267,730,894)           |
| Purchase/sale of subsidiary  |       | -                       | -                       |
| <b>Net cash from investing activities (B)</b>                                      |       | <b>(94,363,615,277)</b> | <b>62,023,542,081</b>   |
| <b>C. Cash flows from financing activities</b>                                     |       |                         |                         |
| Receipts from issue of loan capital & debt security                                |       | (1,400,000,000)         | (800,000,000)           |
| Payments for redemption of loan capital & debt security                            |       | -                       | -                       |
| Receipts from/Payments to other borrowings   |       | (1,856,701,203)         | 16,110,417,114          |
| Receipts from issue of ordinary share  |       | -                       | -                       |
| Dividends paid   |       | -                       | -                       |
| <b>Net cash from financing activities (C)</b>                                      |       | <b>(3,256,701,203)</b>  | <b>15,310,417,114</b>   |
| <b>Net increase in cash and cash equivalents (A+B+C)</b>                           |       | <b>(1,431,515,440)</b>  | <b>(12,866,613,629)</b> |
| Effect of exchange rate change on cash and cash equivalent                         |       | 4,984,151,789           | 588,225,320             |
| Cash and cash equivalents at the beginning of the year                             |       | 107,072,991,081         | 119,351,379,390         |
| <b>Cash and cash equivalents at the end of the year</b>                            | 46    | <b>110,625,627,430</b>  | <b>107,072,991,081</b>  |



(MUHAMMED DIDARUL ISLAM FCA)  
General Manager & CFO



(MD. SHAHADAT HOSSAIN FCA)  
Director



(MOHAMMAD MASUD RANA CHOWDHURY)  
Director



(MD. MURSHEDUL KABIR)  
Managing Director & CEO



(DR. ZAID BAKHT)  
Chairman

Dated, Dhaka  
30-April-2024