

**Agrani Bank PLC.**  
**Liquidity Statement**  
 (Asset and Liability Maturity Analysis)  
 As at 31 December 2023

	Amount in BDT					
	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
<b>Assets:</b>						
Cash in hand	11,391,235,178	-	-	-	54,430,559,809	65,821,794,987
Balance with other banks and financial institutions	2,754,857,748	28,352,168,693	13,103,259,125	69,777,577	-	44,280,063,143
Money at call and short notice	505,300,000	-	-	-	-	505,300,000
Investment	18,469,300	3,863,612,286	21,648,650,500	99,786,497,734	129,119,019,355	254,436,249,175
Loans and advances	9,783,052,285	68,575,253,196	229,457,777,325	208,588,585,016	240,587,688,289	756,992,356,111
Fixed assets including land, furniture and fixtures	-	-	-	-	17,460,463,456	17,460,463,456
Other assets	63,430,058,975	-	-	-	27,614,510,569	91,044,569,544
Non-banking assets	-	-	-	-	417,161,455	417,161,455
<b>Total Assets</b>	<b>87,882,973,486</b>	<b>100,791,034,175</b>	<b>264,209,686,950</b>	<b>308,444,860,327</b>	<b>469,629,402,933</b>	<b>1,230,957,957,871</b>
<b>Liabilities:</b>						
Borrowing from Bangladesh Bank, Other banks, financial institutions and agents	351,171,154	19,255,000,000	1,510,693,433	4,360,602,083	230,998,973	25,708,465,643
Subordinated debt	-	-	-	2,200,000,000	-	2,200,000,000
Deposits and other accounts	234,300,436,689	101,764,213,076	280,987,295,988	338,203,046,246	33,832,937,303	989,087,929,302
Provision and other liabilities	4,919,029,910	-	-	-	167,566,016,345	172,485,046,255
<b>Total Liabilities</b>	<b>239,570,637,753</b>	<b>121,019,213,076</b>	<b>282,497,989,421</b>	<b>344,763,648,329</b>	<b>201,629,952,621</b>	<b>1,189,481,441,200</b>
<b>Net Liquidity Gap</b>	<b>(151,687,664,267)</b>	<b>(20,228,178,901)</b>	<b>(18,288,302,471)</b>	<b>(36,318,788,002)</b>	<b>267,999,450,312</b>	<b>41,476,516,671</b>

Net result of the Liquidity Statement represents the Shareholders' Equity of the Bank.

  
 (MUHAMMED DIDARUL ISLAM FCA)  
 General Manager & CFO

  
 (MD. SHAHADAT HOSSAIN FCA)  
 Director

  
 (MD. MURSHEDUL KABIR)  
 Managing Director & CEO

  
 (DR. ZAID BAKHT)  
 Chairman

  
 (MOHAMMAD MASUD RANA CHOWDHURY)  
 Director

Dated, Dhaka  
 30-April-2024