

Agrani Bank PLC.
Cash Flow Statement
For the year ended 31 December 2024

Amount in BDT

	Notes	2024	2023
A. Cash flows from operating activities			
Interest receipts in cash	42	52,733,480,876	49,851,681,215
Interest payments	43	(50,855,277,608)	(42,368,556,548)
Dividend receipts		147,922,044	290,795,601
Fees and commission receipts		3,213,831,371	3,710,994,382
Recovery of loans previously written off		427,107,592	500,680,010
Income from Investment		23,833,371,133	18,612,284,218
Cash payment to employees		(12,007,045,428)	(11,647,248,379)
Cash payments to suppliers		(1,088,858,060)	(683,749,532)
Income taxes paid		(5,792,203,189)	(3,081,780,358)
Receipts from other operating activities	44	1,764,342,233	2,081,731,366
Payments for other operating activities	45	(4,500,633,744)	(3,882,299,446)
Operating profit/(loss) before changing in operating assets and liabilities		7,876,037,220	13,384,532,529
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		22,870,773,545	62,227,078,905
Loans & Advances to other banks		-	-
Loans & Advances to customers		(33,381,739,267)	(27,610,404,257)
Other assets		(13,315,943,465)	(3,352,882,896)
Deposits from other banks		(8,885,739,148)	(18,023,231,634)
Deposits from customers		12,120,025,961	76,340,588,988
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		48,304,657,027	(6,776,880,595)
		27,712,034,653	82,804,268,511
Net cash from operating activities (A)		35,588,071,873	96,188,801,040
B. Cash flows from investing activities			
Proceeds from sale of securities		14,435,518,224	1,867,722,500
Payments for purchase of securities		(60,756,504,348)	(95,803,287,540)
Purchase/sale of property, plant & equipment		(672,516,865)	(428,050,237)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		(46,993,502,989)	(94,363,615,277)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(1,400,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(5,598,693,530)	(1,856,701,203)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		(6,998,693,530)	(3,256,701,203)
Net increase in cash and cash equivalents (A+B+C)		(18,404,124,646)	(1,431,515,440)
Effect of exchange rate change on cash and cash equivalent		6,162,903,827	4,984,151,789
Cash and cash equivalents at the beginning of the year		110,625,627,430	107,072,991,081
Cash and cash equivalents at the end of the year	46	98,384,406,611	110,625,627,430


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. ANWARUL ISLAM)
 Chief Executive Officer


(KABIRUL EZDANI KHAN)
 Director


(DR. MD. FAZLUL HOQUE)
 Director


(SYED ABU NASER BUKHTEAR AHMED)
 Chairman

Dated, Dhaka
 27-May-2025