

Agrani Bank Limited
Consolidated Cash Flow Statement

For the year ended 31 December 2021

Amount in BDT

	Notes	2021	2020
A. Cash flows from operating activities			
Interest receipts in cash	42(a)	35,136,490,032	31,459,839,629
Interest payments	43(a)	(40,011,129,524)	(29,957,521,660)
Dividend receipts		487,998,678	3,327,331,104
Fees and commission receipts		4,378,511,957	4,890,358,781
Recovery of loans previously written off		543,850,477	440,715,331
Income from Investment		23,584,555,138	16,706,957,522
Cash payments to employees		(11,939,738,492)	(11,721,727,553)
Cash payments to suppliers		(162,415,634)	(143,881,340)
Income taxes paid		(2,617,899,457)	(2,143,875,811)
Receipts from other operating activities	44(a)	1,419,885,896	1,545,162,659
Payments for other operating activities	45(a)	(3,974,131,421)	(5,078,178,598)
Operating profit/(loss) before changing in operating assets and liabilities		6,845,977,650	9,325,180,064
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		(8,957,906,036)	(68,906,079,130)
Loans & Advances to other banks		-	-
Loans & Advances to customers		(80,295,212,745)	(53,256,325,498)
Other assets		(773,542,606)	(572,755,398)
Deposits from other banks		13,043,294,277	31,976,082,531
Deposits from customers		74,945,927,719	197,770,570,824
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		2,525,156,556	(1,345,048,013)
		487,717,165	105,666,445,316
Net cash from operating activities (A)		7,333,694,815	114,991,625,380
B. Cash flows from investing activities			
Proceeds from sale of securities		3,001,408,930,104	429,209,759,384
Payments for purchase of securities		(3,085,581,360,870)	(463,237,366,682)
Purchase/sale of property, plant & equipment		(205,749,662)	(291,760,637)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		(84,378,180,428)	(34,319,367,935)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(1,400,000,000)	(1,200,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		2,560,080,027	(3,314,951,866)
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		1,160,080,027	(4,514,951,866)
Net increase in cash and cash equivalents (A+B+C)		(75,884,405,586)	76,157,305,579
Effect of exchange rate change on cash and cash equivalent		2,381,242,568	1,636,861,624
Cash and cash equivalents at the beginning of the year		193,237,877,110	115,443,709,907
Cash and cash equivalents at the end of the year	47	119,734,714,092	193,237,877,110


(MUHAMMED DIDARUL ISLAM FCA)
General Manager & CFO


(MD. SHAHADAT HOSSAIN FCA)
Director


(MAFIZ UDDIN AHMED)
Director


(MOHAMMAD SHAMS-UL ISLAM)
Managing Director & CEO


(DR. ZAID BAKHT)
Chairman