

# Cash Flow Statement

For the year ended December 31, 2016

Notes	(Amount in Taka)	
	2016	2015
<b>A. Cash flows from operating activities</b>		
Interest receipts in cash	37,361,935,871	38,560,775,867
Interest payments	(21,552,627,608)	(22,144,251,883)
Dividend receipts	743,679,150	1,325,381,025
Fees and commission receipts	1,628,744,144	1,583,380,297
Recovery of loans previously written off	119,915,337	224,276,097
Cash payment to employees	(10,070,589,018)	(6,458,367,148)
Cash payments to suppliers	(197,963,497)	(191,432,785)
Receipts from other operating activities	1,265,432,685	1,029,098,108
Payments for other operating activities	(2,385,531,752)	(2,320,420,070)
<b>Operating profit/(loss) before changing in operating assets and liabilities</b>	<b>6,912,995,312</b>	<b>11,608,439,508</b>
<b>(Increase)/decrease in operating assets</b>		
Treasury Bills	(41,430,351,136)	(47,506,535,234)
Treasury & Other Bond (HFT)	(1,987,643,692)	(1,012,874,025)
Fund advanced to customers	(9,069,289,749)	(9,716,118,941)
Other assets	(5,621,705,842)	(2,578,712,013)
	<b>(58,108,990,419)</b>	<b>(60,814,240,213)</b>
<b>Increase/(decrease) in operating liabilities</b>		
Deposit from customers	57,074,574,524	56,053,526,768
Other liabilities	1,651,204,174	3,045,373,917
	<b>58,725,778,698</b>	<b>59,098,900,685</b>
<b>Net cash from operating activities (A)</b>	<b>7,529,783,591</b>	<b>9,893,099,980</b>
<b>B. Cash flows from investing activities</b>		
Treasury & Other Bond (HTM)	3,116,783,922	(5,174,515,746)
Debenture	2	90,000,000
Sale/(Purchase) of securities	808,960,138	201,614,342
Purchase of properties, plant & equipment	(353,329,003)	(964,208,089)
Proceeds from sale of properties, plant & equipment	-	-
Net cash from investing activities (B)	<b>3,572,415,059</b>	<b>(5,847,109,493)</b>
<b>C. Cash flows from financing activities</b>		
Receipt/(Payment) of long term borrowings	(865,635,056)	(5,091,511,299)
Receipt/(Payment) from other borrowings	(3,535,972,094)	5,020,384,314
Dividend paid to Govt.	-	(5,000,000)
<b>Net cash from financing activities (C)</b>	<b>(4,401,607,150)</b>	<b>(76,126,985)</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>	<b>6,700,591,500</b>	<b>3,969,863,502</b>
<b>Effect of exchange rate change on cash and cash equivalent</b>	<b>1,489,308,264</b>	<b>1,682,981,797</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>56,269,033,593</b>	<b>50,616,188,294</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>64,458,933,357</b>	<b>56,269,033,593</b>

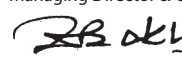
  
(MD. YUSUF ALI)  
General Manager & CFO

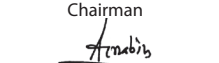
  
(PROF. DR. NITAI CHANDRA NAG)  
Director

  
MABS & Partners  
Chartered Accountants

  
(GOKUL CHAND DAS)  
Director

  
(MOHAMMAD SHAMS-UL ISLAM)  
Managing Director & CEO

  
(DR. ZAID BAKHT)  
Chairman

  
ACNABIN  
Chartered Accountants

Dated, Dhaka  
30-April-2017