

Agrani Bank Limited  
**Balance Sheet**  
As at 31 December 2020

	Notes	2020 Amount in BDT	2019 Amount in BDT
<b>PROPERTY &amp; ASSETS</b>			
<b>Cash:</b>	03	<b>111,440,334,861</b>	<b>45,176,713,081</b>
Cash in hand (including foreign currencies)		5,602,554,266	5,568,685,401
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		105,837,780,595	39,608,027,680
<b>Balance with Other Banks and Financial Institutions:</b>	04	<b>58,206,611,731</b>	<b>69,347,615,845</b>
In Bangladesh		47,665,727,105	60,705,747,553
Outside Bangladesh		10,540,884,626	8,641,868,292
<b>Money at Call and Short Notice</b>	05	<b>23,190,000,000</b>	<b>530,000,000</b>
<b>Investments:</b>	06	<b>296,209,321,197</b>	<b>199,676,488,412</b>
Government		209,264,167,847	118,417,287,345
Others		86,945,153,350	81,259,201,067
<b>Loans and advances:</b>	07	<b>519,440,838,024</b>	<b>465,827,129,638</b>
Loans, cash credit & overdraft etc.		515,302,163,037	461,182,740,403
Bills discounted and purchased		4,138,674,987	4,644,389,235
<b>Fixed assets</b> including land, building, furniture and fixtures	08	<b>15,878,154,493</b>	<b>14,597,911,041</b>
<b>Other Assets</b>	09	<b>68,299,879,700</b>	<b>58,362,684,859</b>
<b>Non-banking Assets</b>	09.5	<b>430,452,997</b>	<b>412,754,628</b>
<b>Total Assets</b>		<b>1,093,095,593,003</b>	<b>853,931,297,504</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	10	<b>7,577,489,475</b>	<b>11,587,700,882</b>
<b>Subordinated debt</b>	10.5	<b>5,800,000,000</b>	<b>7,000,000,000</b>
<b>Deposit and Other Accounts:</b>	11	<b>921,989,985,042</b>	<b>692,243,331,687</b>
Current deposits & other accounts		259,971,694,780	175,305,761,135
Bills payable		9,830,029,826	9,251,661,857
Savings bank deposits		234,881,742,035	203,618,624,785
Fixed deposits		417,306,518,401	304,067,283,910
<b>Other Liabilities</b>	12	<b>115,659,176,517</b>	<b>100,668,949,332</b>
<b>Total Liabilities</b>		<b>1,051,026,651,034</b>	<b>811,499,981,901</b>
<b>Capital/Shareholders' Equity:</b>			
<b>Paid-up capital</b>	13.2	<b>20,722,940,400</b>	<b>20,722,940,400</b>
<b>Reserve:</b>		<b>21,523,624,272</b>	<b>20,904,230,147</b>
Statutory reserve	14	9,899,489,649	9,278,754,586
General reserve	15	548,555,335	548,555,335
Risk fund	15.1	100,000,000	100,000,000
Asset revaluation reserve	16	10,975,579,288	10,976,920,226
Revaluation & amortization reserve	17	2,023,740,474	1,027,274,722
Retained surplus/(deficit)	18.1	(2,201,363,177)	(223,129,666)
<b>Total Shareholders' Equity</b>		<b>42,068,941,969</b>	<b>42,431,315,603</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>1,093,095,593,003</b>	<b>853,931,297,504</b>