

Agrani Bank PLC.
Balance Sheet
As at 31 December 2024

| PROPERTY & ASSETS | Notes | Amount in BDT | |
|--|-------|--------------------------|--------------------------|
| | | 31-12-2024 | 31-12-2023 |
| Cash: | 03 | 56,362,301,666 | 65,821,794,987 |
| 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 |
| Balance with Other Banks and Financial Institutions: | 04 | 40,503,643,345 | 44,280,063,143 |
| In Bangladesh | | 38,252,868,077 | 41,525,205,395 |
| Outside Bangladesh | | 2,250,775,268 | 2,754,857,748 |
| Money at Call and Short Notice | 05 | 1,490,100,000 | 505,300,000 |
| Investments: | 06 | 277,596,742,238 | 254,436,249,175 |
| Government | | 215,989,835,332 | 178,394,824,041 |
| Others | | 61,606,906,906 | 76,041,425,134 |
| Loans and advances: | 07 | 790,374,095,378 | 756,992,356,111 |
| 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 |
| Fixed assets | 08 | 17,413,028,295 | 17,460,463,456 |
| including land, building, furniture and fixtures | | | |
| Other Assets | 09 | 96,903,257,056 | 91,044,569,544 |
| Non-banking Assets | 9.6 | 417,161,455 | 417,161,455 |
| Total Assets | | 1,281,060,329,433 | 1,230,957,957,871 |
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| LIABILITIES & CAPITAL | | | |
| Liabilities: | | | |
| Borrowings from Other Banks, Financial Institutions and Agents | 10 | 20,109,772,113 | 25,708,465,643 |
| Subordinated debt | 10.5 | 800,000,000 | 2,200,000,000 |
| Deposit and Other Accounts: | 11 | 992,322,216,115 | 989,087,929,302 |
| 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 |
| Other Liabilities | 12 | 236,606,973,431 | 172,485,046,255 |
| Total Liabilities | | 1,249,838,961,659 | 1,189,481,441,200 |
| Capital/Shareholders' Equity: | | | |
| Paid-up capital | 13.2 | 20,722,940,400 | 20,722,940,400 |
| Reserve: | | 21,872,861,649 | 21,872,861,649 |
| 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) |
| Total Shareholders' Equity | | 31,221,367,774 | 41,476,516,671 |
| Total Liabilities and Shareholders' Equity | | 1,281,060,329,433 | 1,230,957,957,871 |