

**Agrani Bank PLC.**  
**Balance Sheet**  
**As at 31 December 2024**

Amount in BDT

PROPERTY & ASSETS	Notes	31-12-2024	31-12-2023
<b>Cash:</b>	03	<b>56,362,301,666</b>	<b>65,821,794,987</b>
Cash in hand (including foreign currencies)		13,198,291,736	9,823,347,167
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		43,164,009,930	55,998,447,820
<b>Balance with Other Banks and Financial Institutions:</b>	04	<b>40,503,643,345</b>	<b>44,280,063,143</b>
In Bangladesh		38,252,868,077	41,525,205,395
Outside Bangladesh		2,250,775,268	2,754,857,748
<b>Money at Call and Short Notice</b>	05	<b>1,490,100,000</b>	<b>505,300,000</b>
<b>Investments:</b>	06	<b>277,596,742,238</b>	<b>254,436,249,175</b>
Government		215,989,835,332	178,394,824,041
Others		61,606,906,906	76,041,425,134
<b>Loans and advances:</b>	07	<b>790,374,095,378</b>	<b>756,992,356,111</b>
Loans, cash credit & overdraft etc.		788,096,939,239	754,783,519,097
Bills discounted and purchased		2,277,156,139	2,208,837,014
<b>Fixed assets</b>			
including land, building, furniture and fixtures	08	<b>17,413,028,295</b>	<b>17,460,463,456</b>
<b>Other Assets</b>	09	<b>96,903,257,056</b>	<b>91,044,569,544</b>
<b>Non-banking Assets</b>	9.6	<b>417,161,455</b>	<b>417,161,455</b>
<b>Total Assets</b>		<b>1,281,060,329,433</b>	<b>1,230,957,957,871</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	10	<b>20,109,772,113</b>	<b>25,708,465,643</b>
<b>Subordinated debt</b>	10.5	<b>800,000,000</b>	<b>2,200,000,000</b>
<b>Deposit and Other Accounts:</b>	11	<b>992,322,216,115</b>	<b>989,087,929,302</b>
Current deposits & other accounts		217,456,610,541	225,161,480,460
Bills payable		16,081,775,073	15,909,471,045
Savings bank deposits		301,170,539,264	293,790,343,895
Fixed deposits		457,613,291,237	454,226,633,902
<b>Other Liabilities</b>	12	<b>236,606,973,431</b>	<b>172,485,046,255</b>
<b>Total Liabilities</b>		<b>1,249,838,961,659</b>	<b>1,189,481,441,200</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>21,872,861,649</b>	<b>21,872,861,649</b>
Statutory reserve	14	10,373,180,026	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	10,851,126,288	10,851,126,288
Revaluation & amortization reserve	17	82,720,711	250,564,065
Retained surplus/(deficit)	18	(11,457,154,986)	(1,369,849,443)
<b>Total Shareholders' Equity</b>		<b>31,221,367,774</b>	<b>41,476,516,671</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>1,281,060,329,433</b>	<b>1,230,957,957,871</b>