

# Agrani Bank Limited

## Cash Flow Statement

For the year ended 31 December 2019

(Amount in BDT)

	Notes	31 Dec 2019	31 Dec 2018
<b>A. Cash flows from operating activities</b>			
Interest receipts in cash	42	35,525,451,553	30,950,727,385
Interest payments	43	(28,325,615,990)	(22,591,649,675)
Dividend receipts		532,726,167	508,897,133
Fees and commission receipts		3,345,142,787	2,069,734,797
Recovery of loans previously written off		1,061,626,027	778,235,486
Income from Investment		12,911,498,890	10,908,303,192
Cash payment to employees		(11,183,191,380)	(11,128,703,493)
Cash payments to suppliers		(160,928,087)	(294,613,551)
Income taxes paid		(2,596,425,145)	(2,466,725,871)
Receipts from other operating activities	44	1,581,158,692	1,342,961,892
Payments for other operating activities	45	(3,043,461,873)	(2,876,859,866)
<b>Operating profit/(loss) before changing in operating assets and liabilities (Increase)/decrease in operating assets and liabilities</b>		<b>9,647,981,641</b>	<b>7,200,307,429</b>
Statutory Deposits		-	-
Purchase/sale of trading securities		(20,826,775,610)	16,369,615,420
Loans & Advances to other banks		-	-
Loans & Advances to customers		(70,074,100,147)	(73,895,274,987)
Other assets		(3,383,237,338)	(1,090,321,174)
Deposits from other banks		165,414,692	2,463,473,164
Deposits from customers		70,150,686,323	89,114,015,670
Other liabilities account of customers		-	-
Trading liabilities		-	-
Other liabilities		(4,365,619,910)	(1,576,223,833)
<b>Net cash from operating activities (A)</b>		<b>(18,685,650,349)</b>	<b>38,585,591,689</b>
<b>B. Cash flows from investing activities</b>			
Proceeds from sale of securities		172,711,725,953	958,111,006,613
Payments for purchase of securities		(196,951,714,426)	(962,171,570,564)
Purchase/sale of property, plant & equipment		(313,292,341)	(216,140,860)
Purchase/sale of subsidiary		-	-
<b>Net cash from investing activities (B)</b>		<b>(24,553,280,814)</b>	<b>(4,276,704,811)</b>
<b>C. Cash flows from financing activities</b>			
Receipts from issue of loan capital & debt security		-	1,000,000,000
Payments for redemption of loan capital & debt security		-	-
Receipts from/Payments to other borrowings		(4,941,689,812)	8,657,823,080
Receipts from issue of ordinary share		-	-
Dividends paid		-	-
<b>Net cash from financing activities (C)</b>		<b>(4,941,689,812)</b>	<b>9,657,823,080</b>
<b>Net increase in cash and cash equivalents (A+B+C)</b>		<b>(48,180,620,975)</b>	<b>43,966,709,958</b>
Effect of exchange rate change on cash and cash equivalent		(214,188,564)	548,329,493
Cash and cash equivalents at the beginning of the year		163,460,753,965	118,945,714,514
<b>Cash and cash equivalents at the end of the year</b>	46	<b>115,065,944,426</b>	<b>163,460,753,965</b>

(MD. MONOWAR HOSSAIN, FCA)  
General Manager & CFO

(MS. MAHMUDA BEGUM)  
Director

(KHONDKER FAZLE RASHID)  
Director

(MOHAMMAD SHAMS-UL ISLAM)  
Managing Director & CEO

(DR. ZAID BAKHT)  
Chairman

Dated, Dhaka  
30-June-2020