


## Cash Flow Statement

For the year ended 31 December 2008

	Note	2008 Taka	2007 Taka
<b>Cash flow from operating activities</b>			
Interest receipts	32	3,485,296,714	2,761,889,459
Interest payments	33	(2,402,896,444)	(1,953,448,245)
Dividend receipts	20	18,281,250	6,129,880
Fee and commission receipts	34	286,708,222	263,800,242
Cash payments to employees	35	(334,780,551)	(257,449,030)
Cash payments to suppliers	36	(123,819,825)	(74,482,553)
Income taxes paid	14(b)	(330,356,997)	(209,002,425)
Receipts from other operating activities	37	645,319,148	416,287,714
Payment for other operating activities	38	(220,028,715)	(189,670,331)
<b>Operating profit before changes in current assets and liabilities</b>		<b>1,023,722,802</b>	<b>764,054,711</b>
<b>Increase/(decrease) in operating assets and liabilities</b>			
Loans and advances to customers		(3,587,626,682)	(3,983,984,688)
Other current assets	39	297,532,436	24,515,650
Borrowing from other banking companies, agencies.	12	(15,432,000)	(555,631,000)
Deposits from banks	40	(296,939,559)	150,379,518
Deposits from customers	41	3,429,295,882	3,933,049,258
Other liabilities	42	70,285,289	26,574,644
<b>A Net cash from operating activities</b>		<b>920,838,168</b>	<b>358,958,093</b>
<b>Cash flow from investing activities</b>			
Payments for purchase of securities	43	(9,224,234,046)	(7,777,793,321)
Receipts from sale of securities	44	8,773,719,562	7,437,419,840
Net Purchase/sale of fixed assets	Annexure A	(110,907,800)	(149,901,252)
Recovery of non-banking assets		-	3,717,501
<b>B Net cash used for investing activities</b>		<b>(561,422,284)</b>	<b>(486,557,232)</b>
<b>Cash flow from financial activities</b>			
Receipts from issue of ordinary shares		-	-
Dividend paid		-	(88,803,000)
<b>C Net cash used for financial activities</b>		<b>-</b>	<b>(88,803,000)</b>
<b>D Net increase in cash and cash equivalent (A+B+C)</b>		<b>359,415,884</b>	<b>(216,402,139)</b>
<b>E Opening cash and cash equivalent</b>		<b>2,880,009,645</b>	<b>3,096,411,783</b>
<b>F Closing cash and cash equivalent (D+E)</b>		<b>3,239,425,529</b>	<b>2,880,009,645</b>
<b>Closing cash and cash equivalent</b>			
Cash in hand	3	218,739,008	202,348,191
Balance with Bangladesh Bank & agent	4	2,371,277,041	1,841,956,423
Balance with other banks and financial institutions	5	478,705,180	684,841,131
Money at call and short notice	6	170,000,000	150,000,000
Prize bonds	7	704,300	863,900
		<b>3,239,425,529</b>	<b>2,880,009,645</b>

These Financial Statements should be read in conjunction with the annexed notes.

  
A.S.M. Shahidullah Khan  
Chairman

  
Salma Zahur  
Vice Chairperson

  
Dr. Khaled Hasan  
Director

  
Farman R. Chowdhury  
Managing Director