

Cash Flow Statement

For the year ended 31 December 2020

	Notes	2020 Amount in BDT	2019 Amount in BDT
A. Cash flows from operating activities			
Interest receipts in cash	42	31,443,667,358	35,525,451,553
Interest payments	43	(29,960,340,644)	(28,325,615,990)
Dividend receipts		3,177,177,829	532,726,167
Fees and commission receipts		4,782,478,542	3,345,142,787
Recovery of loans previously written off		440,715,331	1,061,626,027
Income from Investment		16,741,369,701	12,911,498,890
Cash payment to employees		(11,564,227,501)	(11,183,191,380)
Cash payments to suppliers		(147,544,042)	(160,928,087)
Income taxes paid		(2,138,677,339)	(2,596,425,145)
Receipts from other operating activities	44	1,472,256,272	1,581,158,692
Payments for other operating activities	45	(4,967,876,252)	(3,043,461,873)
Operating profit/(loss) before changing in operating assets and liabilities		9,278,999,255	9,647,981,641
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		(68,825,971,900)	(20,826,775,610)
Loans & Advances to other banks		-	-
Loans & Advances to customers		(53,613,708,386)	(70,074,100,147)
Other assets		(509,040,980)	(3,383,237,338)
Deposits from other banks		31,976,082,531	165,414,692
Deposits from customers		197,770,570,824	70,150,686,323
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		(511,874,195)	(4,365,619,910)
		106,286,057,894	(28,333,631,990)
Net cash from operating activities (A)		115,565,057,149	(18,685,650,349)
B. Cash flows from investing activities			
Proceeds from sale of securities		429,209,759,384	172,711,725,953
Payments for purchase of securities		(463,237,366,682)	(196,951,714,426)
Purchase/sale of property, plant & equipment		(178,581,202)	(313,292,341)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		(34,206,188,500)	(24,553,280,814)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(1,200,000,000)	-
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(4,010,211,407)	(4,941,689,812)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		(5,210,211,407)	(4,941,689,812)
Net increase in cash and cash equivalents (A+B+C)		76,148,657,242	(48,180,620,975)
Effect of exchange rate change on cash and cash equivalent		1,636,861,624	(214,188,564)
Cash and cash equivalents at the beginning of the year		115,065,944,426	163,460,753,965
Cash and cash equivalents at the end of the year	46	192,851,463,292	115,065,944,426

(MD. MONOWAR HOSSAIN FCA)
General Manager & CFO

(MAFIZ UDDIN AHMED)
Director

Dated, Dhaka
30- June-2021

(KHONDKER FAZLE RASHID)
Director

(MOHAMMAD SHAMS-UL ISLAM)
Managing Director & CEO

(DR. ZAID BAKHT)
Chairman