

**Agrani Bank PLC.**  
**Balance Sheet**  
**As at 31 December 2023**

Amount in BDT

PROPERTY & ASSETS	Notes	2023	2022
<b>Cash:</b>	03	<b>65,821,794,987</b>	<b>53,978,820,551</b>
Cash in hand (including foreign currencies)		9,823,347,167	11,832,602,526
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		55,998,447,820	42,146,218,025
<b>Balance with Other Banks and Financial Institutions:</b>	04	<b>44,280,063,143</b>	<b>50,267,096,330</b>
In Bangladesh		41,525,205,395	42,081,313,234
Outside Bangladesh		2,754,857,748	8,185,783,096
<b>Money at Call and Short Notice</b>	05	<b>505,300,000</b>	<b>2,810,000,000</b>
<b>Investments:</b>	06	<b>254,436,249,175</b>	<b>225,186,842,447</b>
Government		178,394,824,041	139,307,017,760
Others		76,041,425,134	85,879,824,687
<b>Loans and advances:</b>	07	<b>756,992,356,111</b>	<b>729,381,951,854</b>
Loans, cash credit & overdraft etc.		754,783,519,097	725,624,952,911
Bills discounted and purchased		2,208,837,014	3,756,998,943
<b>Fixed assets</b>			
including land, building, furniture and fixtures	08	<b>17,460,463,456</b>	<b>18,243,880,581</b>
<b>Other Assets</b>	09	<b>91,044,569,544</b>	<b>69,496,572,920</b>
<b>Non-banking Assets</b>	9.6	<b>417,161,455</b>	<b>418,322,567</b>
<b>Total Assets</b>		<b>1,230,957,957,871</b>	<b>1,149,783,487,250</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	10	<b>25,708,465,643</b>	<b>27,565,166,846</b>
<b>Subordinated debt</b>	10.5	<b>2,200,000,000</b>	<b>3,600,000,000</b>
<b>Deposit and Other Accounts:</b>	11	<b>989,087,929,302</b>	<b>930,770,571,948</b>
Current deposits & other accounts		225,161,480,460	206,730,955,043
Bills payable		15,909,471,045	14,849,265,604
Savings bank deposits		293,790,343,895	276,417,725,623
Fixed deposits		454,226,633,902	432,772,625,678
<b>Other Liabilities</b>	12	<b>172,485,046,255</b>	<b>147,042,670,826</b>
<b>Total Liabilities</b>		<b>1,189,481,441,200</b>	<b>1,108,978,409,620</b>
<b>Capital/Shareholders' Equity:</b>			
Paid-up capital	13.2	<b>20,722,940,400</b>	<b>20,722,940,400</b>
<b>Reserve:</b>		<b>21,872,861,649</b>	<b>21,446,190,809</b>
Statutory reserve	14	10,373,180,026	9,854,416,186
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	10,943,219,288
Revaluation & amortization reserve	17	250,564,065	161,428,308
Retained surplus/(deficit)	18	(1,369,849,443)	(1,525,481,887)
<b>Total Shareholders' Equity</b>		<b>41,476,516,671</b>	<b>40,805,077,630</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>1,230,957,957,871</b>	<b>1,149,783,487,250</b>