

Agrani Bank Limited

Cash Flow Statement

For the year ended 31 December 2022

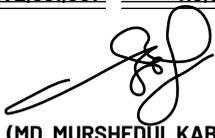
Amount in BDT

	Notes	2022	2021
A. Cash flows from operating activities			
Interest receipts in cash	42	43,089,421,106	34,958,446,074
Interest payments	43	(40,096,346,433)	(40,009,950,665)
Dividend receipts		683,619,532	287,837,645
Fees and commission receipts		3,542,696,821	4,191,449,871
Recovery of loans previously written off		578,915,863	543,850,477
Income from Investment		17,680,817,928	23,398,830,500
Cash payment to employees		(11,662,380,620)	(11,774,616,886)
Cash payments to suppliers		(1,152,903,860)	(158,564,512)
Income taxes paid		(2,637,568,303)	(2,518,080,547)
Receipts from other operating activities	44	1,919,500,220	1,357,848,954
Payments for other operating activities	45	(3,156,891,274)	(3,854,275,354)
Operating profit/(loss) before changing in operating assets and liabilities		8,788,880,980	6,422,775,557
(Increase)/decrease in operating assets and liabilities			
Statutory Deposits		-	-
Purchase/sale of trading securities		106,903,218,327	(10,289,380,922)
Loans & Advances to other banks		-	-
Loans & Advances to customers		(131,479,101,367)	(78,462,012,463)
Other assets		1,241,512,313	(924,602,119)
Deposits from other banks		(22,709,794,212)	13,043,294,277
Deposits from customers		(55,163,533,148)	74,945,927,719
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		2,218,244,283	2,605,208,341
		(98,989,453,804)	918,434,833
Net cash from operating activities (A)		(90,200,572,824)	7,341,210,390
B. Cash flows from investing activities			
Proceeds from sale of securities		1,433,809,283,726	3,001,408,930,104
Payments for purchase of securities		(1,371,518,010,751)	(3,085,581,360,870)
Purchase/sale of property, plant & equipment		(267,730,894)	(192,058,621)
Purchase/sale of subsidiary		-	-
Net cash from investing activities (B)		62,023,542,081	(84,364,489,387)
C. Cash flows from financing activities			
Receipts from issue of loan capital & debt security		(800,000,000)	(1,400,000,000)
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		16,110,417,114	2,541,952,527
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
Net cash from financing activities (C)		15,310,417,114	1,141,952,527
Net increase in cash and cash equivalents (A+B+C)		(12,866,613,629)	(75,881,326,470)
Effect of exchange rate change on cash and cash equivalent		588,225,320	2,381,242,568
Cash and cash equivalents at the beginning of the year		119,351,379,390	192,851,463,292
Cash and cash equivalents at the end of the year	46	107,072,991,081	119,351,379,390


(MUHAMMED DIDARUL ISLAM FCA)
 General Manager & CFO


(MD. SHAHADAT HOSSAIN FCA)
 Director


(MAFIZ UDDIN AHMED)
 Director


(MD. MURSHEDUL KABIR)
 Managing Director & CEO


(DR. ZAID BAKHT)
 Chairman

Dated, Dhaka
 30-April-2023