

# Cash flow statement

for the year ended December 31, 2013

Amount in Taka

	Notes	31-12-2013	31-12-2012
<b>Cash flows from operating activities</b>			
Interest receipt in cash		1,331,240,635	1,112,247,961
Interest payment in cash		(1,009,403,349)	(946,713,849)
Dividend receipt in cash		6,725,434	10,449,329
Fees & commission receipt in cash		-	-
Recovery of loans previously written off		-	-
Cash payments to employees		(53,712,356)	(46,320,902)
Cash payments to suppliers		(912,516)	(3,368,277)
Income tax paid		(45,975,386)	(14,735,190)
Cash receipts from other operating activities	39	2,586,257	3,717,113
Cash payments for other operating activities	40	(23,412,193)	(17,631,806)
<b>Operating cash before changes in operating assets/liabilities</b>		<b>207,136,526</b>	<b>97,644,379</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Statutory deposits		-	-
Purchase/sale of trading securities		-	-
Loans, advances & leases to banks & other FIs		8,336,209	(5,958,488)
Loans, advances & leases to customers		(688,208,245)	(573,224,193)
Other assets	41	(1,199,106)	(3,586,953)
Deposits received from banks & other FIs		2,402,500	(3,695,000)
Deposits received from customers		982,611,706	489,686,518
Other liabilities account of customer		536,039	(2,575,235)
Trading liabilities		-	-
Other liabilities	42	(11,921,958)	(12,220,240)
		<b>292,557,145</b>	<b>(111,573,591)</b>
<b>A) Net cash from operating activities</b>		<b>499,693,671</b>	<b>(13,929,212)</b>
<b>Cash flows from investing activities</b>			
Cash from sale of securities		36,385,182	56,432,483
Payment for purchase of securities		(10,376,000)	-
Purchase/sale of property, plant & equipments		380,000	(711,837)
<b>B) Net cash from investing activities</b>		<b>26,389,182</b>	<b>55,720,646</b>
<b>Cash flows from financing activities</b>			
Receipts of long term loan/ issuance of debt securities		912,906,250	863,175,000
Repayments of loan & redemption of debt securities		(753,657,683)	(781,576,625)
Net drawdown/(payment) of short term loan		(490,827,501)	(141,609,930)
Receipts from issue of ordinary shares		-	-
Dividend paid in cash		486,771	(7,695)
<b>C) Net cash from financing activities</b>		<b>(331,092,163)</b>	<b>(60,019,250)</b>
<b>D) Net increase/(decrease) in cash &amp; cash equivalents (A+B+C)</b>		<b>194,990,690</b>	<b>(18,227,816)</b>
E) Effects of exchange rate changes on cash & cash equivalents		-	-
F) Cash and cash equivalents at the beginning of the year		733,477,790	751,705,606
<b>G) Cash and cash equivalents at the end of the year (D+F)</b>	43	<b>928,468,480</b>	<b>733,477,790</b>
<b>Net Operating Cash Flow per Share (NOCFPS) (Restated)</b>		<b>7.82</b>	<b>(0.22)</b>

The annexed notes 1 to 58 form an integral part of these financial statements.


  
Ahamed Karim Chowdhury  
Company Secretary

  
Inamur Rahman  
Managing Director

  
ANM Jahangir Alam  
Director

  
Umme Kulsum Mannan  
Chairman

Subject to our separate report of even date

  
(A. WAHAB & CO.)

CHARTERED ACCOUNTANTS

Dated: Dhaka, March 23, 2014