Agrani Bank PLC.

Balance Sheet

As at 31 December 2025

Amount in BDT

PROPERTY & ASSETS	Notes	31.12.2025	31.12.2024
Cash:	03	**76,697,837,038**	**56,362,301,666**
Cash in hand (including foreign currencies)		10,238,227,292	13,198,291,736
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		66,459,609,746	43,164,009,930
Balance with Other Banks and Financial Institutions:	04	**37,124,640,849**	**40,503,643,345**
In Bangladesh		31,995,253,625	38,252,868,077
Outside Bangladesh		5,129,387,224	2,250,775,268
Money at Call and Short Notice	05	**982,800,000**	**1,490,100,000**
Investments:	06	**400,366,520,200**	**277,596,742,238**
Government		350,380,113,294	215,989,835,332
Others		49,986,406,906	61,606,906,906
Loans and advances:	07	**805,733,472,249**	**790,374,095,378**
Loans, cash credit & overdraft etc.		804,316,088,663	788,096,939,239
Bills discounted and purchased		1,417,383,586	2,277,156,139
Fixed assets including land, building, furniture and fixtures	08	**17,000,769,715**	**17,413,028,295**
Other Assets	09	**88,509,664,287**	**96,903,257,056**
Non-banking Assets	-1	**190,156,336**	**417,161,455**
Total Assets		**1,426,605,860,674**	**1,281,060,329,433**
LIABILITIES & CAPITAL			
Liabilities:			
Borrowings from Other Banks, Financial Institutions and Agents	10	**15,141,104,108**	**20,109,772,113**
Subordinated debt	10.5	**-**	**800,000,000**
Deposit and Other Accounts:	11	**1,130,292,871,883**	**992,322,216,115**
Current deposits & other accounts		219,746,401,674	217,456,610,541
Bills payable		10,800,033,004	16,081,775,073
Savings bank deposits		335,930,686,627	301,170,539,264
Fixed deposits		563,815,750,578	457,613,291,237
Other Liabilities	12	**249,152,022,858**	**236,606,973,431**
Total Liabilities		**1,394,585,998,849**	**1,249,838,961,659**
Capital/Shareholders' Equity:			
Paid-up capital	13.2	**20,722,940,400**	**20,722,940,400**
Reserve:		**22,603,515,610**	**21,872,861,649**
Statutory reserve	14	11,469,415,187	10,373,180,026
General reserve	15	548,555,335	548,555,335
Risk fund	15.1	100,000,000	100,000,000
Asset revaluation reserve	16	10,485,545,088	10,851,126,288
Revaluation & amortization reserve	17	1,114,850,698	82,720,711
Retained surplus/(deficit)	18	(12,421,444,883)	(11,457,154,986)
Total Shareholders' Equity		**32,019,861,825**	**31,221,367,774**
Total Liabilities and Shareholders' Equity		**1,426,605,860,674**	**1,281,060,329,433**

Agrani Bank PLC.

Off Balance Sheet Items

As at 31 December 2025

Amount in BDT

Contingent Liabilities	Notes	31.12.2025	31.12.2024
Acceptances and endorsements	21	**263,376,858,170**	**301,269,720,046**
Letters of guarantee	21.1	9,489,692,984	10,712,538,439
Letters of credit	21.2	204,530,748,127	249,721,587,942
Bills for collection	21.3	42,613,981,318	34,056,958,424
Other contingent liabilities	21.4	6,742,435,741	6,778,635,241
Other commitments:		**-**	**-**
Documentary credit and short term trade-related transactions		-	-
Liability on account of outstanding forward exchange contract		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total Off-Balance Sheet Items		**263,376,858,170**	**301,269,720,046**

These financial statements should be read in conjunction with the annexed notes 1 to 53.

(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

MABS & J Partners
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-023

C R Mazumder, FCA
Managing Partner
ICAB Enrollment Number: 0178
DVC: 2605050178AS432951

Hoda Vasi Chowdhury & Co
Chartered Accountants
Firm's FRC Enlistment No. CAF-001-057

Sabbir Ahmed , FCA
Partner
ICAB Enrollment Number: 0770
DVC: 2605050770 AS 220560

Dated, Dhaka
30-April-2026