

Agrani Bank Limited
Cash Flow Statement
For the year ended December 31, 2015

	Notes	Amount in Taka	
		2015	2014
(Provisional)			
A. Cash flows from operating activities			
Interest receipts in cash	42	38,560,775,867	31,790,665,091
Interest payments	43	(22,144,251,883)	(22,973,638,098)
Dividend receipts		1,325,381,025	2,523,752,013
Fees and commission receipts		1,583,380,297	1,914,467,628
Recovery of loans previously written off		224,276,097	155,607,055
Cash payment to employees		(6,458,367,148)	(6,170,250,821)
Cash payments to suppliers		(191,432,785)	(373,152,847)
Receipts from other operating activities	44	1,029,098,108	944,812,437
Payments for other operating activities	45	(2,320,420,070)	(1,941,437,834)
Operating profit/(loss) before changing in operating assets and liabilities		11,608,439,508	5,870,824,624
(Increase)/decrease in operating assets			
Treasury Bills		(47,506,535,234)	(7,518,255,528)
Treasury & Other Bond (HFT)		(1,012,874,025)	779,781,923
Fund advanced to customers		(9,716,118,941)	(32,120,326,059)
Other assets		(2,578,712,013)	(5,161,722,116)
		(60,814,240,213)	(44,020,521,780)
Increase/(decrease) in operating liabilities			
Deposit from customers		56,053,526,768	35,246,783,057
Other liabilities		3,045,373,917	947,200,950
		59,098,900,685	36,193,984,007
Net cash from operating activities (A)		9,893,099,980	(1,955,713,149)
B. Cash flows from investing activities			
Treasury & Other Bond (HTM)		(5,174,515,746)	4,994,353,232
Debtenture		90,000,000	150,000,000
Sale/(Purchase) of securities		201,614,342	(759,050,426)
Purchase of properties, plant & equipment		(964,208,089)	(566,818,191)
Proceeds from sale of properties, plant & equipment		-	11,156,533
Net cash from investing activities (B)		(5,847,109,493)	3,829,641,148
C. Cash flows from financing activities			
Receipt/(Payment) of long term borrowings		(5,091,511,299)	6,159,630,363
Receipt/(Payment) from other borrowings		5,020,384,314	(669,441,756)
Dividend paid to Govt.		(5,000,000)	-
Net cash from financing activities (C)		(76,126,985)	5,490,188,607
Net increase in cash and cash equivalents (A+B+C)		3,969,863,503	7,364,116,606
Effect of exchange rate change on cash and cash equivalent		1,682,981,796	2,406,191,894
Cash and cash equivalents at the beginning of the year		50,616,188,294	40,845,879,794
Cash and cash equivalents at the end of the year	46	56,769,033,593	50,616,188,294


(A. N. M. MASRURUL HUDA SIRAJI)
Deputy Managing Director & CFO


(GOKUL CHAND DAS)
Director


(PROF. DR. NITAI CHANDRA NAG)
Director


(SYED ABDUL HAMID)
Managing Director & CEO


(DR. ZAID BAKHT)
Chairman

Dated, Dhaka
28-April-2016