Agrani Bank PLC.

Cash Flow Statement

For the year ended 31 December 2025

Amount in BDT

		Notes	2025	2024
A.	**Cash flows from operating activities**			
	Interest receipts in cash	42	49,705,905,756	52,733,480,876
	Interest payments	43	(59,143,939,557)	(50,855,277,608)
	Dividend receipts		284,172,079	147,922,044
	Fees and commission receipts		5,284,116,151	3,213,831,371
	Recovery of loans previously written off		627,377,767	427,107,592
	Income from Investment		41,690,020,046	23,833,371,133
	Cash payment to employees		(13,089,012,947)	(12,007,045,428)
	Cash payments to suppliers		405,989,680	(1,088,858,060)
	Income taxes paid		(5,423,297,723)	(5,792,203,189)
	Receipts from other operating activities	44	1,891,803,603	1,764,342,233
	Payments for other operating activities	45	(4,324,157,345)	(4,500,633,744)
	Operating profit/(loss) before changing in operating assets and liabilities		**17,908,977,510**	**7,876,037,220**
	(Increase)/decrease in operating assets and liabilities			
	Statutory Deposits		-	-
	Purchase/sale of trading securities		24,204,285,455	22,870,773,545
	Loans & Advances to other banks		-	-
	Loans & Advances to customers		(15,359,376,871)	(33,381,739,267)
	Other assets		14,995,250,982	(13,315,943,465)
	Deposits from other banks		(717,118,848)	(8,885,739,148)
	Deposits from customers		138,687,774,616	12,120,025,961
	Other liabilities account of customers		-	-
	Trading liabilities		-	-
	Other liabilities		(22,589,059,522)	48,304,657,027
			139,221,755,812	**27,712,034,653**
	Net cash from operating activities (A)		**157,130,733,322**	**35,588,071,873**
B.	**Cash flows from investing activities**			
	Proceeds from sale of securities		69,979,474,916	14,435,518,224
	Payments for purchase of securities		(208,388,676,036)	(60,756,504,348)
	Purchase/sale of property, plant & equipment		(302,966,677)	(672,516,865)
	Purchase/sale of subsidiary		-	-
	Net cash from investing activities (B)		**(138,712,167,797)**	**(46,993,502,989)**
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		(4,968,668,005)	(5,598,693,530)
	Receipts from issue of ordinary share		-	-
	Dividends paid		-	-
	Net cash from financing activities (C)		**(5,768,668,005)**	**(6,998,693,530)**
	Net increase in cash and cash equivalents (A+B+C)		**12,649,897,520**	**(18,404,124,646)**
	Effect of exchange rate change on cash and cash equivalent		3,803,407,656	6,162,903,827
	Cash and cash equivalents at the beginning of the year		98,384,406,611	110,625,627,430
	Cash and cash equivalents at the end of the year	46	**114,837,711,787**	**98,384,406,611**

(MD. SAYEED AHMED,FCA)
General Manager & CFO

(MD. ANWARUL ISLAM)
Managing Director

(MUZAFFAR AHMED,FCMA,FCS)
Director

(DR. MD. FAZLUL HOQUE)
Director

(SYED ABU NASER BUKHTEAR AHMED)
Chairman

Dated, Dhaka
30-April-2026